

Cloch Housing Association Board Meeting

15 September 2020, 18:30 to 20:30

Virtual

Attendees

Board members

Brian Corrigan (Vice - Chair (Chairing Meeting)), Julianne Scarlett (Chairperson (arrived late - 6.50pm and left chairing duties with Vice Chair)), Ronny Lee (OTHA Nominee), Heather Thomson (Board Member), Eleanor Robertson (Board Member), Alan Hutchison (Co-optee), Ken Robertson (Co-optee), David Brown (Observer), June McIntosh (Observer)

Absent: Kelly Ferns, Eileen Tamburrini, Alison Greenhill

Present

Paul McVey (Director), Alana Durnin, Andy Thomson (Housing Services Manager), Paul McColgan (Property Services Manager), Liz Bowden (Corporate Services Manager (Minute Taker)), Brian Praties (Development Manager, OTHA), Elaine Byrne (Arneil Johnston)

Meeting minutes

1. Apologies & Declaration of interest and introductions

The Vice Chair of Cloch agreed to assume Chair responsibilities this evening due to our normal Chairpersons expected arrival.

The Chair welcomed June to her first meeting as an Observer. Introductions were made.

Apologies were accepted from Eileen Tamburrini. Alison Greenhill and Kelly Ferns are on Special Leave of Absence.

There were no declarations of Interest.

Information

Julianne Scarlett

2. Minutes of 18th August 2020 attached for approval and agreement to publish*

The Minutes attached to the Agenda were checked for accuracy. Eleanor did not attend the meeting and her name will be removed. Remove reference to Board Members names from body of minutes before publishing.

The Minutes were proposed and seconded and approved by the Board

 02.0 Board Meeting Minutes 18082020.pdf

Decision

Chair

3. Matters Arising/Outstanding Actions**

The report attached to the Agenda was talked through by the Director.

He highlighted that the Heat Meter Project is being procured.

Also, with regard to the Wellpark Project, HSCP has confirmed that they will be happy to work in partnership to provide accommodation.

The Report was noted by the Board.

 03.0 Outstanding Actions and Matters Arising.pdf

Information

Director

4. Kings Glen Report**

The Development Manager presented his report.

He started by reporting that the grant of £4.5M is almost exhausted, so it will soon be time to start drawing on private finance (either loan funding or reserves).

He noted that the £132,300 added to budget for fencing has still to be instructed. The Servitude has been signed. CCG put in a claim for £93K for losses during lockdown, however, this has been rejected as it is not a valid contract cost. Further, a request from CCG for assistance for payments on road work has been made and this has been rejected.

The Board queried the implication of the £132,300 variations on programme. The Development Manager commented that it will have a 2 week knock on to the completion date of the project bringing completion to May 2021 and he confirmed that the £132,300 includes all costs associated with the fencing. He confirmed the funding for the fencing will come from the private finance loan.

The Report was noted.

The Development Manager left the meeting at 6.45pm

 04.0 Kings Glen Progress Report.pdf

5. Director's Report**

The Report attached to the Agenda was talked through by the Director. The following is his highlights from the report.

Item 1: Business Continuity Plan Checklist: there has not been too much change to the Plan. The majority of staff work from home. Around 10 staff work from the office at any one time. Cloch's service provision has increased including Planned Maintenance Contracts. House visits are rare and staff are trying to use telephone, virtual platforms and appointments.

Outstanding repairs are being worked on and the focus in Housing Services is on allocations, rent arrears and anti social behaviour.

Talking to other RSL's, the Director commented that Cloch is somewhere in the middle of the general trend with opening offices etc and staff are always adjusting what can be done based on Scottish Government guidelines

Item 2: Separation: the Business Case has been approved and the Regulator has responded. The Stage 1 Notice has gone out to tenants and owners and the 28 day consultation has started. UK Engage has won the tender for managing the ballot process.

Item 4: Employee issues: we have two absences but neither of them are to do with COVID.

Item 5: Governance: The Director was delighted to have David and June observing. Kelly Ferns is joining after a leave of absence at the AGM. The Board are still looking for someone to step up as Secretary.


Item 6: Director's appraisal is on 7th October 2020 and Board are encouraged to put in comments to the Chair or Vice-Chair before this date.

The Board asked about access to the office for customers. The Director confirmed that there has been pre-arranged visits mainly for sign-ups and tenancy sustainment issues. At the same time, work is being done to open up the portal to new tenancy forms to cut down on the time it takes to carry out processes, including New Tenant processes.

The Report attached to the Agenda was noted.

