

CLYDESDALE HOUSING ASSOCIATION LIMITED

Minute of the Management Committee meeting held via Video Conferencing on Wednesday 30 March 2022 at 18:00

Present: Maggie Botham, Chairperson
Hazel Galbraith, Vice Chairperson
Pauline Sandford, Vice Chairperson Mentor
Agne Zasinaite
Brian Moore
Catherine McClymont
Jacqueline McCutcheon
John Malone
Ken Greenshields
Lesley McDonald
Susanne Crayton

A quorum was achieved.

In Attendance: The Chief Executive (CEO)
The Depute Chief Executive (DCE)
Technical Services Manager (TSM)
Elizabeth Miller, Corporate Services Officer (CSO) minute

1. Apologies

Apologies were received from Brian McNally, Ruth McElhinney, and Gillian Anderson.

Carmena Nixon is on a leave of absence.

2. Previous Meeting Minutes & Matters Arising

The minute of the Committee meeting held on 26th February 2022 was checked for accuracy and was approved by the Management Committee. There were no matters arising.

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

- a) Management Committee - Individual Review Process 2022
- b) Management Committee - Staff wage ballot

3. Conflicts of Interest

- Susanne Crayton declared a conflict of interest for agenda item 16 - McAlpine Park: Scottish Water Vesting of WWPS
- Ken Greenshields, Jacqueline McCutcheon, The CEO, DCE and TSM all declared a conflict of interest for agenda Item AOCB, staff wage ballot.

4. Notifiable Events

The Chairperson asked the CEO to present the report. The CEO gave Committee an overview of the report and advised they had no further updates to report.

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| i) Committee considered the report and agreed that the actions of the Association have been satisfactory in relation to Notifiable Events. |
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5. Actions from Previous Meetings

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

- Page 2, meeting 26th May 2021, Report back to MC on review and evaluation of remote working for staff – The CEO and DCE gave Committee details of the staff blended working group's remit and details of the discussions that have taken place. They advised Committee that Kim Beattie from EVH will join the April 2022 working group meeting to go over the draft hybrid working plans and will prepare a report on their findings. Committee agreed that the report should be taken to the Staffing Sub-Committee before being presented to the full Management Committee in May or June 2022.

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| i) Committee considered the Actions from Previous Meetings Report and agreed progress is satisfactory. |
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6. Health & Safety Update

The Chairperson asked the CEO to present the report to Committee. The CEO gave Committee an overview of the report and advised they had no further Health & Safety matters to report.

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| i) Committee considered the Health & Safety Update Report and agreed progress is satisfactory. |
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7. Annual Insurance Renewal

The Chairperson asked the CEO to present the report to Committee on behalf of the FM. The CEO gave Committee details of the Associations current insurance policies and summarised the quotations received from the Association's insurance broker, Marsh, for the period 1 April 2022 to 31 March 2023. Committee discussed:

- Page 2, Ogden discount rate – The CEO told Committee that the Ogden Discount Rate is a calculation used to inform the calculation insurance companies make on how to award payment for losses to clients.
- Page 5, Computer, Terrorism – The CEO told Committee that Cyber terrorism is an attack against information systems. Unlike cyber crime the cyber terrorist does not hold data to ransom the purpose of it is to cause the destruction or debilitation in systems. These attacks focus mainly on governmental departments or services.
- Page 6, Professional Indemnity Insurance – The CEO gave Committee details of the professional services we provide.
- Page 4, Commercial Combined rate guarantee – The CEO advised Committee that this means that the premium rate would be fixed at the 2022-23 level for 2023-24. The rate for 2022-23 is a high rate and by accepting the rate guarantee would mean the Association would not be able to negotiate a reduction in premium if the Association's claims experience were favourable in 2022-23 therefore, that is why the FM is recommending that Committee do not to accept the rate guarantee on the Property Owners Combined Policy.
- Page 7, Cyber & Cyber Crime – The CEO gave Committee details of the work that has been undertaken by the Association to prevent and mitigate against cybercrime. They gave details of the sessions they had attended with the Scottish Business Reliance Centre, the Association's policies and procedures, the work that has been carried out on improving the Associations security procedures and data back-up arrangements. They told Committee it is therefore recommended that CHA renew the policy with a £500k limit of indemnity for Cyber Crime.

