

## CLYDESDALE HOUSING ASSOCIATION LIMITED

Minute of the Management Committee meeting held via Video Conferencing on Wednesday 31<sup>st</sup> March 2021 at 18:00

Present: Pauline Sandford, Chairperson  
Maggie Botham, Vice Chairperson  
Agne Zasinaite  
Brian McInally  
Brian Moore  
Catherine McClymont  
Jacqueline McCutcheon  
John Malone  
Ken Greenshields  
Ruth McElhinney  
A quorum was achieved.

In Attendance: The Chief Executive Officer (CEO)  
The Depute Chief Executive (DCE)  
Technical Services Manager (TSM)  
Finance Manager (FM)  
Elizabeth Miller, Corporate Services Officer (CSO) minute  
Elaine McIvor, Corporate Services Assistant (CSA)

The Chairperson welcomed everyone to the meeting.

### 1. Apologies

Apologies were submitted by Hazel Galbraith and Mary Clarke.

Carmena Nixon and Susanne Crayton are on a leave of absence.

### 2. Approval of Previous Meeting Minutes & Matters Arising

The minute of the Committee meeting held on 24<sup>th</sup> February 2021 was checked for accuracy and was approved by the Management Committee.

### Matters Arising

Page 3, Item 9.1, External Auditor Procurement – The FM told Committee that the advertisement on Public Contract Scotland's website had attracted 4 replies. She advised that she will contact the Audit Tender Panel to confirm an interview date.

Page 5, Item 10, Expiry of Fixed Rate Loan – The FM told Committee that, as directed by Committee, she had completed the renewal of the fixed rate loan for 10 years with an interest rate of 1.25%.

Page 7, AOCB, Special General Meeting – The CEO advised Committee that follow the unanimous vote to adopt the new Model Rules at the SGM he had contacted TC Young to make them aware and they will now take forward the process of registering the new Rules with the Financial Conduct Authority.

The Chairperson asked Committee if they had any items, they wished to discuss under AOCB:

- a. TSM – Social Housing Fuel Support Fund;
- b. CEO – Article in the Carlisle & Lanark Gazette;
- c. Induction meetings with the Management Team.

### 3. Conflicts of Interests

Catherine McClymont declared a Conflict of Interest for Agenda Item 5, Hyndford Road, Lanark Grammar project.

### 4. Notifiable Events

The Chairperson invited the CEO to present the report to Committee. The CEO gave Committee an overview of the report and highlighted that he had notified the Scottish Housing Regulator of the local press enquiry regarding the recent rent increase and planned maintenance delays caused by Coronavirus. He told Committee that this item will be discussed further under AOCB.

- i) Committee considered the report and agreed the actions of the Association are satisfactory in relation to Notifiable Events.

### 5. Actions from Previous Meetings

The Chairperson asked the CEO to present the report. The CEO gave Committee an update on the potential project in Biggar. He advised Committee that he would be having further discussion with potential developers. He advised that he keep Committee updated on progress.

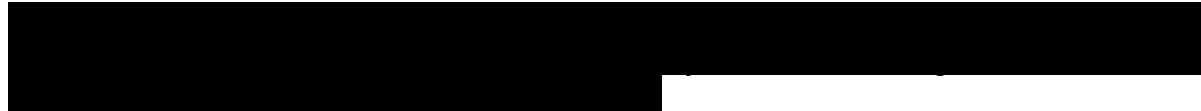
Catherine McClymont left the meeting at 18:09

#### Hyndford Road - Lanark Grammar Project

The Chairperson asked the CEO to discuss this matter with Committee. The CEO told Committee that he had met with a representative from [REDACTED] Housing Association, as Committee had requested at the meeting held on 27 January 2021. He gave Committee details of the meeting and advise that should they wish to go forward with the project then Committee should consider a financial appraisal which would cost approximately £1,000. The CEO asked for Committee's views on what action they should now take. Committee discussed:

- The Financial Appraisal costs – The CEO advised that if they financial appraisal was carried out and Committee agreed not to go forward with the project then the monies paid would be an abortive cost.

- The design and density of the site
- Car parking for residents within the proposed development
- The location of the 3 story flatted properties within the proposed development
- Property types and tenant aspirations
- Path access and through traffic
- Housing Management resources
- Diverse tenure and Mid-market rents



Following a show of hands, Management Committee unanimously decided to terminate CHA's interest in becoming involved in the site at Hyndford Road – Lanark Grammar.

The CEO advised he would contact [REDACTED] Housing Association and let them know Management Committee's decision.

