

Jun 21, 2022

Cloch Housing Association

**Minutes of Board Meeting
held on Tuesday 26th April 2022 at 6.00pm
At Cloch Offices and Online (Zoom)**

Present: Brian Corrigan (Chair), Kelly Ferns (Vice-Chair), Heather Thomson (Secretary), Eleanor Robertson, David Brown, Ken Robertson, Alan Hutchison, Jackie Smith, Eileen Tamburrini

Attending: Paul McVey (Director), Andy Thomson (Head of Housing Services), Paul McColgan (Head of Property Services), Liz Bowden (Head of Corporate Services and Minute Taker).

Item	
1.	<p>Apologies & Declaration of Interest</p> <p>Apologies were received from Patrick Sweeney and Susan Skelton.</p> <p>Eleanor Robertson declared an interest in Financial Fitness as they are mentioned in the Director's Report.</p>
2.	<p>Minutes of Meeting – 15th March 2022</p> <p>It was noted that Ken Robertson was mentioned twice in the list of those present and Eleanor was missing, although she attended the meeting. This will be amended. The minutes were agreed to be accurate.</p> <p>Resolution</p> <p>The minutes were proposed, seconded and agreed by the Board.</p>
3.	<p>Matters Arising/Outstanding Actions</p> <p>The Director talked through the Report</p> <p>The Director and Head of Corporate Services are meeting this week to make a decision on equality data collection and when to hold training for staff and Board.</p> <p>Expenses – allowance for electric cars. Clarification is still being sought.</p> <p>Lessons Learned from Kings Glen – The Director commented that the report on lessons learned will be put to the Board in the Autumn after the end of the defects period. A Board Member was concerned that critical pieces of information will be forgotten if this process is left too long, particularly with the departure of the Finance Director and Head of Housing Services. The Director replied that staff will not lose track, however agreed it was worth keeping a list of items as they occur.</p>

*for approval **for noting (P) *Presentation at Meeting*

	<p>Another Member asked if CCG had had a debrief with the development officer. The Head of Property Services replied that CCG were currently creating action points from the defects snagging meetings. The Director commented that the following lessons have already been listed as:</p> <ul style="list-style-type: none"> • Method of procurement is unlikely to be used again due to issues of control. • Cloch felt pressured into developing at that time – this will not happen again. All local RSL’s are considering their development ambitions carefully against the backdrop of the investment required in existing stock. • Cloch will not sub contract the management of the development in this way again – in terms of Clerk of Works. • The design and build contract was a frustrating process • Brexit and the pandemic did not help the situation. <p>Resolution</p> <p>The report was noted.</p>
4.	<p>5 Year Financial Return to Scottish Housing Regulator</p> <p>The Director presented the report to the Board. The figures attached were as per those in agreed in the budget. There were queries on the effect of contracts failing and increasing costs and is this a significant risk to Cloch. Also there is a sharp increase anticipated in surplus. The Director responded that the surplus that is there will be higher than predicted because of lack of spend due to contracts not proceeding as intended. He confirmed that when tender results are in then we will likely see higher costs and at that point, staff will go back to the budget to see if the contracts are affordable. Changes to the budget are anticipated given the current economic situation and these will be reported to the Board to seek approval where required. Increased costs are a risk, however if costs return too high then consideration will be given to deferring work.</p> <p>Resolution</p> <p>The 5 Year Financial Return was proposed, seconded and approved by the Board.</p>
5.	<p>Policy Review</p>
5.1	<p>Board Members Induction Policy</p> <p>Resolution</p> <p>The reviewed Board Induction Policy was proposed, seconded and approved by the Board.</p>

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5.2

Furnished Tenancies Policy (New)

The Head of Housing Services talked through the report. He commented that the policy was the culmination of work carried out with GAP in 2021 on a feasibility study on furniture services and the outcomes of the pilot programme.

The White Goods Replacement Scheme has been added to help ease furniture poverty.

The scheme will assist tenants to budget better if they can rent furniture and white goods rather than take out credit to buy.

The Head of Housing Services commented that it was a good first policy. It will affect up to 70 tenancies, gradually introduced at 7 a year for the first 10 years.

A Board Member noted that the recommendations include a reference to ICHR in the covering report. It was agreed that this is amended. They then complimented staff saying it was a good piece of work.

Another Member asked about the effect on benefits. The Head of Housing Service replied that staff have had a long conversation with Housing Benefit and DWP as part of the feasibility process. As long as it is in the realm of an average service charge, it will be covered by UC and HB. There is a formula as to how we calculate the charge. No issue from HB/DWP to date.

A Board member asked about what happens if the goods are damaged or sold by the tenant? The HofHS referred them to Section 8 and said that it is about the management of the tenancy. Any damage or non payment would be dealt with under tenancy management or arrears and could lead to eviction.

A Board Member asked if Cloch are ahead of the game with this policy and project? The HofHS replied that the scheme, as it is set up, is relatively unique in Scotland. There are others in England. In the main furnished tenancies are offered to those in supported accommodation or particular client groups – this included general needs furnished accommodation and we will advertise the property as furnished.

