

CLYDESDALE HOUSING ASSOCIATION LIMITED

Minute of the Management Committee meeting held in the office at 39 North Vennel, Lanark ML11 7PT & via Video Conferencing on Wednesday 25th May 2022 at 18:00

Present: Maggie Botham, Chairperson
Hazel Galbraith, Vice Chairperson
Pauline Sandford, Vice Chairperson Mentor
Agne Zasinaite
Brian Moore
Brian McNally
John Malone
Lesley McDonald
Ruth McElhinney
Susanne Crayton

A quorum was achieved.

In Attendance: The Chief Executive (CEO)
The Depute Chief Executive (DCE)
Finance Manager (FM)
Lisa Cochrane, Housing Officer, Observer
Julie Ann Clocherty, SHARE
Elizabeth Miller, Corporate Services Officer (CSO) minute

1. Apologies

Apologies were received from Carmena Nixon, Gillian Anderson, Jacqueline McCutcheon and Ken Greenshields.

2. Previous Meeting Minutes & Matters Arising

The minute of the Committee meeting held on 27th April 2022 was checked for accuracy and was approved by the Management Committee. There were no matters arising.

3. Conflicts of Interest

There were no Conflicts of Interest.

4. Committee Appraisal Feedback Report

The Chairperson asked Julie-Ann Clocherty to present the report to Committee. Julie-Ann gave Committee an overview of the report and noted that the responses to the online survey and comments made during the one-to-one discussions showed Committee is working well together and they have a good understanding of their role and the work of the Association, both now and in respect of the future challenges

ahead. They made Committee aware of the last year's report recommendations and how it compared to this year's report. Committee discussed:

- The work carried out by the Governance Working Group on the Appraisal Policy and the significant changes made to the Appraisal process and how this was received by the Office Bearers and Management Committee members.
- How they can continue to make the appraisal process relevant.
- How they compare with other RSL's.
- How they move forward and achieve their individual and group outcomes.
- How they proceed with a learning and development plan for the coming twelve months, based on the appraisal survey results and the one-to-one discussions.
- How they will review the areas identified for consideration and agree on how these will be progressed in the coming twelve months.
- The Office Bearer planning process.

The Chairperson thanked Julie-Ann for attending the meeting and presenting the report.

Julie-Ann Clocherty left the meeting at 18:30.

5.1 Annual Review of Long-Term Financial Projections – Committee Consultation

The Chairperson asked the FM to present the report. The FM gave Committee details of the proposed 2022 Long-Term Financial Projections (LTFP) which cover the 30-year period from 1 April 2022 to 31 March 2052. They gave Committee an outline of:

- Appendix A, Main assumptions made in preparing the Long-Term Financial Plans.
- Appendix B, Summary of Association's projected cash balances over the 30-year period.
- Appendix C, Summary of Sensitivity Analysis results.

They made Committee aware how, with the current assumptions, the LTFP will impact on the cumulative cash surplus throughout the term of the plan, the Statement of Financial Position and the Association's loans. They also gave Committee details the current and projected inflation rates and the impact this will have on rents.

The FM told Committee that a recent comparison of the Association's rents with their Scottish Housing Network peer group shows that the Association's rents are less than the peer group average for all house types. They advised that the SFHA's affordability tool shows that the Association's rent by apartment size is within the affordable parameters. Committee discussed:

- Current economic climate and concerns within the housing sector – The CEO gave Committee details of a presentation he attended where the guest speaker, Jo Armstrong from the Wheatley Group, highlighted the economic challenges and potential solutions to these challenges. They advised that the South Lanarkshire Forum have invited Jo Armstrong along to a meeting to discuss these challenges and that they would update Committee on discussions after the meeting has taken place.

- The Association's development program and grant funding – The CEO advised that further details will be available once they have met with South Lanarkshire Council and the Scottish Government.
- Review of the 30-year plan – The FM made Committee aware that the plan would be reviewed in September 2022, and at regular intervals thereafter, to examine inflationary pressures.

Committee reviewed and discussed the draft 2022 Long Term Financial Projections and assumptions.

5.2 5-year Financial Projections Return

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

- i) Committee reviewed the 2022 Five Year Financial Projections Return to the Scottish Housing Regulator.
- ii) Committee approved the 2022 Five Year Financial Projections Return.
- iii) Committee authorised the Finance Manager to submit the 2022 Five Year Financial Projections Return to the Scottish Housing Regulator.

5.3 Annual Loan Portfolio Return

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

- i) Committee reviewed the 2022 Loan Portfolio Return to the Scottish Housing Regulator.
- ii) Committee approved the 2022 Loan Portfolio Return.
- iii) Committee authorised the Finance Manager to submit the 2022 Loan Portfolio Return to the Scottish Housing Regulator.

6 Referrals from the Audit & Risk Sub-Committee

The Chairperson invited the CEO to present the report.

The CEO gave Committee details of the Internal Audit 2021/2022 Annual Report that was presented to the Audit & Risk Sub-Committee by Wylie & Bisset on 17 May 2022. They gave Committee details of the report findings which the Audit & Risk Sub-Committee accepted and approved.

- i) Committee noted the content of the Internal Audit 2021/2022 Annual Report.
- ii) Committee accepted the Audit and Risk Sub-Committee's assessment that Clydesdale Housing Association's Internal Audit service is operating effectively.

The CEO then gave Committee details of the Internal Audit Plan 2022/2023 and how, under the Terms of Reference, the Sub-Committee has specific delegated authority to approve the Association's Internal Audit Strategy and programme.

They told Committee that on the 17th May 2022, the Audit & Risk Sub-Committee considered and approved proposals presented by Wylie & Bisset for the Association's 2022/23 Internal Audit Programme.

