

MINUTES OF THE **VIRTUAL** MEETING OF THE COMMITTEE OF MANAGEMENT OF WHITEINCH AND SCOTSTOUN HOUSING ASSOCIATION LTD HELD AT 6:30 PM ON WEDNESDAY 28th OCTOBER 2020

Present : C Watson (Acting Chairperson)
C Ennemoser
L Stevenson
L Mimmagh
B MacDonald
A Bruce
R Hunter
D Keaveney
R Carrigan

In attendance : I Morrison Chief Executive
K Szulc HR & Support Services Officer (Minutes)
A Reid Financial Services Manager
J Gordon Property Services Manager
K McQueen Deputy Chief Executive
J Calderwood Housing Manager

The Deputy Chief Executive in her role as outgoing Secretary started the meeting by asking for nominations for Chairperson for the coming year to take over from the current Acting Chairperson. R Hunter nominated C Watson who confirmed he was happy to accept. This was seconded by A Bruce. The Secretary confirmed that as there were no further nominations, then C Watson was elected as Chairperson. The meeting was then handed over to the Chairperson. There were no nominations for Vice-Chair and the Chief Executive confirmed that it was not necessary to have this post but it was convenient. The Deputy Chief Executive clarified that if anyone was worried that the Vice-Chair would have to become Chair eventually, then this was not the case. As there were no nominations, it was agreed to move on from this post and therefore the Vice-Chair post was vacant. C Watson nominated K McQueen as Secretary. K McQueen was happy to continue in this role. As there were no further nominations, D Keaveney seconded this, and K McQueen was confirmed in post of Secretary. The Chief Executive confirmed that it is a mainly administrative role and that the post holder did not need to be a Committee Member. B MacDonald nominated C Ennemoser for the role of Chair of the Audit Sub-Committee. C Ennemoser confirmed that she was happy to continue in this role. As there were no further nominations, R Hunter seconded this, and C Ennemoser was confirmed in post of Chair of the Audit Sub-Committee. R Hunter nominated C Watson for the role Chair of the Staffing Sub-Committee. There were no other nominations. It was agreed that while we are working on a virtual basis that C Watson would continue in this role. The Secretary confirmed that whilst there may be a conflict of interest for any potential disciplinary or grievance actions with C Watson being the Committee Chair and Chair of the Staffing Sub-Committee, this could be addressed should that scenario actually occur. The Chief Executive said that as, previously agreed, the structure of the Sub-Committees would stay the same for the time being.

1. **APOLOGIES**

S Leighton had requested a further leave of absence due to sickness. The Committee agreed with this.

2. **CHAIRPERSON'S REMARKS/COMMITTEE – STAFF NEWS**

Jim Burns, Senior Projects Officer was celebrating a landmark birthday today. The Chief Executive informed Committee Members that a Committee Member had asked for a discussion on Service Charges and the Chairperson had agreed this would be done as part of the Covid update.

3. **DECLARATIONS OF INTEREST**

None.

4. **MINUTES OF MEETING OF 2nd September 2020**

The Minutes of 2nd September 2020 were proposed by L Stevenson & seconded by L Mimmagh.

As recorded, the Chairperson had emailed the Housing Manager with some questions on Former Tenant Arrears and had asked for the responses to be minuted in this meeting. It was advised that, in terms of the level of write-off being £48k, although higher than normal, was not because of Covid. There was no write-off done in May 2020 and there has been 13 NCS (debt tracing agency) cases returned totalling £18.5k. The method of tracing NCS primarily uses is through credit reference agencies and the electoral register. NCS had indicated that social media is not helpful in tracing former tenants and that dependants cannot be used due to data protection. To recover monies under the Association's Arrears Policy we can arrest bank account or wages, which we did once, but it was not followed up as a payment arrangement was agreed before this took place. It was confirmed that current tenant arrears stood at 3.75% of the annual rent debit as at March 2020, 4.71% as at August 2020 and 4.13% currently and it was suggested that arrears had so far not risen as much as anticipated at the outset of the COVID-19 crisis. It was noted that Mobysoft/RentSense software is a very useful tool for the Housing Officers (HOs) in managing arrears; it was also confirmed that until recently, the HOs have been focussing the majority of their time on rent arrears and ASB cases, as we had not been reletting voids. We have just started re-letting voids; with a current backlog of over 50 to deal with, so the focus of HOs has now in part shifted to re-letting which has and will continue to reduce the time that can be spent on managing rent arrears. It was also suggested that with the imminent end of the Furlough Scheme there may be an increase in arrears over the next few months as many tenants may have more financial issues arising. The Antisocial Behaviour (ASB) cases have increased mainly due to noisy parties and gatherings in common areas, the latter particularly during the summer months. Neighbourhood & Sustainability officers have poor remote access to their systems which has severely hampered their ability to deal with ASB complaints as effectively as before although it was noted that up to the end of August, 32 written warnings had been issued plus one Unacceptable Behaviour Notice. However, the less effective input from Neighbourhood & Sustainability has resulted in our HOs receiving more and repeat complaints. It was also suggested that some tenants appear to be reluctant to take things further, for example to make a formal complaint or report matters to the Police because of intimidation or fear of reprisals. Accordingly, the ASB complaints recorded may not fully reflect instances of ASB during the Covid crisis. As is always the case, tenants are advised to make formal complaints to the Association and, where appropriate, report matters to the Police. Without this, it makes it difficult for the Association to effectively deal with ASB. It was suggested that there may be a backlog of these issues when we return to office working but that staff are managing cases of ASB as best we can at present.