- i) Committee agreed to accept the terms offered by Protector Forsikring ASA for the Property Owners Combined Policy (inc. Terrorism cover) until 31 March 2023.
- ii) Committee agreed to accept the two-year Long-Term Agreement on the Property Owners Combined Policy (until 31 March 2024).
- iii) Committee agreed not to accept the rate guarantee on the Property Owners Combined Policy.
- iv) Committee agreed to accept the terms offered by AIG Europe for the Excess Liability Policy for the period to 31 March 2023.
- v) Committee agreed to accept the terms offered by Allianz Insurance for the Computer Policy (inc. Terrorism cover) for the period to 31 March 2023.
- vi) Committee agreed to accept the two-year Long-Term Agreement (until 31 March 2024) offered by Allianz.
- vii) Committee agreed to accept the terms offered by Allianz Insurance for the Contractors All Risks Policy (inc. Terrorism cover) for the period to 31 March 2023.
- viii) Committee agreed to accept the two-year Long-Term Agreement (until 31 March 2024) offered by Allianz.
- ix) Committee agreed to accept the terms offered by Markel UK Ltd for the Professional Indemnity Policy for the period to 31 March 2023.
- x) Committee agreed to accept the terms offered by Cfc Underwriting Limited for Directors & Officers/Entity Defence Liability/Crime for the period to 31 March 2023.
- xi) Committee agreed to accept the terms offered by Cfc Underwriting Limited with £500k limit of indemnity for Cyber Crime & £1m for Cyber Incident

Response for the Crime & Cyber Crime Policy for the period to 31 March 2023.

- xii) Committee agreed to accept the terms offered by Chubb European Group SE for the Group Personal Accident policy for the period to 31 March 2023.
- xiii) Committee agreed to accept the terms offered by Markel Legal Expenses Insurance for the Legal Expenses policy for the period to 31 March 2023.
- xiv) Committee agreed to pay the broker fee to Marsh.
- xv) Committee agreed to delegate authority to the Finance Manager to renew the insurance portfolio for the period 1 April 2021 to 31 March 2023.

8. COVID-19 Update

The Chairperson asked the CEO to present the report to Committee. The CEO told Committee that they had been notified that from April 2022 RSL's no longer need to submit the COVID 19 return to the Scottish Housing Regulator. They told Committee that prior to receiving the COVID 19 update report they received the Corporate Scorecard reports. Committee discussed:

- The Corporate Scorecards – Committee agreed that as items still impacted by COVID 19 would continue be noted within the data reported then they replace the Covid-19 report with the Corporate Scorecard.
- Page 11, Planned and Cyclical Works, heating contract – Committee asked the TSM about tenants refusing to have new heating installed. The TSM advised that this has occurred, and the steps taken by the Technical Services Team to help tenants transition to the new heating system.

- i) Committee considered the report and agreed that progress in managing the impact of Covid-19 has been satisfactory.

9. 2022/23 Operational Targets

The Chairperson asked the DCE to present the report. The DCE presented the proposals for the Housing Management targets for 2022-2023 to Committee. They gave Committee details on the information contained within the balanced scorecards and details of the discussion that had taken place with the Housing Management Team to discuss the year-to-date performance for all the indicators and the proposed targets for the year ahead. The DCE also asked for Committee's view on the Committee Attendance target for 2022-2023. Committee discussed:

- Committee Attendance Target for 2022-2023- After discussion Committee agreed to keep the Committee Attendance Target at 75%.
- CHA Lets Report – The DCE advised this would be forwarded to them.

The TSM presented the proposals for the Technical Services targets for 2022-2023 to Committee. They gave Committee details on the information contained within the balanced scorecards and details of the discussion that had taken place with the

Technical Services Team to discuss the year-to-date performance for all the indicators and the proposed targets for the year ahead. Committee discussed:

- ARC indicator nine, Average length of time taken to complete non-emergency repairs – The TSM advised that external factors beyond CHA's control such as COVID 19 and difficulty in sourcing some materials made it hard to achieve the 2021-2022 target. The target for 2022-2023 reflects the difficulties experienced in 2021-2022 however, this can be reviewed and amended when the targets are next presented to Committee in March 2023.

- i) Committee considered and agreed there was sufficient information to approve the 2022-2023 Housing Management & Technical Services targets.
- ii) Committee considered and approved the targets noted on both spreadsheets.