Catherine McClymont returned to the meeting at 18:39

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| <ul style="list-style-type: none"><li>i) Committee considered the Actions from Previous Meetings Report and agreed progress was satisfactory.</li><li>ii) Committee decided to terminate CHA's interest in the Hyndford Road – Lanark Grammar project.</li></ul> |
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**6. Health & Safety**

The Chairperson invited the CSA to present the report. The CSA gave Committee an overview of the report highlighting the return of the Management Committee Health & Safety responsibilities forms, the completion of the Legionella Risk Assessment and the E-Learning training proposal. Committee discussed:

- The completion date for the H&S E-Learning training – The CSA advised that the training completion date was flexible and that access to the training portal was available for 12 months however, Committee were asked to complete the training as soon as they could.

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| <ul style="list-style-type: none"><li>i) Committee noted the content of the report.</li><li>ii) Committee agreed that the Health &amp; Safety Action Plan was satisfactory</li><li>iii) Committee approved the E-Learning Health &amp; Safety awareness training.</li></ul> |
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The CSA left the meeting at 18:53.

## 7. Annual Insurance Renewal

The Chairperson asked the FM to present the report to Committee. The FM gave Committee an overview the report and the meeting that she held with the Office Bearers on the 16<sup>th</sup> March 2021 when she was given delegated authority to authority to renew the insurance portfolio for the period 1 April 2021 to 31 March 2022. She advised Committee that the broker had been in contact after the report had been issued to Committee to advise that all policies would be live from Thursday the 1<sup>st</sup> April 2021. Committee discussed:

- The rise in Cyber Liability and Third-Party Crime Cover premiums. The FM told Committee that due to COVID-19 and the rise in the number of home workers the current climate is very different to what it was in 2020/21. The FM gave Committee details of other quotes that had been received for this policy which included information on the levels of cover, excess and premiums. She advised that the broker was able to secure a policy that offered CHA similar levels of cover and excess and that the premiums quoted by Markel UK Ltd for 2021/22 were lower than that of the other quotes received.

Committee agreed with the Office Bearers decision to:

- i) Accept the terms offered by Protector Forsikring ASA for the Housing Stock Policy (inc. Terrorism cover) until 31<sup>st</sup> March 2022
- ii) Accept the terms offered by Protector Forsikring ASA for the Commercial Combined Policy (inc. Terrorism cover) until 31<sup>st</sup> March 2022
- iii) Accept the terms offered by AIG Europe for the Excess Liability Policy for the period to 31<sup>st</sup> March 2022
- iv) Accept the terms offered by Allianz Insurance for the Computer Policy (inc. Terrorism cover) for the period to 31<sup>st</sup> March 2022
- v) Accept the terms offered by Allianz Insurance for the Contractors All Risks Policy (inc. Terrorism cover) for the period to 31<sup>st</sup> March 2022
- vi) Accept the terms offered by Markel Ltd for the Professional Indemnity Policy for the period to 31<sup>st</sup> March 2022
- vii) Accept the terms offered by Cfc Underwriting Limited for the Directors & Officers/Entity Defence Liability/Cyber Liability/Crime/Cyber Crime Cover for the period to 31<sup>st</sup> March 2022
- viii) Accept the terms offered by Chubb European Group for the Group Personal Accident Policy for the period to 31<sup>st</sup> March 2022
- ix) Accept the terms offered by Markel International Insurance Company Ltd for the Legal Expenses Policy for the period to 31<sup>st</sup> March 2022
- x) Not to extend the Long-Term Agreement offered on the Property Owners Combined, Computer and Contractors All Risks Policies for a further two years to 31 March 2024.
- xi) Not to extend the appointment of Marsh as broker until 31 March 2024 since the Long-Term Agreement was not extended until 31 March 2024.
- xii) Accept to pay the broker fee to Marsh
- xiii) Grant delegated authority to the Finance Manager to renew the insurance portfolio for the period 1 April 2021 to 31 March 2022.

## 8. COVID-19 Update

The Chairperson asked the CEO to present the report. The CEO gave Committee an overview of the report and advised he had nothing further to add. Committee discussed:

- Reduction in Rent Arrears – the DCE told Committee that the Housing Management Team had applied for, and received, Discretionary Housing Payments for a number of tenants. She advised that the team had worked hard to keep rent arrears down.

The Management Committee tasked that the Housing Management staff be thanked for their efforts in arrears management.

The DCE & the TSM gave Committee details of the Technical Services and Housing Management teams route maps to service resumption. Committee discussed:

- The challenges the teams will face in carrying out these tasks – The DCE and TSM agreed that the biggest challenge their teams will face is tenants not being confident to allow tradespeople and staff into their homes.

The DCE advised that the Housing Team will review this situation and will try and come up with solutions to individual tenants needs.

The TSM told Committee that she is looking into software which may assist her team in carrying out inspections of tenant's homes without visiting.

