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## **West Granton Housing Co-operative Limited**

### **Committee of Management**

### **Minutes of Meeting – 21<sup>st</sup> October 2020**

**Present:** Marilyn Dickson (Treasurer)  
Donna Anderson  
Elizabeth Robertson  
George Thomson  
Jon Douglas  
Amanda Aitchison  
Colin Fraser  
Wendy Riordan

**In attendance:** Larke Adger (CEO)  
Sheena Farrell (Housing Admin Assistant as minute taker)

#### **1) APOLOGIES**

**Joe Moir**

**Lorna Brown**

#### **2) MINUTES OF MEETING 16<sup>th</sup> September 2020**

**Minutes approved by Committee**

### 3) MATTERS ARISING FROM THE MINUTES

None. All passed

### 4) DECLARATIONS OF INTEREST

No declarations of interest

## 5. FINANCE & ADMINISTRATION

### 5a) Cash in the Bank

This will be reported to Committee each month.

As of 12<sup>th</sup> October 2020, had the following amounts of cash in the bank:

	£
RBS (immediate access)	879,725
Santander (95-day notice account)	833,923
Bank of Scotland (32-day notice account)	21,151
Total cash in Bank	<u>£ 1,734,799</u>

For comparison, the September 2020 figure was £1,756,169.

#### Linkage to Business Plan/SHR Regulatory Standards Compliance

##### **SHR Standard 3.1**

The RSL has effective financial and treasury management controls and procedures, to achieve the right balance between costs and outcomes, and control costs effectively. The RSL ensures security of assets, the proper use of public and private funds, and access to sufficient liquidity at all times.

##### **SHR Standard 3.5**

The RSL monitors, reports on and complies with any covenants it has agreed with funders. The governing body assesses the risks of these not being complied with and takes appropriate action to mitigate and manage them

**Committee noted the report.**

### Executive Summary

#### Universal Credit (UC) and Rent Arrears – As at End of September 2020

- **UC & 3<sup>rd</sup> Party Deductions**

As of 30<sup>th</sup> September 2020, 63 tenants were claiming Universal Credit, 28 of whom had arrears. The total level of arrears for these 28 tenants were £11,344.01.

We receive direct payments of UC for 12 tenants, the remaining 51 tenants receive payments directly to themselves. We also receive 3<sup>rd</sup> party deductions for 5 tenants on Universal Credit in arrears.

- **Overall Non-Technical Arrears Figures**

*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 of 30<sup>th</sup> September 2020 were 69 tenants. This includes the 28 tenants who were claiming UC and are in rent arrears.

The Housing Management Team continue to monitor and manage all rent arrears cases on a weekly basis. The Tenancy Manager are reviewing all arrears cases weekly to ensure adequate and proportionate steps are being taken in each case.

Tenants are being offered access to the Welfare Rights Adviser service provided in partnership with PoLHA with the service having started on 10<sup>th</sup> August. To date, we have 4 active referred cases. 2 for a general benefit “health check” and 2 for both a benefit check and assistance with Personal Independence Claims.

#### **Rent Arrears and Legal Action Cases**

We had 3 arrears cases within the Court system that were currently sisted. These cases were very closely monitored. All cases are currently making payments as agreed and there is currently no need to recall any of the 3 cases back into Court.

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**

**Linkage to Business Plan/SHR Regulatory Standards Compliance**

**SHR Standard 3.3**

The RSL has a robust business planning and control framework and effective systems to monitor and accurately report delivery of its plans. Risks to the delivery of financial plans are identified and managed effectively. The RSL considers sufficiently the financial implications of risks to the delivery of plans.

**5c) Return for the Scottish Housing Regulator- Audited Financial Statements Return – Appendix 1**

**Executive Summary**

At the August Meeting, Committee approved the Audited Financial Statements and members Lorna Brown and Marilyn Dickson signed them off with our financial auditors, Alexander Sloan.

Each year, the figures from these statements were then entered onto a spreadsheet provided by the Scottish Housing Regulator to be uploaded and submitted on their portal.

This year, the Regular is requiring that each Board now approves the actual content of this Return before it is submitted to them.

In accordance with this new requirement, Committee were asked to approve the Return presented to them in Appendix 1.