 05.0 Directors Report.pdf

5.1. Appendix 1

 05.1 Appendix 1 Directors Report.pdf

5.2. Appendix 2

 05.2 Appendix 2 Directors Report.pdf

6. Presentation of Overall Governing Body Appraisal Report, Elaine Byrne, Arneil Johnston**

Discussion
Elaine Byrne


The Chair introduced Elaine Byrne who had conducted the Governing Body Appraisals in June 2020. Elaine presented the outcomes using a power point presentation and made several observations about the outcomes. The general themes were about managing governance during a heavy workload and the pandemic, training and induction and general confidence building in the role of a Board Member.

The presentation ended.

Following a question from the Board, Elaine recommended that staff draw up an action plan and in this will inform the timescales for the action plan. Further, the Director commented that the action plan will correlate with our work towards an Annual Assurance Statement.

It was commented by the Board that it had been really helpful to get the external assessment, also recognising that everyone's contributions are so valuable.

The presentation ended and Elaine left the meeting at 7.25pm

 06.0 Governing Body Appraisal Summary and Update Executive Summary.pdf

6.1. Appendix 1

 06.1 Governing Body Appraisal Report August 2020 Appendix 1.pdf

Information

7. Business Plan 2020 Update**

Discussion
Paul McVey

The report attached to the Agenda was talked through by the Director.

The Director wants to check that the Board are happy with the direction of the plan. Cloch now has the vision and values and staff are now commenting on this and are delighted with the values. The values are felt to be aspirational. Strategic Objectives have already been agreed and now need to be scoped out. The Service Delivery Plans are the operation action plans. These will flow from the Strategic Objectives.

The Director talked through the sections that will be included in the Plan and asked for comment and the following comments were made:

- After approval of the plan, it would be good practice to issue a guide to the Plan for tenants, setting it out on from a tenant's perspective.
- The Plan should acknowledge the effects the pandemic has had and will continue to have over the next 5 years.
- Once it is approved, It was asked that the Plan is reviewed every 6 months to make sure that staff are on target.
- It should analyse the impact on community, stock, staff.

The Report was noted.

 07.0 Business Plan 2020 Onwards - Draft and Template.pdf

8. Scottish Housing Regulator 5 Year Financial Projections*

Decision
Alana Durnin

The Finance Director talked through the Report. She explained what the 5 year Financial Return is and referenced the requirement was to assure the Regulator that we are financially stable, with various ratios used to assess this. It is based on the Annual Accounts and an extract from the 30 year plan (approved by Board in July 2020, following a review of the impact of Covid 19 on the financial plan and key economic assumptions). The Regulator extended the deadline for the return from June 2020 to September 2020, to allow Associations time to update their financial plans to take account of Covid 19.


She highlighted, Row 203 - capital expenditure and revenue expenditure - this will be broken down to pre-1919 stock and others.

It was confirmed that the Regulator may come back for clarification and will benchmark the Ratios.

The Return attached to the Agenda was proposed and seconded and approved by the Board.

 08.0 SHR Return - 5 Year Financial Projections - 15-9-20.pdf

8.1. Appendix 1

 08.1 Appendix 1) FYFP 2019-20.pdf

Information

9. Finance & Corporate Services Papers - sub meeting was inquorate - therefore presented to Board Meeting, most for noting.

Information
Corporate Services Manager

The Report was noted.

[09.0 Executive Summary Report for Finance & Corporate Services Sub-Committee Papers.pdf](#)

9.1. Minutes of F&C meeting, 28th May 2020*

Decision
Chair

The Minutes were checked for accuracy.

The Minutes were proposed and seconded and approved by the Board.

[09.1 Minutes of Finance & Corporate Services Sub Committee 28052020.pdf](#)

9.2. Corporate Services Manager Report**

Information
Corporate Services Manager

The Report was noted

[09.2 Corporate Services Manager Report.pdf](#)

9.3. Privacy Notice Report*

Information
Corporate Services Manager

It was commented that tracked changes for Policy Reviews would be a useful addition.

The Report was noted.

[09.3 - Privacy Notice Report.pdf](#)

9.3.1. Policy Review - Privacy Notice

Decision
Corporate Services Manager

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

[09.3.1 Policy Review - Privacy Notice.pdf](#)

9.4. Minute Taking Protocol Report*

Information
Corporate Services Manager

The Report was noted.

[09.4 Minute Taking Protocol Report.pdf](#)

9.4.1. Policy Review - Minute Taking Protocol

Decision
Corporate Services
MANAGER

It was agreed to amend the protocol in line with comments made by the Board in Item 3 regarding removing the names of Board Members who comment.

The reviewed Policy and amendments were proposed and seconded and approved by the Board.

