

IF YOU WOULD LIKE TO DISCUSS THESE MINUTES OR ANY OTHER COMMITTEE RELATED MATTER, PLEASE CONTACT YOUR CHAIRPERSON,

Some information has been redacted as it contains either personal data or commercially sensitive data



**West
Granton**

Housing Co-op

sustaining and championing the co-operative way

West Granton Housing Co-operative Limited

Committee of Management

Minutes of Virtual Meeting – 20th May 2020

Present:

Virtually through Google Meet:

Lorna Brown (Chair)
Fiona Marshall (Vice Chair)
Marilyn Dickson (Treasurer)
George Thomson
Liz Robertson
Donna Anderson
Wendy Riordan
Jon Douglas

In attendance:

Larke Adger (CEO)
Alan McKee (Deputy CEO)
Sheena Farrell (Housing Admin Assistant as minute taker)
Lynne Bell (Finance Manager from Prospect Housing Association – presenting as WGHC's financial agent for Item 5a and 5b only)

1) APOLOGIES

Pat Cordiner

Joe Moir

2) MINUTES OF MEETING 20th April 2020

Minutes approved by Liz Robertson

Seconded by Jon Douglas

Approved by all Committee thereafter

3) MATTERS ARISING FROM THE MINUTES

None.

4) DECLARATIONS OF INTEREST

None.

5. FINANCE & ADMINISTRATION

5a) Cash in the Bank – May 2020

Committee were advised that WGHC has £1,617,000 million in the bank and were given the breakdown between the working accounts with RBS, Santander (95-day notice account) and Bank of Scotland (32-day notice account).

Committee noted the report.

5b) 4th Financial Performance Report (Management Accounts)

Lynne Bell (Finance Manager) from Prospect Housing Association presented the report to the committee.

Committee are advised that our quarterly financial reports are due to be submitted to our lender, Nationwide Building Society, within 30 days of the end of each quarter. This means this report should've been submitted to NBS by 30th April 2020 at the latest. Due to the exceptional situation caused by COVID-19 the CEO has asked the Nationwide Building Society to extend this timescale and allowed WGHC to submit this report by 31.05.20. At the time of writing this report, the CEO was still waiting a response.

Committee noted the reports.

5c) Audit Dates – External Financial Audit 2020

Following the announcement of the proposed external audit date in the April Committee Reports, the CEO, our financial agent, Prospect Housing Association were advised of the dates for this year's audit. This is the week beginning 8th June 2020.

Due to the Covid-19 lockdown restrictions, Alexander Sloan have asked for the audit to take place remotely.

The CEO has already started sending various end of year documents through to Alexander Sloan in preparation.

Alexander Sloan use an Excel Template to complete the format for our Year End Financial Statements. The CEO is still waiting for this to be emailed over so she can begin entering all the information.

In addition, the CEO has asked Alexander Sloan to email their formal Audit Timetable. This Timetable is normally approved by the Audit Sub Committee. Due to the exceptional working situation this year due to COVID-19, the Audit Sub Committee will not meet with Alexander Sloan prior to the audit. The CEO is therefore asking that the Committee of Management approve the audit commencement date of 8th June 2020.

Thereafter the CEO would like to arrange a meeting with the Audit Sub Committee, the CEO and Lynne Bell (Finance Manager) from Prospect to hold an Audit Clearance Meeting to discuss the draft accounts and management letter. The CEO will contact the members of the Audit Sub Committee directly in due course. Meanwhile, the CEO is waiting to hear back from Alexander Sloan about possible dates for an Audit Clearance Meeting.

Committee were reminded this is the final year (and seventh year) WGHC will be using Alexander Sloan as their External Financial Auditor. The CEO is currently preparing tender documents to put this work out to tender for the 2021 Audit. The Committee of Management must approve the new Auditor at it's August meeting in time for final approval from all members at the AGM in September

Committee noted the report and approved the date of the audit.

5) Rent Arrears and COVID-19

Universal Credit and Rent Arrears

- April 2020

In April, Committee were advised that 42 WGHC tenants were claiming Universal Credit. 26 out of these 42 tenants were in rent arrears. The total amount of their rent arrears amounted to £8,745.

- May 2020

As at 11th May 2020, there were 23 tenants who were claiming Universal Credit and who also had rent arrears. The total level of their arrears amounted to £9,323.

Overall Non-Technical Arrears Figures - May 2020

Non-technical arrears are arrears which are owed directly by the tenants and not expected to be paid by Housing Benefit payments.