**Committee approved the regulator return for WGHC’s Audited Financial Statements for 2020 as presented in Appendix 1**

**Linkage to Business Plan/Regulatory Standards Compliance**

**SHR Standard 3.7**

The governing body ensures the RSL provides accurate and timely statutory and regulatory financial returns to the Scottish Housing Regulator. The governing body assures itself that it has evidence the data is accurate before signing it off.

## 5d) Update - Change in Pensions Short Life Working Group

### Executive Summary

In December 2019 Committee met with Gordon Birrell (Pensions Consultant) from Chiene & Tait to discuss the benefits to the organisation on moving staff from a defined benefits pension scheme to a defined pension contributions scheme. The main motivation for the move is financial. The cost to WGHC would be significantly less in providing a defined contributions pension and the risk moves from the employer to the employee.

It was agreed that WGHC would set up a short life working group and EVH Director, Eamonn Connolly would facilitate this group. The group consists of both staff and Committee Members. The idea behind the group is to allow a consultative process with staff on the proposed move in pensions scheme.

The Short Life Working Group met once back in February. Since then two further meetings have been scheduled but have had to be cancelled due to low attendance because of sickness.

The CEO was formally advised Committee that if WGHC are to make the move over to a contributions based pension scheme, the Short Life Working Group must finish its consultation with staff, seek final Committee approval for the move and also arrange a consultancy session with each individual staff member with a Pensions Consultant to seek advice on how the pension changes would affect them. In addition, Committee need to decide on taking out a life insurance policy for staff.

The above all takes time, but we are now only 5 months away from the end of the financial year and we generally do not have a Committee Meeting in January. This means we only have potentially 3 Committee Meetings left in which to put up proposals for the change in scheme as any proposal would have to be agreed by December at the latest to allow staff to have their consultancy session prior to any changes being made from 1<sup>st</sup> April 2021.

The CEO stressed to Committee that if they do wish to make this change from April 2021, the Short Life Working Group must meet again before the December Committee Meeting. The CEO will again try to reschedule a meeting for some time in November and report back to Committee in due course.

**Committee noted the report and acknowledged that any further delays in meetings of the Short Life Working Group may affect the timing of the move from a defined benefit over to a defined pensions contribution scheme.**

### Linkage to Business Plan/Regulatory Standards Compliance

#### **SHR Standard 3.6**

The governing body ensures that employee salaries, benefits and its pension offerings are at a level that is sufficient to ensure the appropriate quality of staff

to run the organisation successfully, but which is affordable and not more than is necessary for this purpose.

## 5e) Tablet Devices for Committee to use for Virtual Meetings and email

### Executive Summary

The CEO was aware that Committee Members experience varying degrees of success using their own devices to join virtual meetings and send emails, etc.

The CEO proposed that WGHC buy a tablet for each Committee Member and set up each tablet with an email address and virtual meeting app, so these were ready and available to use for each member.

Moving forward, this would mean each Committee Member will use the same virtual meeting app which will have already been set up on their tablet and ready for use.

The CEO proposed the following:

1. To purchase a 10.1-inch Tablet for each Committee Member.
2. Each Tablet be installed with Microsoft Teams virtual meeting software.
3. To set up each Committee Member with an email app and email address on to the tablet.
4. This email address will allow you all to communicate with each other. For the CEO to communicate with Committee; and for the CEO to directly email Committee Members a link for a virtual meeting (again no passwords or codes required).

It has a 10.1-inch screen.

In order for this to work all Committee Members need to be using the same device for meetings. Muirhouse Housing Association's Committee uses the same devices.

The total cost for 10 devices is £2,340.

**Committee authorised the CEO to order Tablet Devices for every Committee Member for virtual meetings and emails.**

**Linkage to Business Plan/Regulatory Standards Compliance**

**SHR Standard 1.2**

The RSL's governance policies and arrangements set out the respective roles,

**6)Governance**

**6a) Elect a new Chairperson**

**Executive Summary**

Fiona Marshall resigned from Committee of Management on 14.10.20 for personal reasons.

Fiona Marshall was our newly elected Chairperson.

The CEO declared the resignation to the Scottish Housing Regulator.

Rule 55.6 states that "The Chairperson must be elected from the Committee Members and *must be prepared to act as Chairperson until the end of the next annual general meeting.*

Under Rule 55.9 Committee have to elect another Committee Member as Chairperson.