10. Strategy:

10.1 2019/2022 Business Plan Update

The Chairperson invited the CEO to present the report. The CEO provided Committee with the details of the progress made against each Strategic Objectives. They advised that the Covid-19 pandemic has had an adverse effect on the Association's ability to achieve Strategic Objectives 3, 4, 7 and 8. They told Committee that the Association remains focused on managing and reviewing strategic and operational risks presented by the pandemic. Committee discussed:

- Impact of COVID 19 on 2019/2022 Business Plan strategic objectives – The CEO told Committee that the COVID 19 report, introduced to Committee in June 2020, highlighted the challenges the Association faced by the pandemic. The CEO advised that they will include a summary on the impact of COVID 19 on the Association within the 2022/25 Business Plan write up.

- i) Committee considered the progress made against each Strategic Objective from the 2019/2022 Business Plan and agreed this is satisfactory.
- ii) Committee agreed that Strategic Objective 4 (Develop an ICT Strategy) be continued into the 2022/25 Business Plan with a target completion timescale of 30 September 2022.

10.2 2022/25 Business Plan

The Chairperson invited the CEO to present the report. The CEO reminded Committee of the business planning event held on Saturday 4 September 2021 which was facilitated by Mulholland Housing Consultancy and the outputs of the event that were reported to Management Committee on 30 September 2021 and subsequently approved.

The CEO gave Committee details of the draft business plan objectives and advised that once Committee had approved the final Business Plan Objectives, and following tenant engagement, the CEO and Management Team will develop a full write-up of the Business Plan and will bring it to the Management Committee scheduled to take place in June 2022.

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| <ul style="list-style-type: none">i) Committee noted the content of this report and the draft Business Plan Objective presented in section 3.ii) Committee approved the 2022/25 Business Plan Objectives as presented without any changes. |
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10.3 Risk Management Report

The Chairperson invited the CEO to present the report. The CEO gave Committee an overview of the report and advised they had no further updates.

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| <ul style="list-style-type: none">i) Committee considered the report and the risk management documents and agreed that CHA's arrangements for risk management are acceptable. |
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10.4 Annual Treasury Management Strategy

The Chairperson invited the CEO to present the report in the Finance Manager's absence. The CEO told Committee that the Annual Treasury Management Strategy report is presented to them annually in line with CHA's Treasury Management Policy. They gave Committee an overview of the Association's strategy for the year from 1 April 2022 to 31 March 2023.

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| <ul style="list-style-type: none">i) Committee reviewed and discussed the Annual Treasury Management Strategy.ii) Committee approved the Annual Treasury Management Strategy.iii) Committee agreed the Treasury Management Strategy for the year to 31 March 2023. |
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The Chairperson announced a comfort break at 19:10 and asked attendees to return at 19:15.

11. Governance

11.1 Committee Succession Planning

The Chairperson gave Committee an overview of section 1 of the report, Committee Membership & Recruitment. They reminded Committee that in March 2021, Committee Members were asked to consider their interest in a future Office Bearer role. After the 2021 appraisal meetings the Office Bearer Succession process was agreed by the Committee. They also noted that the Chair and Vice Chair (Mentor) will schedule a discussion to review and evaluate the current arrangement and make recommendations to the Management Committee thereafter.

- i) Committee considered the report and agreed Clydesdale Housing Association's succession planning arrangements are satisfactory.

11.2 Committee Training

The Chairperson gave Committee an overview of the report and asked them to note the training scheduled to take place in April and August 2022.

- i) Committee noted the future training dates and agreed to update their Individual Learning statements to reflect the training they have undertaken.

11.3 Annual Report on Disclosure of Interests

The Chairperson invited the CSO to present the report. The CSO gave Committee an overview of the report and advised they had nothing further to add to the report content.

- i) Committee agreed that the Association's performance against the Disclosure of Interests Policy is satisfactory and evidence enough for assurance purposes.

11.4 Membership Register Review

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

- i) Committee considered the report and the applications for membership.
ii) Committee approved the applications for shareholding membership from:

- [REDACTED]

12. Staff Issues

12.1 Recruitment Update

The Chairperson asked the CEO to present the report to Committee. The CEO told Committee that the Association had received a total of ten completed applications for the post of Housing Manager. The recruitment panel shortlisted six candidates for interview (two of which were internal candidates).

They advised that all shortlisted candidates attended interview on 21 March 2022. Unfortunately, however, EVH were unable to attend interviews in a supporting role due to illness.

Committee were further advised that two candidates have been invited back for a second interview. This will take place on Tuesday 12 April 2022 and EVH have confirmed their ability to attend and support this final stage of the recruitment process. A report on the outcome of the recruitment process will be presented to Committee on 27 April 2022.

