

CLYDESDALE HOUSING ASSOCIATION LIMITED

Minute of the Management Committee meeting held at Wednesday the 27 March 2024 at 18:30

Present: Maggie Botham, Chairperson
Agne Zasinaite, Secretary
Brian McNally
Deborah Hay, Management Committee Candidate
Gabrielle McElhinney, Management Committee Candidate
Gillian Anderson (via zoom)
Hazel Galbraith, Vice Chairperson
Jacqueline McCutcheon
John Lockhart, Treasurer
Johnathan Main, Management Committee Candidate
Ken Greenshields
Lesley McDonald (via zoom)
Ross Gowland

A quorum was achieved.

In Attendance: The Chief Executive Officer (CEO)
Housing Manager (HM)
Finance Manager (FM) (via zoom)
Elaine McIvor, Corporate Services Assistant (CSA) minute
Julie Stirling, Housing Officer (HO)
Lauren Miller, Housing Officer (HO)

1. Apologies

Apologies were received from Ruth McElhinney.

The Chairperson welcomed everyone to the meeting and asked the HM to introduce the two new Housing Officers. Julie Stirling and Lauren Miller were introduced to Committee Members.

2. Introduction to Management Committee Candidates

The Chairperson invited Deborah Hay, Gabrielle McElhinney and Jonathan Main to introduce themselves to the Management Committee.

Each presented details of their experience, skills, knowledge and their reasons for wishing to join the CHA Management Committee.

The Chairperson expressed thanks for these contributions and encouraged the three candidates to participate fully in the meeting.

3. Conflicts of Interest

Gabrielle McElhinney advised that her husband is the cousin of Ruth McElhinney, Committee Member and that her neighbour is Elizabeth Miller, Corporate Services Officer.

All staff and Jacqueline McCutcheon declared an interest for item 17 – EVH Wages Ballot.

4. Previous Meeting Minutes & Matters Arising

The minute of the Committee meeting held on the 21 February 2024 was checked for accuracy and approved by the Management Committee.

As per section 62 of the Association's rules, the Chairperson authorised the CSO to insert their electronic signature as conclusive evidence that the minute of the meeting held on 21 February 2024 are a true record of the proceedings at the meeting.

There were no matters arising.

5. Actions from Previous Meetings

The CEO presented the report to Committee. They advised that the purpose of the report is to ensure that items identified for action at Management Committee meetings are a) followed up on, and b) reported to Committee to confirm the follow up.

The FM provided a verbal update on the number of staff who had so far indicated their wish to take up the option of the pension salary sacrifice offer.

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| i) Committee considered the Actions from Previous Meetings Report and agreed progress was satisfactory. |
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6. Notifiable Events

The CEO presented the report to Committee and advised that the purpose of reporting notifiable events is a positive step and a key part of Committee being responsible and accountable for the running of the Association. The CEO 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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7. Corporate Scorecard

The CEO presented the report to the Committee and advised that the purpose of the report was to give details of the Association's performance against the key performance indicators. The CEO gave an overview of the report. Committee discussed:

- C1 - Percentage of tenants satisfied with the overall service provided by the landlord. The survey methods used for the 2022/23 Tenant Satisfaction Survey included face-to-face and telephone surveys. CHA also uses an electronic tenant engagement tool to gather ongoing customer satisfaction feedback.
- P7 – Percentage of anti-social behaviour cases reported in the last year which were resolved on time and the process to resolve the cases.
- P1 – the timescale for suppliers sourcing parts. The CEO advised that the DCE would provide an update on parts and major repair issues adversely affecting non-emergency repairs completion timescales at the next meeting.

8. Health & Safety

The CEO told Committee that the purpose of this item was to provide a verbal update on Health and Safety issues affecting the Association's duty of care to ensure a safe working environment under the Health and Safety at Work Act 1974.

The CEO advised Committee that the CSA prepared the report. The CSA highlighted the change of date for the Gas Safety Certificate and explained the reason.

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| i) Committee considered the Health & Safety report and agreed progress was satisfactory. |
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9. Scottish Housing Fuel Support Fund – Air Fryer Update

The CEO advised the Committee that the purpose of the report was to provide an update on the funding received from The Social Housing Fuel Support Fund (SHFSF) to purchase small energy efficient devices for CHA tenants.