The total number of WGHC tenants in rent arrears as at 11th May 2020 was 82 tenants. This includes the 23 tenants who are claiming UC and are in rent arrears. The total number of arrears for the 82 tenants amounted to £22,109.39.

By comparison, in the 4 weeks previous as at 13th April 2020, WGHC had 85 tenants with rent arrears amounting to £21,528.29.

This means WGHC rent arrears have increased by only a very small number of cases (3 in total) and there has been a marginal increase in non-technical arrears by £581.10.

Rental Income continues to be the only main income stream for WGHC and is essential to our cash flow. The Housing Management Team are continuing to monitor and manage all rent arrears cases closely. Where possible, tenants are being offered referral to various agencies for further advice and assistance.

Rent Arrears and Legal Action Cases

As at 12th May 2020, WGHC had 2 legal actions already within the Edinburgh Sheriff Court system. These cases were both being continued and were due to be recalled at the end of May and beginning of June. However, due to the current lockdown restrictions it is likely these court dates will be rescheduled.

Both tenants are engaging with WGHC despite not keeping to their repayment agreements. Both are claiming to have been affected by the COVID-19 situation.

WGHC had raised one further legal action against a tenant for rent arrears and their first calling date was scheduled for 22.05.20, when the lockdown restrictions came in to effect. Given the ongoing restrictions it is very likely this calling date will now also be rescheduled. Since WGHC raised this legal action, the tenant is now claiming Universal Credit.

Committee will be kept updated each month on WGHC arrears figures, given the current lockdown restrictions and how this is having an impact on tenants' incomes, and ultimately WGHC's rental income/cash flow.

Committee noted the report

6) Governance

6a) Request for Leave of Absence

Some information has been redacted as it contains either personal data or commercially sensitive data

6b) COVID-19 Lockdown Restrictions and Committee Meetings

Some information has been redacted as it contains either personal data or commercially sensitive data

The Scottish Housing Regulator and SFHA have both confirmed there is a requirement for all Committee Members to be able to “discuss and ask questions” at their meetings during the lockdown period; and that it is not possible for physical meetings to take place because of the government restrictions.

This means the original plan of having a small number of Committee Members using Zoom and others attending in the Board Room with social distancing in place has now required the CEO to re-think how we conduct future meetings and still abide by the lockdown restrictions, keeping Committee and Staff safe whilst meeting the requirements of the Scottish Housing Regulator.

It is for this reason, the CEO has asked the Depute CEO to notify and assist all Committee Members to try and have virtual meetings and that we propose to do this by using Google Meet.

Committee noted the report.

6c) ARCHIE and the new Chair 2020-21

The CEO advised Committee that she has been elected Chair of ARCHIE for the coming year 2020-21.

The next ARCHIE Meeting is scheduled to take place in early June. This will be a virtual meeting and the focus will be solely around sharing good practice of “Returning to Work in the Office” and a Transition Strategy.

Committee noted the report.

6d) Data Retention Policy (Appendix 1) and General Data Protection Policy (Appendix 2) and Data Breach Notification Policy (Appendix 3) and Data Subject

Despite the lockdown restrictions, WGHC is continuing to work in accordance with its various action plans. This includes our ongoing work with our own Data Protection Officer, David Mills.

To ensure our compliance with Data Protection legislation and GDPR requirements, WGHC needs to have its own

- Data Retention Policy
- General Data Protection Policy
- Data Breach Notification Policy
- Data Subject Access Request Policy.

These were presented to Committee in Appendix 1, Appendix 2, Appendix 3 and Appendix 4 of this report.

Once these policies are approved the CEO can concentrate on reviewing WGHC’s current Information Policy and Governance Policy. It is anticipated with the introduction of these specialised suite of data protection specific policies, that the current Information Policy may become redundant and that the Governance Policy can have a number of sections removed as these are now covered by various new WGHC Data and Equalities Policies. The CEO will feedback to Committee in due course.

Committee approved the Data Retention Policy (Appendix 1) and the General Data Protection Policy (Appendix 2).

6e) Quarterly Returns to the Scottish Information Commissioner

From 7th February 2020, and each quarter thereafter, West Granton Housing Co-op is duty bound to submit all Freedom of Information Requests to the Scottish Information Commissioner. This is done through their online portal.

The first submission was made at the beginning of February 2020.

It was reported there was only one Freedom of Information Request. This was from an Electrical Contractor looking for information about some of our stock. The request was answered in full and sent to the Contractor. The second quarterly submission was made at the end of April – in plenty of time for the second submission date of 7th May 2020. There were no requests to report.

Committee noted the report.