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| i) Committee agreed that progress in recruiting for the Housing Manager post is satisfactory. |
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12.2 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 for 2021-22 were 1.32% well below the target of 4%. Committee thanked staff for their dedication and effort during the past year.

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| i) Committee considered the report and agreed no additional information is required. |
| ii) Committee approved a reduced absence target of 2.5% for the year 2022- 2023. |

13. Bad Debt Write-Off

The Chairperson invited the DCE to present the report to Committee. The DCE gave Committee an overview of the report. They advised that in line with the Rent Arrears Policy they were asking for Committee's approval to write off the bad debt totalling £10,056.56.

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| i) Committee considered and agreed there was sufficient information to approve the bad debt write off. |
| ii) Committee approved the bad debt write off totalling £10,056.56. |

14. Treasury Management Policy Review

The Chairperson asked the CEO to present the report in the Finance Manager's absence. The CEO gave Committee an overview of the report and advised they had no updates to the report.

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| i) Committee agreed to delay the review of the Treasury Management Policy until December 2022. |
| ii) Committee agreed to operate under the current Treasury Management Policy until the review is complete. |
| iii) Committee delegated authority to the Finance Manager to approach DTP regarding the provision of treasury management training and guidance to staff and Committee prior to the review of the Treasury Management Policy. |

15. Annual Compliments/Complaints Overview 2021/2022

The Chairperson asked the DCE to present the report to Committee. The DCE provided Committee with an overview of the service delivery complaints and compliments received since 1st April 2019 until 28th February 2022. They made Committee aware of the types of stage 1 and stage 2 complaints received, the average number of days to complete each complaint category, details of the number of complaints upheld and why they were upheld and the lessons the Association learned from the complaints received.

The DCE also highlighted the number of compliments received and the positive impact this has on staff. Committee discussed:

- Planned and Cyclical Maintenance complaints – The DCE advised further details will be presented at the next Management Committee meeting scheduled to take place on Wednesday the 27th of April 2022

i) Committee were satisfied with the level of information presented in the report.
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Susanne Crayton left the meeting at 19:45.

16. McAlpine Park: Scottish Water Vesting of WWPS

The Chairperson asked the TSM to present the report to Committee. The TSM gave Committee details of the problems experienced at the pumping station at the McAlpine Park development since handover. They advised that the Association has been pressing the developer to have the pumping station formally adopted by Scottish Water and now that this is imminent, they have been met with a large bill for the works that are required to bring it up to adoptable standard.

The costs to replace the pumps and bring the pumping station up to standard are £36,098.72. The developer is asking for the Association to pay half of these costs as most of the proposed works are to replace the damage to the pumps due to them clogging because of the continual disposal of inappropriate material. The TSM advised that there is no budget provision for these costs in the 2021-22 financial year, however, there is an underspent on planned and cyclical maintenance so the costs could be met from those budgets. Committee discussed:

- The reasons why the Association should pay to bring the pumping station up to standard – The TSM gave Committee examples of the damage caused by tenants and the work conducted by staff to deter tenants from damaging the pumps.
- Scottish Water adoption of the pumping station – The TSM gave Committee details of the process for the transfer of ownership of the sewers to Scottish Water.

i) Committee considered the request from Wilson Developments and agreed that the Association meet half of the £36,098.72 remedial costs to return the pumping station at McAlpine Park, Biggar to an adoptable standard.
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Susanne Crayton returned to the meeting at 19:55

17. A.O.C.B.

- a) Management Committee, Individual Review Process 2022 – The Chairperson gave Committee details of the work being conducted by the Office Bearers and SHARE for the upcoming review meetings. They reminded Committee of the dates for returning the self-assessment forms and the review meeting dates.

Jacqueline McCutcheon, Ken Greenshields, the CEO, DCE and TSM left the meeting at 20:00.

- b) Management Committee, Staff wage ballot – The Chairperson asked for Committee's views on the letter received from EVH regarding the proposed salary increase. Committee discussed:

- What would happen if Committee did not accept the proposed increase?
- The current and the predicted rates of inflation.
- The impact of a lower increase on staff.
- How the increase will impact on the 2022-2023 staffing budget and the Association's finances.
- How the higher than usual increase will be received by tenants.

After discussion Committee agreed:

- To accept the proposal of an increase of 4.1% on all salary points and to all allowances, bar the Long Service/Retiral Award; and the standard HMRC fixed profit mileage allowance.
- That the Finance Manager submit a report to Committee detailing how the increase will impact on the Association's long term financial position.

The meeting ended at 20:10.