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| i) Committee noted the content of the report. |
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## 9. Strategy

### 9.1 2019/2022 Business Plan Update

The Chairperson invited the CEO to present the report. The CEO told Committee that he had nothing further to add to the report. He made Committee aware that a review of the business plan is to be carried out later in the year. He asked Committee if they could contact him with their ideas and suggestions on how this should be carried out. He advised he would bring Committee's ideas and suggestions to the Management Committee meeting scheduled to take place in June 2021 for discussion.

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| i) Committee considered the progress made against each Strategic Objective from the 2019/2022 Business Plan and agreed that this was satisfactory. |
| ii) Committee agreed to extend the target completion date for Strategic Objective 4 to 30 September 2021.  |

## 9.2 Risk Management Report

The Chairperson invited the CEO to present the report. The CEO gave Committee an overview of the report and advised he had nothing further to add.

- i) Committee considered the report and the risk management documents and agreed that CHA's arrangements for risk management are acceptable.

## 9.3 Stakeholder Communication Plan Update

The Chairperson invited the CEO to present the report. The CEO gave Committee details of the report content. He gave Committee an update on the items in the amber category. He made Committee aware that both he and the DCE will be looking at how they can progress tenant engagement after the Easter break.

- i) Committee considered the stakeholder communication plan and agreed no amendments were necessary.
- ii) Committee agreed that progress against the stakeholder communication plan was satisfactory.

## 10. Governance

### 10.1 Committee Succession Planning

The Chairperson gave Committee an overview of section 1 of the report, Committee Membership & Recruitment. She invited Committee to discuss the recruitment priorities for the current vacancy. Committee discussed:

- Current Committee members skills sets
- What, if any, further skills were required
- Duplicating Committee members skills
- Where to publicise the vacancy

After discussion Committee agreed that no specific new skill set was required and that a general recruitment process should be carried out that reflects the role description.

- i) Committee agreed the recruitment priorities for the current casual vacancy on the Management Committee.
- ii) Committee delegated authority to the Chairperson to determine and oversee the Committee Member recruitment process and form an interview panel.
- iii) Committee agreed that where a favourite candidate is identified by the interview panel they will be invited to attend and observe several Committee meetings before Committee make a decision on whether or not to appoint them to fill the current casual vacancy.
- iv) Committee agreed that progress reports on the recruitment process be presented to them.

The Chairperson then drew Committee attention to section 2 of the report, Office Bearers Succession Planning. The Chairperson told Committee that if anyone had an interest in becoming a future Office Bearer then they should discuss this at the upcoming individual appraisal meeting. Alternatively, they could contact herself, the CEO or the DCE for further details.

- i) Committee considered the report and agreed that Clydesdale Housing Association's succession planning arrangements are satisfactory.
- ii) Committee members agreed to read the Office Bearers role descriptions and to consider their potential interest in a future Office Bearer role.
- iii) Committee members agreed that if interested in a future Office Bearer role they will express this during their annual appraisal meeting and agree to share that interest with fellow Committee members.

### 10.2 Committee Training

The Chairperson invited the CSO to present the report. The CSO gave Committee an overview of the report. She advised that the training with Linda Ewart on the revised Code of Conduct and the Entitlements, Payments and Benefits Policy will take place on Wednesday the 8<sup>th</sup> September 2021.

- i) Committee considered the content of the report.
- ii) Committee will ensure that the dates for relevant planned training activities are noted in their diaries.
- iii) Committee members agreed to update their Individual Learning Statements.

### 10.3 Annual Report on the Disclosure of Interests

The Chairperson invited the CSO to present the report. The CSO gave Committee an overview of the report and advise she had nothing further to add.

- i) Committee considered the content of the report and the Disclosure of Interests register.
- ii) Committee agreed that CHA's performance in the recording and management of personal interests are acceptable.

### 10.4 Membership Review Register

The Chairperson invited the CSO to present the report. The CSO gave Committee an overview of the report and advise she had nothing further to add.

- i) Committee considered the Management Register and agreed with the membership total at the 23<sup>rd</sup> March 2021.

**Comfort Break** - The Chairperson advised a comfort break at 19:38 and asked members to resume at 18:43.

## 11. Staffing Issues

### 11.1 Attendance Report

The Chairperson asked the DCE to present the report to Committee. The DCE gave Committee an overview of the report and advised that sickness levels were well below the target of 4%.

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| i) Committee considered the report and agreed no additional information was required. |
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### 11.2 Annual Pay Award

The Chairperson asked the CEO to present the report to Committee. The CEO gave Committee an overview and advised he had nothing further to add.