[09.4.1 Policy Review - Minute Taking Protocol.pdf](#)

9.5. Unacceptable Behaviours Policy Report*

Decision
Corporate Services Manager

The Board asked for the word "skimp" to be removed from Item 4 of the Policy and replaced with a more professional word. (post meeting addendum, the word "revealing" is now being used.

The Report was noted.

[09.5 - Unacceptable Behaviours Policy Report.pdf](#)

9.5.1. Policy Review - Unacceptable Actions

Information
Corporate Services Manager

The reviewed Policy and amendment were proposed and seconded and approved by the Board

[09.5.1 Policy Review - Unacceptable Actions Policy.pdf](#)

9.6. Staffing KPI's Quarter 1**

Information
Corporate Services Manager

The Report was noted.

[09.6 - Staffing KPI s 2020 2021.pdf](#)

9.7. Health & Safety Update**

Information

The Report was noted.

Corporate Services Manager

[09.7- Health & Safety.pdf](#)

9.7.1. Appendix 1

[09.7.1 - Health & Safety - Appendix 1.pdf](#)

Information

9.8. Factoring Debt Report**

The Report was noted.

[09.8 - Factoring report at 31.07.2020.pdf](#)

Information

Finance Director

9.9. Rechargeable Repairs Report**

The Report was noted.

[09.9 - Rechargeable Repair Debt Analysis July 20.pdf](#)

Information

Finance Director

9.10. ICT Report Update**

The Report was noted.

[09.10 - ICT Update Report - CHA - August 2020 \(2\).pdf](#)

Information

Finance Director

9.11. Management Accounts*

The Finance Director went through the Accounts in some detail. She highlighted the following:

Decision

Finance Director

- The surplus was £590K which is £50K higher than budget.
- Cash is high because the first quarter was an emergency service only period.
- The value of the organisation went up by 4%.
- Performance is what we would expect to see due to COVID - voids and bad debts increased.
- Overheads were less because the budgets had been divided on a straight line basis over the 4 quarters, whereas the pattern of actual spend was different, with less spend in some areas during quarter 1 due to the impact of Covid 19, e.g. on project work / training, etc.
- With regard to an investigation in to breakage costs if we were to come out of our fixed cost loans - 90% of our loans are currently fixed, with two loans with rates of over 4% and staff have assessed if it would be worth breaking out of these loans and paying the penalty to do this and then re-fixing at lower current rates, however the financial appraisal confirmed this would cost £100k rather than make savings, due to the high breakage fees. However, this will be re-assessed again next year, when breakage fees will be less.

The Management Accounts were proposed and seconded and approved by the Board.

[09.11 - Q1\) 20-21 Management Accounts Cover Paper.pdf](#)

9.11.1. Appendix 1

[09.11.1 Appendix, Management Acccounts.pdf](#)

Information

9.12. Treasury Management Accounts*

The Report was noted.

[09.12 - CHA Treasury Report Q1 2020-21.pdf](#)

10. Letter from Secretary agreeing compliance with Rules 62-67*

The Letter was noted.

[10.0 Compliance by Secretary.pdf](#)

Information

Corporate Services Manager

10.1. Extract from Rules Compliance by Secretary

[10.1 Extract from Rules Compliance by Secretary.pdf](#)

Information

11. Housing & Property Services Sub-Committee Policies for approval

The Report was noted.

Information

Housing Services Manager

 11.0 Executive Summary Report for H&PS Sub-Committee Policy Approval.pdf

11.1. Abandonment Policy & Procedure*

The Policy & Procedures were proposed and seconded and approved by the Board.

 11.1 - Abandonment Policy & Procedure.pdf

Decision

Housing Services Manager

11.2. Death of a Tenant Policy*

It was agreed to add to Item 9.4 that for staff who find a body, there are free counselling services available and mention this.

The Policy and amendment were proposed and seconded and approved by the Board.

 11.2 - Death of a Tenant Policy.docx.pdf

Decision

Housing Services Manager

11.3. Garages Policy*

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

 11.3 - Garages Policy.pdf

Decision

Housing Services Manager

11.4. Registration & Funding Criteria for Registered Tenant Organisations Policy*

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

 11.4 - Registration Funding Criteria for Registered Tenant Organisations.docx.pdf

Decision

Housing Services Manager

12. A.O.C.B

12.1. Annual General Meeting

The Director reminded the Board of the arrangements for the AGM and that there is a Board Meeting directly after the AGM to elect the Office Bearers and decide on Sub-Committees.

Information

Director

13. Date of Next Meetings:

Information

13.1. 23rd September 2020 AGM including Post AGM Board Meeting

13.1.1. 20th October 2020 - Full Board Meeting

MacLean, Kelly
02/18/2021 10:47:51

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02/18/2021 10:47:51