Action

To be publicised.

Resolution

The Policy was proposed, seconded and approved by the Board.

6.

Director's Report

The Director presented his report in the form of a presentation.

Around the issue of contracts, there was discussion on the negotiations with McGill. At the time of the meeting, no confirmation had been received on a renegotiated rate.

There was discussion on the price increases and market volatility, with examples of RSLs not proceeding with work due to the cost. The Board discussed the risk associated with increases and while there needs to be flexibility there also needs to be justification and validation to ensure that the Association are achieving value for money.

The Director advised the Board about a development opportunity in Port Glasgow – describing the details of the proposal and the focus being on building care and supported accommodation, for people living with autism. We are still at the early stages of project inception – Cloch would lease the accommodation on a long-term lease and thereafter supply this to Inverclyde HSCP. All the key stakeholders are involved in the discussions. The Director will keep the Board apprised of progress.

Our newly recruited staff have started and already we can see they will fit in really well. The HofHS is leaving on Friday and recruitment has started for his replacement with the closing date is this Friday. The Director has started to work on a succession planning document - EVH T&C's have 4 weeks notice period and this will need changing for Senior Staff. The salary increase has been agreed across the EVH membership at 4.1%

The Staff Engagement Survey is closed and a report will go to the Finance & Corporate Services Sub-Committee.

Updates from external stakeholders were given including our engagement plan from SHR. This is issued every year by the regulator and Cloch is compliant with no additional engagement.

The Board noted the annual involvement of Financial Fitness and it was agreed that the outcomes show that we are getting value for money.

The Board enquired as to who will fill in for the HoHS while recruitment is ongoing. The Director replied that overall responsibility will fall to himself but others will assist such as the Senior Housing Officers, IT Manager and HoCS. How long this can be sustained depends on how quickly we can recruit and have someone in post.

Action:

The engagement plan will go on the website.

	<p>Resolution</p> <p>The Director's Report was noted.</p>
7.	<p>Gutter Cleaning Tender Report</p> <p>The report and appendix were talked through by the Head of Property Services.</p> <p>Resolution</p> <p>The recommendation to accept the tender from Paterson Safety Anchors was proposed, seconded and approved by the Board.</p>
8.	<p>Tenant Satisfaction Survey - Action Plan</p> <p>The Head of Housing Services talked through the Report.</p> <p>After the survey results were available, the Leadership team met to go through the report and the raw data from the report and this lead to the action plan. The action plan will cover what Cloch will do over the next few years. This may include carrying out the survey early ie.before the 3 year normal period.</p> <p>Resolution</p> <p>The Action Plan was noted.</p>
9.	<p>Disposals and Acquisition Update</p> <p>The Director talked through the report. He commented that the Board approved the Disposals and Acquisition Strategy last year and arranged £1M loan funding. As well as this the Director has actively canvassed the Scottish Government and Inverclyde Council which has led to this being included in the Affordable Housing Supply Grant resulting in financial assistance being made available. The fund is available to all Inverclyde RSL's and Cloch has maximised this to date. The financial position of acquisitions was advised and contained in the report.</p> <p>There is an agreement with the Scottish Governement to purchase a further 4 this year and they will accept a further application if there are to be more acquisitions.</p> <p>He commented that going forward, there are still areas to iron out on the rules of the fund, but it is positive that the Scottish Government have listened to the RSLs concerns, in relation to vacant possession.</p> <p>Resolution:</p> <p>The Report was noted by the Board</p>

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10.	<p>Gifts and Hospitality Report</p> <p>Resolution: The Report was noted by the Board.</p>
11.	<p>Report on Donations</p> <p>Resolution: The Report was noted by the Board.</p>
12.	<p>Reflection on Meeting</p> <p>The Director commented that it was probably good that this was a light meeting as the next couple of meetings will be heavier with KPI and Financial reports being put to the Board.</p> <p>It was noted that there were some IT issues with the Zoom session, but these had been resolved timeously.</p>
13.	AOCB
13.1	<p>The Chair reported that due to personal circumstances he may need to step down from the Board and is planting the seed that the Association may need a new Chair and asked the Board to consider who this might be.</p> <p>The Board thanked the Chair for his information and congratulated him on his personal news.</p>
13.2	<p>Potential date change for Housing & Property Services Sub-Committee (currently set for 24th May 2022)</p> <p>Resolution</p> <p>The Board agreed to move the date of the H&PS Sub-Committee to 25th May 2022.</p>
13.3	<p>Farewell to Head of Housing Services</p> <p>There was a speech and presentation by the Chair and Director to the Head of Housing Services. He has been with Cloch for 26 years and his contribution and innovation have been very influential to the successful outcomes that have led Cloch to where it is today. The Director personally thanked him for his support when he first came in to post and in the subsequent years.</p> <p>Everyone on the Board wished him the very best in his new role.</p> <p>The HoHS was presented with a gift from the Association.</p>
14.	Date of Next Meeting: 14th June 2022

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