5. **MATTERS ARISING**

None.

6. **MINUTES OF AUDIT SUBCOMMITTEE MEETING – 13TH AUGUST 2020**

These were approved by Committee. The Deputy Chief Executive said that the main points were Risk Registers & Risk Training. A Committee Member said that names should be recorded against actions and dates. A Committee Member agreed and said that things need to be moved forward rather than waiting. The Chief Executive said that this had been projected for completion in October but had fallen foul of the crisis. With regard to training, he was recommending general risk training for the whole Committee, then more specialised training for the Audit Sub-Committee.

7. **CORONAVIRUS/COVID-19: COMMITTEE UPDATE**

A Committee Member wanted to discuss the Service Charges from Committee and tenant point of view. It was suggested that there appeared to be a massive increase in service charges, specifically the lift & alarm elements. This increase appears to be from £1.71 to £9.39 per month and she wanted to know why such a huge increase and who decides on the level. Additionally, £10 per month increase in heating costs seems a lot extra to pay out. Some tenants are shocked at the level of increases. She was concerned that these increases had not been discussed prior to implementation at Committee level. The Housing Manager said that the heating charge is based on the consumption from the previous year and that the increase applied in 2020/2021 suggested there had been an undercharge last year for Northinch Court and Dumbarton Road. A Committee Member clarified that this had been discussed at a meeting prior to the final budget meeting. The Financial Services Manager said that some tenants would appear to use the heating 24/7, and as it is not individually metered, then there is a likelihood that some tenants are subsidising other tenants usage; this has always been an issue for such communal heating schemes. We buy the gas in bulk along with that for the Centre, Offices, and Units and for the past 12 years, a meterage calculation has been used for the properties based on the consumption rate and the cost from supplier. The Deputy Chief Executive said the costs are charged to separate buildings to ensure tenants are not getting charged for anything that should be charged to WSHA and is much cheaper than individual bills, but that consumption is higher this year. The Committee Member who raised the issue said that she does not use her heating but still got an increase of £10 and suggested that meters are put in each house, but she was also concerned about the lifts & alarms increase. The Financial Services Manager said that the only thing that is currently metered into each house is electricity, which is paid for directly by tenants. He accepted what the Committee Member said about individual meters and advised that there is the prospect of legislation being brought in to address this issue in the future, that WSHA would then be the supplier, to a third party who would then bill the tenants directly. This cost would be based on fair basic usage like how electricity is handled, not included as part of rent is the legislation proposal; we will comply but, currently, we can only charge out at the consumption rate provided. The Committee Member said that she did not understand how the houses, the Centre and WSHA's gas costs could all split based on the meters. The Financial Services Manager responded that the calculation is based on the square meterage of each unit, the calculation was provided by heating system designers, based on us buying the gas in bulk. The Committee Member asked for an explanation of the increase in lift & alarm costs from £1.71 to £9.39. The Financial Services Manager did not have the information to hand but said that he would provide a written response once he has reviewed the information. The Committee Member asked who makes these changes and why does Committee not get to hear about them to which the Financial Services Manager said that they are part of the rental charges. The Committee Member asked for breakdown of the £9.39 as she said it was not within the rent charge, that Committee agreed to show the service charge separately, that housing benefit covers the service charges but not the heating charge. The Housing Manager said that the letter sent splits down the charges for certain services but that it is impractical to give

breakdown of all charges covered by rent. The Deputy Chief Executive said that given the large jump in costs that it was not like for like and suggested that a like for like breakdown be provided, to which the Committee Member said that it had been 3 years since she had last seen a breakdown. The Financial Services Manager said that he could not comment, but would look at the variance and provide a response at the next meeting; the Chief Executive confirmed that any charges for services are set at actual cost. The Property Services Manager said that an example might be the installation of the new smoke detection systems. A Committee Member said that we should provide better communication to tenants, so that they know that the costs needs to be passed on, like the smoke alarms, as there is a gap in this communication to tenants. He said it matters to the proportion of tenants who pay full rents. The Deputy Chief Executive said that we advise the tenants of rent increases, but service charges are different every year and tenants need to understand the difference.