**Committee elected Wendy Riordan as Chairperson**

**Linkage to Business Plan/Regulatory Standards Compliance**

**SHR Standard 1.2**

The RSL's governance policies and arrangements set out the respective roles

## 6b) Staffing Update

### Executive Summary

#### Advertising of new post: Governance & Compliance Manager

a) Following Committee approval in September 2020, WGHC are currently advertising the post of Governance & Compliance Manager on the EVH and SFHA websites.

The closing date for applications is 30<sup>th</sup> October.

Interviews will be held on 18<sup>th</sup> November.

The Interview Panel will be made up of the Senior Management Team.

It is expected the successful applicant will start employment with WGHC in early January 2021.

#### Government Lockdown Restrictions and the WGHC Office

b) Committee were advised that WGHC's office is still closed to the public. It is expected that the office will not re-open now until early Spring 2021. The CEO is permanently based working in the WGHC Office now with only a few occasional days of home working. The Maintenance Manager and Property Assistant are also permanently on site due to the number of planned maintenance contracts underway or about to commence. The remaining staff are in the office on a rotational basis. Some information has been redacted owing to the fact it may contain personal or commercially sensitive data.

### Committee Members noted the report

### Linkage to Business Plan/Regulatory Standards Compliance

#### SHR Standard 1.2

The RSL's governance policies and arrangements set out the respective roles



## 6c) Memberships

### Executive Summary

There has been 1 new membership since the last report.

Commencement:

Membership No: 736

Lesley Ann Makin

20G3 West Pilton Park

Commenced 21<sup>st</sup> September 2020

There has been 1 termination since the last report.

Termination:

Membership No: 117

Linda Joyce Baillie

38 Granton Mains Avenue

Terminated 13<sup>th</sup> September 2020

### Committee noted the report

### Linkage to Business Plan/Regulatory Standards Compliance

**Standard 6.1**

The RSL has a formal, rigorous and transparent process for the election, appointment and recruitment of governing body members.

**Standard 6.4**

The RSL encourages as diverse a membership as is compatible with its constitution and actively engages its membership in the process for filling vacancies on the governing body.

## 6d) Health & Safety Report

### Executive Summary

There had been no incidents or accidents since the last report during this period of lockdown/COVID-19.

All staff have had their office-based work risk assessments carried out.

All staff have access to face masks, face visors, gloves, hand sanitizing gel, a hand held body scan thermometer, sanitising sprays and have been made aware of physical social distancing measures and screening questions to ask if they are required to enter a tenant's home.

### Committee noted the report

### Linkage to Business Plan/Regulatory Standards Compliance

#### **SHR Standard 5.3**

The RSL pays due regard to the need to eliminate discrimination, advance equality and human rights, and foster good relations across the range of protected characteristics in all areas of its work, including its governance arrangements.

## 6e) Extensions to Deadlines

### Executive Summary

The Scottish Housing Regulator had extended the following deadlines to RSLs:

- Annual Assurance Statement – 30<sup>th</sup> November 2020  
Previous deadline 31<sup>st</sup> October 2020
- Annual Report on the Charter to Tenants- 31<sup>st</sup> December 2020  
Previous deadline 31<sup>st</sup> October 2020

The Scottish Government had extended the following deadlines to RSLs:

- Linked Smoke Alarms – 1<sup>st</sup> May 2021  
Previous deadline 1<sup>st</sup> February 2021

- Electrical Testing – March 2022

(must be carried out every 5 years so by March 2022 all properties must have been electrically tested within a 5-year period)

### Committee noted the report

#### Linkage to Business Plan/SHR Regulatory Standards Compliance

##### SHR Standard 3.7

The governing body ensures the RSL provides accurate and timely statutory and regulatory financial returns to the Scottish Housing Regulator. The governing body assures itself that it has evidence the data is accurate before signing it off.

## 7) Maintenance Report

#### Executive Summary

- Out of Hours Emergency Repairs service

Following last month's report to Committee, the CEO advises that WGHC has now secured a new Out of Hours Emergency Contractor. Their name is Saltire Roofing & Building Ltd.

They have been added to the Approved Contractors List.

Committee needed to approve the updated Approved Contractors List.

#### See Appendix 2

- Tenders

Committee were advised that the following tenders have been advertised:

- Electrical Testing
- Gas Safety and Maintenance
- Boiler Replacement Area 4
- External Paintworks Area

All the tenders were advertised on the Public Contracts Scotland (PCS) portal. This is the Scottish Government procurement portal. Our tenders were administered by our Chartered Surveyors F3. This means WGHC were not using the traditional tendering process whereby we advertised our tenders on the SFHA website and asked for paper tenders to be submitted, which then had to be opened in the presence of the CEO and Treasurer.