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| i) Committee noted the content of the report. |
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## 12. Bad Debt Write Off

The Chairperson invited the DCE to present the report to Committee. The DCE gave Committee an overview of the report. She advised that in line with the Rent Arrears Policy she was looking for Committee's approval to write off the bad dept. Committee discussed:

- Former Tenants with arrears re-applying for housing – The DCE gave Committee details of the ways in which CHA pursue former tenant arrears and the agencies CHA employed to try and retrieve payments from former tenants.

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| i) Committee considered and agreed that there was sufficient information to approve the bad debt write off.     |
| ii) Committee agreed that they were satisfied with the information provide and approved the bad debt write off. |

Due to technical difficulties the Vice Chairperson left the meeting at 19:48

## 13. Eviction Report

The Chairperson asked the DCE to present the report to Committee. The DCE told Committee she had no updates and had nothing further to add to the report.

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| i) Committee agreed that there was sufficient information contained within the report. |
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## 14. Policies

### 14.1 New Policy - ICT

The Chairperson asked the CEO to present the report to Committee. The CEO gave Committee a summary of the report detailing the advice and support received from the Scottish Business Resilience Centre, Sabre who are CHA's ICT service provider and the Association's internal auditor, in developing the policy.

The CEO advised that training for both staff and Committee on the policy and how it affects them has been scheduled. He also advised Committee that the policy will be incorporated into CHA's IT Strategy which will be discussed at the Business Planning sessions. Committee discussed:

- ICT Policy, Page 9, Social Media – The CEO advised Committee that this section of the policy would also be applicable to Management Committee – it was agreed to make a small amendment to section 11.1 in order to reflect this.

The Vice Chairperson returned to the meeting at 19:56

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| i) Committee considered the ICT Policy and agreed the final format. |
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### 14.2 Policy Review - Complaints

The Chairperson asked the DCE to present the report to Committee. The DCE gave Committee an overview of the changes to the policy and advised that a copy of the Complaints Handling Procedure is now available to view on the secure area of the website.

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| i) Committee agreed there was sufficient information to consider the review of the Complaints Policy. |
| ii) Committee approved the revised Complaints Handling Procedure to be implemented on 1st April 2021. |
| iii) Committee approved the revised Complaints Policy.  |

## 15 Service Delivery Complaints Overview 2020/2021

The Chairperson asked the DCE to present the report to Committee. The DCE gave Committee a summary of the report and advised that no areas of concern have been identified.

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| i) Committee was satisfied that the revised complaints profile report provided sufficient information. |
| ii) Committee agreed no additional information was required.   |

## 16 Grounds Maintenance Contract

The Chairperson asked the TSM to present the report to Committee. The TSM gave Committee an overview of the report and advised she had no further updates to add.

- i) Committee agreed that the costs noted in the report represented value for money in terms of the service and that the services of Nurture Landscapes should be retained.

## 17. AOCB

a. TSM – Social Housing Fuel Support Fund - The TSM advised Committee that on the 10<sup>th</sup> March 2021 she was notified that RSL's were invited to bid for funding by making a business case to the SFHA and Scottish Government for a new £2 million fuel poverty fund to help Social Landlords support tenants who are struggling with fuel costs during the Coronavirus pandemic. The timescale for doing so was by the 15<sup>th</sup> March 2021. The TSM worked with the HEAT team to prepare a proposal for submission and she was happy to announce that they had secured total funding of £132,600. Committee discussed:

- How best to allocate the funding – The TSM told Committee that she was meeting with the HEAT team to discuss processes and procedures on how the payments could be allocated to tenants. She advised that this would ensure payments were made in a fair and consistent manner and that the process and procedures would be open and transparent.
- What would happen if tenants refused the funding and that the funding was not spent – The TSM advised that an evaluation report on the success of the project was due at the end of May 2021, she told Committee that they would be made aware of the evaluation report content.

- i) Committee agreed that the Management Team develop an approach in partnership with the HEAT Team for the distribution of energy vouchers to CHA tenants.
- ii) The TSM will report to Committee on the details of the agreed approach at a future meeting.
- iii) Progress on the allocation of energy vouchers will be reported periodically to Committee.

- b. CEO – Article in the Carlisle & Lanark Gazette – Committee noted the content of the article previously circulated by the CEO. A copy will be provided to the Scottish Housing Regulator in due course.
- c. CEO - Induction meetings with the Management Team – The CEO advised that Agne Zasiņaite's induction meetings with the Management Team were due to commence in the coming weeks. He advised that all Committee members are welcome to attend these meetings if they would like to do so. He advised that the CSO would email Committee with the dates and times of the meetings and that these would also be available on the secure area of the website.
- d. CEO – The CEO advised that the CSO had now completed the CIFA Diploma in Corporate Governance. Committee Members congratulated the CSO on this achievement.

The Chairperson thanked everyone for attending and the meeting ended at 20:25.