The CEO gave an update on the distribution of the appliances and confirmed it was going well, the first batch delivered had all been distributed, the second batch had been delivered and tenants were very happy with the appliances. He commended the staff team for their effort in assisting with the distribution, in particular the Corporate Services Team for the smooth running of the operation.

Committee discussed:

- The categories used to identify tenants awarded the appliance.
- Commended all staff for their efforts and commitment to making this project possible.

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| i) Management Committee noted the content of the report and the arrangements for the distribution of the energy saving appliances to tenants experiencing the greatest difficulty in affording energy bills. |
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10. Bad Debt Write-Off

The HM explained the purpose of the report is to provide the Management Committee with information to consider writing off former tenant debt which is deemed irrecoverable. The HM circulated an updated report to include Historical Legal Fees and asked for any questions.

Committee discussed:

- The staff costs incurred in recovering small balances.
- The audit process in recovering outstanding arrears.
- Credit balances.

The CEO explained that every effort was made to collect all balances outstanding, advising that the Association depends on rental income to provide staff expertise in assisting tenants to manage their tenancy and to provide quality homes maintained to high standard.

- i) Management Committee approved bad-debt write off totalling £22,798.14.

11. Annual Housing management & Technical Services Target Setting

The CEO advised Committee that the purpose of the report was to present proposals for the Housing Management & Technical Services targets for 2024/25.

Committee discussed:

- o Homeless Offers – percentage of offers made to homeless applicants that result in a let.

- i) Management Committee considered there to be sufficient information to approve the 2024/25 Housing Management & Technical Services targets.
- ii) Management Committee considered and approved the targets noted on both spreadsheets.

12. Annual Insurance Renewal

The FM explained the purpose of the report was to summarise the quotations received from our insurance broker, Marsh, for the period 1 April 2024 to 31 March 2025. The Association's current insurance policies expire on 31 March 2024.

The FM advised that the renewal would be straightforward with the same level of cover and excess with a slight increase on the premium.

Committee discussed:

- o The Broker – Marsh

1. Committee agreed to accept the terms offered by Protector Forsikring ASA for the Property Owners Combined Policy (inc Terrorism cover) until 31 March 2025.
2. Committee agreed to accept the terms offered by AIG Europe for the Excess Liability Policy for the period to 31 March 2025.
3. Committee agreed to accept the terms offered by Allianz Insurance for the Computer Policy (inc Terrorism cover) for the period to 31 March 2025.
4. 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 2025.

5. Committee agreed to accept the terms offered by Markel UK Ltd for the Professional Indemnity Policy for the period to 31 March 2025.
6. Committee agreed to accept the terms offered by Cfc Underwriting Limited for Directors & Officers/Entity Defence Liability/Crime for the period to 31 March 2025.
7. Committee agreed to accept the terms offered by Cfc Underwriting Limited for the Crime & Cyber Crime Policy for the period to 31 March 2025.
8. Committee agreed to accept the terms offered by Chubb European Group SE for the Group Personal Accident policy for the period to 31 March 2025.
9. Committee agree to accept the terms offered by Markel Legal Expenses Insurance for the Commercial Legal Expenses policy for the period to 31 March 2025.
10. Committee agreed to pay the broker fee to Marsh.
11. Committee approved delegated authority to the Finance Manager to renew the insurance portfolio for the period 1 April 2024 to 31 March 2025.

13. Strategy

13.1 Business Plan Update

The CEO advised the the purpose of the report was to update Committee on progress made against the Strategic Objectives contained in the 2022/25 Business Plan (BP). The CEO highlighted the current progress made on the Migration to the cloud and advised that staff training was complete on the Homemaster Housing and Finance software and that the testing phase had commenced.

The CEO commended the Staff Team for their commitment and valuable expertise, he confirmed that CHA is on schedule to complete the implementation of the integrated housing and finance software system by the target end-May 2024 timescale.

The CEO advised Committee that Office closure would be required for the Go-Live Phase of the project in Data Migration, that there was a requirement for some manual data input.

Committee discussed:

- The support provided by Homemaster Staff.
- Access to User Guides for Homemaster.
- Exit Plan from current provider and data archiving arrangements.

- i) Management Committee considered the progress made against each Strategic Objective from the 2022/25 Business Plan and determined it to be satisfactory.