The new electronic system means WGHC's tenders were advertised and processed electronically on the PCS portal.

Price scoring were carried out independently by F3 and quality scoring were carried out independently by the CEO and Maintenance Manager. All scores were then returned to F3 who carry out the final scoring and did an independent check before advising us who had won the contract. In accordance with WGHC's financial regulations, the winner of any contracts was awarded over the value of £50k must be first approved by Committee.

- Planned Works

- **Linked Smoke Alarms**

These works are currently underway, and we were on track for completion by February 2021. WGHC were currently seeking legal advice from TC Young Solicitors about the legalities of WGHC forcing access to properties where approximately 10 tenants have repeatedly refused access for these works to be carried out. We are waiting to receive their advice.

- **Energy Performance Certificates (EPCs)**

WGHC must not let out a property without providing an up to date EPC to the incoming tenant. Normally, when a property becomes void WGHC arranges for an EPC at that point. However, we also recognise that some of our tenants who have been in properties over 10 years now will have out of date EPCs. We had recently carried out 100 EPCs and we intend to carry out a further 71 when the Boilers are replaced in Area 4 in early Spring.

**Committee approved the updated Approved Contractors List and noted the remainder of the report**

#### **Linkage to Business Plan/Regulatory Standards Compliance**

Under the Scottish Social Housing Charter, WGHC has a duty around the safety of tenants' homes.

#### **SHR Standard 2.1**

The RSL gives tenants, service users and other stakeholders information that meets their needs about the RSL, its services, its performance and its future plans

## 8) Housing Management

### Executive Summary

#### Legal Action Update:

Some information has been redacted owing to the fact it may contain personal or commercially sensitive data.

#### Committee noted the report

### Linkage to Business Plan/Regulatory Standards Compliance

Under the Scottish Social Housing Charter, WGHC has a duty around the safety of tenants' homes, and to respond to resolve incidents of anti-social behaviour within locally agreed timescales.

## 9) Christmas – Giving back to the tenants and the local community

### Executive Summary

Normally WGHC runs a Christmas Card competition each year.

This year with COVID-19 Committee were asked if they would like to do something different.

Some suggestions from staff have been:

- paying for the bike doctor to set up in the park for a day or two. Does basic repairs and adjustments to bikes. (Kids and adults)
- Donate money to the Prentice Centre.
- Donate money to a local charity.
- Organise a community clear up (Committee do the planning we help with the costs)
- Buy every household a cake for Christmas

Committee were invited to make some of their own suggestions.

**Committee decided to give to the local community this year in light of the pandemic and instructed the CEO to make the following donations:**

**A) £1166 to the North Edinburgh Foodbank (Trussell Trust)**

**B) £1166 to LIFT (Low Income Families Together) based over at Muirhouse which serves North Edinburgh**

**C) £1166 to the Cat and Dog Home at Seafield.**

## 10) AOCB

Marilyn Dickson advised that she has now taken over as the rep for the Prentice Centre. **Some information has been redacted owing to the fact it may contain personal or commercially sensitive data.**

**Some information has been redacted owing to the fact it may contain personal or commercially sensitive data.** enquired about the maintenance of the metal fences that have been installed at properties. This has been confirmed that it is going out to contract and will not be required by tenants to complete.

**Some information has been redacted owing to the fact it may contain personal or commercially sensitive data.** enquired about Porch Cleaning. This has been noted and will be passed to Maintenance. WGHC will complete this on request.

## 11) DATE OF NEXT MEETING

### Executive Summary

It is proposed the next meeting be held on Wednesday, 18<sup>th</sup> November 2020.

It is likely given the ongoing situation with COVID19 that this will be a virtual Committee Meeting.

**Committee approved the next Committee Meeting to be on Wednesday 18<sup>th</sup> November 2020 which will be virtually.**

### Linkage to Business Plan/Regulatory Standards Compliance

#### **SHR Standard 1.1**

The governing body sets the RSL's strategic direction. It agrees and oversees the organisation's business plan to achieve its purpose and intended outcomes for its tenants and other service users.

**Some information has been redacted owing to the fact it may contain personal or commercially sensitive data.**

Date:

**Chairperson**