The Chief Executive then moved onto the Covid update and said that there is PPE and screens in place for staff who need to visit the office. Based on current government guidelines, it was suggested that we are unlikely to see staff operating from offices until at the least the start of the financial year and that the default over all 5 tiers is still working from home. However, we are exploring ways of introducing face-to-face interviews, allocations have started, inspections are taking place and we are meeting tenants on a needs basis. The Committee agreed with all of this.

The Chief Executive said that tenants, owners and private tenants have been leaving out bulk waste in the area, despite the Council announcing there are no Bulk Uplifts. WSES have been carrying out bulk uplifts free of charge, but they cannot keep this up indefinitely – if WSES had not been collecting, then it would be in a worse state. The Council have communicated that no bulk waste should be left out and that they intend to charge for the service next year, therefore going forward, we may have to look at a charge for this service. Sometimes because of the bulk waste, the bins cannot get emptied due to access issues. This is also a fire hazard. The Housing Manager said that there is anger and frustration from tenants at lack of council service directed towards Association staff. It is not WSHA's responsibility and people should be directing this anger to the council and their local councillors. A Committee Member said that as a local resident he has seen bulk waste like couches, etc. everywhere and wondered whether we could back charge the council for WSES doing it. This was considered unlikely. He said it was particularly bad at the corner of Medwyn St – it was confirmed that there was no CCTV nearby. The Deputy Chief Executive said that as it was not a statutory Council Service, they could decide not to do it. WSES have managed to get some free tickets to dispose of the bulk waste they collect and it only works just now because WSES are not grass cutting, etc. just now. A Committee Member said that the Community Council had been doing the rounds tidying up where they can and WSES have been clearing areas but there is still a lot of random dumping. The Housing Manager said that he is awaiting a date to meet with the Council's Environmental Taskforce to discuss fly tipping; they have offered to put notices up but whether people take heed or not is another matter.

The Chief Executive said that we have started allocations, with only 3 or 4 to date, but are still learning this new way of working with some problems along the way. The Housing Manager said that some offers have been made but tenants are not turning up, it is very labour intensive, and we have contacted the Council's Section 5 (Homeless) team but they have not yet responded. Partick HA have been letting for around 6 weeks and they are still having issues. The Council's Section 5 team have said 90% of lets should be homeless, but we are sceptical as to the standard of referrals. The Chief Executive referred to the Minister for Housing letter, which says that they want us to let

to under occupancy levels, which is contrary to our policy. We could look at it only if we get a guarantee of housing benefit covering the full rent in perpetuity (with such lets only up to the end of March 2021). The Housing Manager said that if there is a homeless crisis, to assist the Council to address this we would need to consider relaxing our policy and reiterated the Chief Executive's thoughts. A Committee Member wanted to know if the Section 5 Homeless team were providing us with referrals. The Housing Manager said that we have not met targets historically because of the poor quality of the referrals, the 90% target is new and we have only asked for a handful at the moment but have had no response as yet. Sometimes before a referral has even viewed a flat, they say they do not want it, because they do not want to live in the area, they do not like the house, or the type of house, they are not interested or they have not been provided with an interpreter etc. The Council have been made aware of this, and other similar organisations have been having the same issues. We will consider making 90% of offers to Section 5 referrals but can only do that if the council has made a valid referral. GWSF are aware of this issue across the board. Given the historical issues we will start small, but do not want to hold stock of vacant properties for them if the referrals are not coming through. The Property Services Manager said that there are currently over 50 voids, some of which are in the process of having work done although this process takes longer than pre-Covid. There are major repairs being done on some. A Committee Member said that Drumchapel had been letting for months to which the Housing Manager said our timeline for letting was similar to that of most other HAs. The Property Services Manager said that if utilities have been damaged the property cannot be let until fixed and the utility companies do not class these repairs as emergencies, leading to delays.

The Chief Executive said that Cash for Kids charity, that many tenants had benefited from in the past, was not happening this year. There has been a proposal that up to £4,000 be put in the budget to contribute towards this shortfall and we are working to replicate something similar with other agencies such as the Salvation Army, WCL Volunteers, and St Vincent de Paul. The Committee agreed to this.