6f) Scottish Housing Regulator – New monthly submissions as a result of COVID-19

All Scottish Social Landlords must now complete a new monthly return for the Scottish Housing Regulator. The first submission was due by 7th May. The CEO submitted the return on 5th May.

This new return is being requested from the Regulator to help it monitor the impact of Covid-19 on both landlords and tenants. The Regulator uses the information to report to the Scottish Government.

Committee noted report

6g) Internal Audit Sub Committee Meeting

The Internal Audit Sub Committee Meeting with our Internal Auditors, Wylie & Bisset, scheduled for March 2020 did not take place due to lockdown restrictions.

Despite this, the CEO has implemented the recommendations made by the Internal Auditors from their site visits in January and February 2020.

More recently the CEO had a virtual meeting with Wylie & Bisset. The Internal Auditors are keen to have the Audit Sub Committee Meeting to discuss their findings and recommendations from the audits they carried out at the beginning of the year. In addition, they wish to seek approval for their Second Year Audit Plan which would take place in January 2021.

Wylie & Bisset have a telephone conference facility in their Glasgow Office and this will be used for them to hold the meeting with the Audit Sub Committee and the CEO. The proposed date for the meeting is Thursday 27th May 2020. In order for the meeting to take place all three members of the Internal Audit Sub Committee must be present. At the time of this report, the CEO is waiting for one member to confirm their attendance for the meeting. To re-iterate this meeting will be held using a telephone conference call facility. This means that all members of the Sub-Committee will be speaking with Wylie & Bisset over the phone and all persons present will be able to hear one another talk.

The findings and recommendations will be fed back to the main Committee of Management at a future meeting.

Committee are reminded they have delegated authority to the Internal Audit Sub Committee to approve recommendations and next year's Audit Plan.

Committee noted the report.

Also noted that it should be 28th May rather than 27th May as stated in the report.

6h) Memberships

There have been no new memberships since the last report.

There have been no new terminations of Membership since the last report.

All membership applications are currently suspended due to the COVID-19 restrictions.

Committee noted the report.

6i) Health & Safety Report

There have been no incidents or accidents since the last report.

During the COVID-19 pandemic the WGHC Office is closed and staff are working from home. A skeleton staff is on site in the office for a couple of hours each morning only when critical tasks which cannot be performed at home need to be done. This includes taking rent card payments from tenants processing all rent payments (including housing benefit and universal credit payments, standing orders and direct debit payments on to our tenants accounts), the processing and payments of invoices.

Some information has been redacted as it contains either personal data or commercially sensitive data.

Committee noted the report

6j) Business Continuity Update

The CEO is making some preparations for when staff are allowed to return to the office.

These include:

1. The ordering of wall mounted "hands free" alcohol hand sanitisers for the Reception Area, the front and back office;
2. The ordering of a large protective plastic screen covering for the front desk (similar to what they have at the checkouts in supermarkets);

3. Arranging for Staff to have a live webinar session with EVH's Rowan Counselling Services about discussing their fears on returning to work without a vaccine being available for the coronavirus; how to deal with being back at work if they have vulnerable or shielding family/household members; dealing with stress, anxiety and trauma. This is being arranged through a joint working partnership with Muirhouse Housing Association.
4. Making arrangements for carrying out Risk Assessments for the Office and Staff;
5. Discussing social distancing measures with staff which need to be implemented within the office including appropriate signage and floor markings, use of the kitchen and toilet facilities, etc
6. The discussion with staff about the provision of face masks and gloves.

Committee noted the report

6k) 4th Quarterly Performance – Appendix 5

The CEO presents the last quarterly Performance Report for the year 2019-20. This is attached to Appendix 5.

Committee are asked to read the report and raise any concerns or questions they may have.

Committee noted the report and no questions were raised

7) AOCB

The Chair advised Committee that **Some information has been redacted as it contains either personal data or commercially sensitive data....**were hosting morning exercise classes with music, out in the street at 11am every morning. This has proved very popular with tenants.

The Chair put it to Committee that **Some information has been redacted as it contains either personal data or commercially sensitive data....**should be recognised their efforts in keeping up the community spirit during lockdown and suggested a gift voucher be sent to them by way of thanks.

Committee discussed and approved that each should receive a £25 Gift Voucher from Amazon. The CEO confirmed she would make arrangements for these to be sent directly to their home address.

8) DATE OF NEXT MEETING – Wednesday, 24th June 2020

Committee approved

Signed **Some information has been redacted as it contains either personal data or commercially sensitive data**

Date: 24th June 2020

Chairperson