13.2 Risk Management Report

The CEO advised Committee that the purpose of the report was to give details of the active Risks on the Risk Register. Committee discussed:

- Operational Risk – Strategic Objective 1 - High Energy Inflation & fuel poverty – Air Source Heat Pump installations.
The HM advised that the New Air Source Heat Pumps improved the quality of heat to the tenants' homes. The CEO confirmed TSO and TSI were providing aftercare to support the tenants with operating the new heating systems.
- Insurance Renewal may be added to Risk Map at a future date.
- Private Finance Regime for New Build Housing – The CEO explained the Risks, the cost of borrowing, Contractor reliability, Component Delays & Loan Covenants.

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

13.3 Workforce Planning

The CEO presented the report and advised the purpose of the report was to update Management Committee on progress made against the workforce planning proposals that were approved on 9 February 2022 as part of CHA's 2022/25 Business Plan and asked if there were any questions.

There were no questions.

- i) Management Committee noted the content of this report and determine the progress in workforce planning to be satisfactory.

14. Governance

14.1 Committee Succession Planning

The Chairperson introduced the report to Committee and highlighted the current vacancies available. Committee discussed:

- The Committee Member recruitment process and the support provided by EVH.
- Office Bearer Succession Planning.

- i) Management Committee considered the report and determined Clydesdale Housing Association's succession planning arrangements to be satisfactory.

14.2 Committee Individual Annual Review Meetings

The Chairperson introduced the report to Committee, highlighted the review dates and requested Committee to advise of any changes.

- i) Management Committee Members noted the important dates, agreed to meet necessary deadlines and participate in Individual Review meetings as planned.

14.3 Committee Training

The CEO presented the report and advised the purpose of this report is to provide Management Committee with a summary of training events that have taken place in 2023-2024 based on the recommendations that arise from the one-to-one meetings conducted for Clydesdale Housing Association by SHARE in April 2023

The CEO Highlighted the Training Event scheduled for 1 May 2024 to be delivered by Heather Ballantyne.

- i) Management Committee considered the progress made against Governance Standard 6 to be satisfactory.
- ii) Individual Learning Statements (ILS):
 - Management Committee members agreed to update these to reflect training activity they have undertaken.
 - Management Committee members agreed to review their ILSs and identify any further training required.

14.4 Annual Report on Disclosure of Interests

The CEO advised that the purposed was to present the annual report on the Association's performance against Section 2 of the Entitlements, Payments, and Benefits Policy, Managing Your Interests. He had nothing to add.

- i) Management Committee determined the Association's performance against the Disclosure of Interests Policy to be satisfactory and evidence enough for assurance purposes.

14.5 Membership Review Register

The CEO advised that the purpose of the report was to present the progress against Association rules for applying for membership and ending membership.

Committee discussed:

- o Membership Review

- i) Management Committee considered the report and the levels of adherence to the Rules of the Association.
- ii) Subject to Rule 17.1 Management Committee agreed to cancel the members share and record the ending of their memberships in the Register of Members.
- iii) Management Committee approved applications to become Shareholding Members of CHA received from:
 - Deborah Hay
 - Gabrielle McElhinney
 - Jonathan Main

15. AOCB

Cyber Attack Risk – Committed discussed:

- The Risk of Migrating to the Cloud
- Scottish Business Resilience Centre involvement
- Staff Awareness to Cyber Risks

The Chairperson thanked Management Committee Candidates for attending the meeting.

Jonathan Main, Deborah Hay, Gabrielle McElhinney and Jaqueline McCutcheon left the meeting at 20.05.

16. Confidential - Committee Member Recruitment

Committee discussed the Prospective Candidates and agreed the knowledge, skills, experience, and enthusiasm would be a valuable addition to the Management Committee.

- i) Committee agreed to appoint Jonathan Main, Deborah Hay and Gabrielle McElhinney to fill the three Casual Vacancies on Management Committee until the 2024 Annual General Meeting in accordance with Rule 41.

All staff apart from the CSA left the meeting at 20.15.

17. Confidential – EVH Wages Ballot

Management Committee discussed the EVH Ballot, voted to approve the proposal and agreed to arrange the return of the Ballot Papers by 12.00 midday on Thursday 28th March 2024.

The Chairperson thanked everyone for their attendance and the meeting closed at 20:30.