8. **FINANCIAL REPORTS**

(i) Financial Statements to 30th September 2020 – the current variances narrative are marked in red, these replicate the variance notes. There is a pilot KBR plan, which will have a knock on effect and delay the original plan, it has been signed off by CCG and over 200 letters have been issued to tenants. This will allow us to see how it would run in practice during Covid. The contractor has carried out similar projects through Covid and they have started our surveys, kitchen design and material organisation will commence mid-November. There has been a little resistance from some tenants, due to the pandemic, and we respect that and just move them further down the list. The contractors have assured us that the contract price is set as what was agreed pre-Covid, they would only change if something unusual comes up such as availability of materials. In response to a Committee Member's question, the Financial Services Manager said that void repairs are held in reactive repairs, and that some of it may be capitalised at year-end, based on when the repairs team started repairs during Covid. The financial statements were approved by C Ennemoser and seconded by A Bruce.

(ii) Treasury Management Schedule – loan balance £1.5m with the Clydesdale Bank and £3m deposited with the Bank of Scotland – earning negligible interest.

(iii) Report on Covenants – The Clydesdale Bank requires us to have 100% of assets (we have 5 times that) and 133% of interest (we have 3465%), therefore we are meeting our Covenants. The Financial Services Manager said that he had asset cover discussions with the bank as solicitor, Blackadders, had not yet responded. The

Clydesdale Bank do not know how many discharges have been agreed with their solicitors, and there seems to be a breakdown in communication between Clydesdale Bank, their solicitor and our solicitor. So we are currently waiting for a response in order to reduce our level of cover. It was also discussed with the bank the fact that we have not supplied statutory signed accounts yet; we should have had them ready at the end of October but they will be ready in draft form. They have confirmed they are comfortable with this and they do not consider it a breach and are happy to wait for signed copies – final copies may be ready 1st/2nd week in November, firstly to Audit Sub-Committee, then to the wider Committee. In response to a question from a Committee Member about verification process of the auditors, the Financial Services Manager said that our staff have been supporting them as it is their first year working with us and they have done extensive testing, increased due to Covid. All the disclosure figures are fine as are going concern and IAS disclosures. The worst-case scenario for the late accounts is that we would have to pay any breach charges. It is a technicality, but we are not the only HA in the situation, our auditors service a number of HA's and they have not had theirs signed off either – RSM have offered to provide a letter of comfort for the bank if required.

9. **ASSOCIATION RULES**

The Deputy Chief Executive has gone through the 2015 rules against SFHA's Charitable Model and there are 3 categories of change. If we do not adopt the changes we may be seen to be inappropriately governing. One of the changes was about holding virtual annual meetings (point 20) which is prudent under the circumstances. The Committee agreed to the proposed changes (after amending the typing error that a Committee Member highlighted) and were happy to proceed to present them to a Special General Meeting.

10. **HR & RECRUITMENT REPORT**

Diane Calderwood, HO, would be moving to full time from 1st November. Caroline O'Toole returned to work at end of September and the TSO, Craig McGarry would continue his employment with us until the end of December. Anna Philips, CSA, who joined us at the beginning of lockdown to cover sickness finished up with us in October. Stuart McBroom commenced employment as Repairs Officer in September. The Projects Officer interviews took place today and a candidate has been selected. Our Senior Repairs Officer, Mary Fyfe is retiring at the end of the year and the Property Services Manager would like to recruit on a like-for-like basis with minor elements of change to the job description such as out-of-hours cover. The Committee approved recruitment of this post as presented and were happy to proceed without being part of the panel. It was noted there had been a new Business Development Manager recruited for the Whiteinch Centre.

Suspension of standing orders was called and agreed at 8.30pm.

11. **HEALTH & SAFETY SERVICES**

Based on the information presented, the Executive Team's decision to re-appoint Law at Work for Health & Safety Services on a new three-year contract was homologated by Committee.

12. **ANY OTHER BUSINESS**

A Committee Member asked about the payment link on the new website and the Deputy Chief Executive confirmed that the website does not handle transactions – the link is forwarded to methods to pay including Allpay. Our previous website host company went into administration and we needed the new website quickly and Kiswebs have supported us in this – Committee were asked to let the DCE know if they had any

comments regarding the new website. Website traffic statistics are not accurate just now due to the volume of staff working on the website and constantly viewing it. However, a repair had already been reported through the link on the website. There was clarification for a Committee Member that the new logo had been approved prior to lockdown and that a copy of the logo would be sent to her. A Committee Member expressed his disappointment that the HA had not contacted tenants in terms of the office being closed but contactable – he said it was important to put something out. The Chief Executive said that he was looking to put a newsletter out soon but the government guidance had kept changing. We are in contact with a lot more tenants by phone and email, but agreed that it was important to get something out to tenants. The Deputy Chief Executive said that there is information on our website, its reaching many people and its mobile phone friendly. A lot more people have gone online since Covid. She said it would be good to have details of anyone who is not aware of how we are operating just now as we have tried to make contact with our elderly and vulnerable tenants.

13. **DATE AND TIME OF NEXT MEETING**
TBC.