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| i) Committee noted the content of the Internal Audit Plan for 2022/23 as presented in the 17 May 2022 Audit and Risk Sub-Committee papers which are available on the Association's secure website area. |
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The CEO told Committee that under the Terms of Reference, the Audit & Risk Sub-Committee has specific delegated authority to determine the nature and scope of the Association's External Audit. They advised that on 17 May 2022, the Audit & Risk Sub-Committee considered and approved proposals for the External Audit for the financial year ending 31 March 2022.

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| i) Committee noted the content of the External Audit Plan for Financial Year Ending 31 March 2022 in the 17 May 2022 Audit and Risk Sub-Committee papers which are available on the Association's secure website area. |
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7 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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8. Actions from Previous Meetings

The Chairperson asked the CEO to present the report to Committee. The CEO provided the Committee with an overview of the report and asked for their views on the action of the meeting held on 27 February 2019, Implement the Audit & Risk Sub-Committee Annual Work Programme. Committee agreed that this action is no longer required in the report.

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

The Chairperson asked the CEO to present the report. The CEO told Committee that he had nothing to report.

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| i) Committee noted the content of the report. |
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The Chairperson announced a comfort break at 19:08 and asked attendees to return at 19:13.

10 Annual Return on the Housing Charter

The Chairperson asked the DCE to present the report to Committee. The DCE gave Committee details of the information contained within the Annual Return on the Charter (ARC) for 2021- 2022. They advised the return requires to be approved by the Management Committee before it is submitted to the Scottish Housing Regulator. Committee discussed:

- Page 26, tenant satisfaction survey – The DCE made Committee aware that, to date, the later implementation of the new digital system for gathering reactive repairs satisfaction feedback had led to lower sample sizes. However, they will continually review the new system to ensure that the Association are maximising returns and obtaining a representative sample.

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| <ul style="list-style-type: none">i) Committee considered and agreed there was sufficient information contained with the report.ii) Committee approved the Annual Return on the Charter for 2021-2022 for submission to the Scottish Housing Regulator by 31 May 2022. |
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11 Quarterly Management Accounts

The Chairperson asked the FM to present the report to Committee. The FM gave Committee an overview of the report detailing the reasons for the main variances from the budget. Committee discussed:

- Page 11.2, Surplus for the period – The FM advised that Covid has delayed planned and cyclical maintenance works being out in this financial year. However, these works will be scheduled to be carried out in the future.

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| <ul style="list-style-type: none">i) Committee approved the Management Accounts for the period to 31 March 2022. |
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12 Treasury Management Report

The Chairperson asked the FM to present the report. The FM told Committee that the report covered the Association's treasury management activities in the quarter ending on 31 March 2022. They provided Committee with an update on the Association's borrowings and investments at the end of the quarter.

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| <ul style="list-style-type: none">i) Committee considered and discuss the content of this report. |
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13 Referral from Staffing Sub-Committee

The Chairperson invited the DCE to present the report. The DCE provided Committee with details of the work carried out by the staff hybrid/blended working group. They also made Committee aware of the outcomes of the staff consultation meeting with EVH which led to the development of the proposed Hybrid Working Arrangements report prepared by EVH. The DCE gave Committee an overview of the report content.

The CEO gave Committee an update on the 2022/2025 Business Plan – Workforce Planning Progress Report advising that progress is being made against the Housing Manager action plan.

They also told Committee that the recruitment process for the two Technical Services Officers is underway with interviews due on 30th May 2022. There are six applicants being interviewed. Committee discussed:

- Health and Safety issues for home workers – The CEO advised that the all-reasonable precautions have been taken for staff to work safely from home including staff carrying out display screen equipment risk assessments at home and in the office, the Association consulting with their insurers on this matter who have advised they are comfortable with the arrangements in place. Committee were also told that staff who do not wish to work from home can come into the office and work.
- Business case and the lack of pitfalls noted – the DCE said that the 12-month trial period review would highlight any pitfalls.
- The Finance Team working from home and attending staff meetings in the office – The CEO advised that the Finance Team would visit the office for a staff meeting every fortnight so they do not feel isolated and continue to feel part of the CHA team.

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| i) | Committee considered and agreed that there was sufficient information contained in the report. |
| ii) | Committee agreed to adopt a blended working approach from 1 June 2022 for a 12-month period. |

14 SHAPS Pension Scheme Benefit Review

The Chairperson invited the FM to present the report. The FM gave Committee details of the report content and advised they had no further updates to the report. Committee discussed:

- Historic benefit changes being applied differently which could mean increased contributions from members of the Scheme – The FM told Committee that if there were an increase to contributions there is a possibility that a payback plan would be agreed. They advised that more information will be known once the actuary's valuation report findings are known.

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| i) | Committee discussed and noted the content of the report. |
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15 Housing Management Scorecards

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

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| i) Committee noted the content of the report. |
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16 Annual Leasing Report

The Chairperson asked the DCE to present the report. The DCE gave Committee details of the report content and advised they had no further updates to report.

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| i) Committee considered and agreed that there was sufficient information contained with the report. |
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17 Report on Annual Chair Retreat

The Chairperson gave Committee details of her time at SHARE's Chair's retreat that they had recently attended. They gave Committee details of the sessions attended and the benefits of attending the sessions.

They also made Committee aware of their evaluation of the event which was fed back to SHARE on matters such:

- The event sessions
- The venue
- Participation and interaction with other attendees

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| i) Committee considered the report and the scope for Committee training sessions or events that could be incorporated into a training and learning programme for the coming year. |
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19. AOCB

There was no AOCB to discuss.

The Chairperson thanked everyone for attending and the meeting ended at 20:05.