

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

WENDY RIORDAN ON **REDACTED PERSONAL DATA**



**West  
Granton**

Housing Co-op

sustaining and championing the co-operative way

**West Granton**

**Housing Co-operative Limited**

**Committee of Management**

**Minutes of Meeting – 16<sup>th</sup> December 2020**

**Present:**

Wendy Riordan (Chairperson)  
Lorna Brown (Vice Chairperson)  
Marilyn Dickson (Treasurer)  
Elizabeth Robertson  
George Thomson  
Amanda Aitchison  
Colin Fraser  
Joe Moir

**In attendance:**

Larke Adger (CEO)  
Sheena Farrell (Housing Admin Assistant as minute taker)

**1) APOLOGIES**

Jon Douglas / Donna Anderson

**2) MINUTES OF MEETING 18<sup>th</sup> November 2020**

**Approved.**

### 3) MATTERS ARISING FROM THE MINUTES

None.

### 4) DECLARATIONS OF INTEREST

None.

## 5. FINANCE & ADMINISTRATION

### 5a) Cash in the Bank

This is reported to Committee each month.

As of 7<sup>th</sup> December 2020 WGHC, had the following amounts of cash in the bank:

	£
RBS (immediate access)	887,397
Santander (95-day notice account)	834,231
Bank of Scotland (32-day notice account)	21,154
Total cash in Bank	<u>£ 1,742,782</u>

For comparison, the October 2020 figure was £1,738,171.

#### **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.**

## 5b) Proposed Rent Increase 2021-22

### Executive Summary

At the November meeting, Committee approved a tenant consultation for a **proposed rent increase of 0.7% from April 2021.**

This was based on October's CPI.

Consultation papers were sent out to each tenant.

Tenants were advised that WGHC needs to increase rents by at least CPI to ensure it has enough money to pay for ongoing services and repayment of loans, etc.

The Consultation closed on 08.12.20.

372 forms were sent out.

40 were returned.

This is a return of 10.7% which is the highest we have had in recent years.

It is accepted across the sector that a return of 5% is good, so the return this year is very encouraging.

The results are as follows:

**Question: Do you agree with the proposed rent increase of 0.7%?**

**Yes 34 (85%)**

**No 6 (15%)**

- **Committee considered the results from the Rent Consultation and approved the rent increase of 0.7% for 2021-22.**

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

#### **SHR Standard 2.4**

The RSL seeks out the needs, priorities, views and aspirations of tenants, service users and stakeholders. The governing body takes account of this information in its strategies, plans and decisions.

#### **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 3.4**

The governing body ensures financial forecasts are based on appropriate and reasonable assumptions and information, including information about what tenants can afford to pay and feedback from consultation with tenants on rent increases.

## **5c) Proposal for moving Pension Scheme from Defined Benefits to Defined Contributions**

### **Executive Summary**

#### **1. Appendix 1 presents a report to the main Committee of Management.**

The report is from the Short Life Working Group.

Each of the Group's meetings were facilitated by EVH Director Eamonn Connolly.

Recommendations for Committee to consider from the Group are listed at the bottom of this report.

#### **2. Offering Salary Sacrifice Scheme to Staff**

A salary sacrifice scheme is an arrangement between the staff member and WGHC (employer). It simply means the staff member gives up or 'sacrifices' a portion of their salary in exchange for increased pension contributions.

It means that contributions from the employer increase, except that they are really the staff members' own contributions, because their salary is proportionately reduced. However, the payments count as employer contributions, rather than employee contributions.

By an employee reducing their salary in this way, will also reduce their gross (pre-tax) salary, but there are advantages to doing this for both them and your WGHC. Because the staff member's gross wages are now smaller, they will pay less income tax and National Insurance (NI) on their earnings. WGHC saves on National Insurance too.

Gordon Birrell, the Pensions and Financial Advisor at Chiene & Tait, advised and recommended to Committee last December to consider offering “Salary Sacrifice” to staff once the pensions scheme has moved over from defined benefits to defined contributions. To offer a salary sacrifice would be cost neutral to WGHC.

- **Committee have approved the change in pension scheme for WGHC staff, they have also agreed for the CEO to give SHAPS 3-month notice to change the scheme from defined benefits to defined contributions.**
- **Chairperson has signed the Pensions Scheme Form of Authority.**

#### **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

#### **5d) Approval costs 1-year Insurance extension with Zurich**

##### **Executive Summary**

Further to Committee’s approval in August 2020 (in which they authorised the CEO to seek an extension of insurance with Zurich. Our current policy ends on 31.03.21):

In accordance with the above, the CEO has met with Zurich and completed the Insurance Renewal Forms for 2021-22.

The quote for next year’s insurance has come back and is priced at **£25,765**. This also includes an additional stand-alone policy for crime at a cost of £600. This is a new policy the CEO has taken on for WGHC which covers the organisation up to just over £2 million in the event of WGHC being affected by a criminal act (such as employer dishonesty, forgery, fraud, etc).

This is a slight increase from this year’s insurance with Zurich where the price was £24,496.

Section 12.7 of WGHC’s Revised Financial Regulations 2020 state that:

*As an alternative to seeking competitive prices or tenders, price negotiation may be appropriate if cost, efficiency, and quality can be maximised by negotiation with a specific contractor or consultant. Value for money should be demonstrable by comparison with similar projects, price books or other benchmarks. Written approval*

is required from the CEO. If the cost is more than £25,000 (excluding VAT) **minuted Committee approval is required.**

- **Committee approved the insurance renewal with Zurich Insurance at the cost of £25,765.**

#### Linkage to Business Plan/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.

#### 5e) Approval of Contractor for the Boiler Replacement Works in Area 4 in Early Spring 2021

#### Executive Summary

WGHC used its consultants F3 Surveyors to advertise our tender for the Boiler Replacement Works in Area 4. This amounts to 72 boilers.

The tender was advertised electronically on Public Contracts Scotland.

The tender process was based on a price/quality assessment in the ratio 70% to price and 30% to quality.

The CEO and Maintenance Manager independently scored the quality sections of the tender and the Surveyors independently scored the price sections.

The results of the outcomes for this tender can be found in the Tender Report in APPENDIX 2.

The successful bidder was TB Mackay with a quote of **£140,084.64** for the replacement of 72 boilers.

- **Committee approved the replacement of 72 boilers in Area 4 to be awarded to TB Mackay**

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

##### **SHR Standard 2.3**

The governing body is open and transparent about what it does, publishes information about its activities and, wherever possible, agrees to requests for information about the work of the governing body and the RSL.

### **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 4.1**

The governing body ensures it receives good quality information and advice from staff and, where necessary, expert independent advisers, that is timely and appropriate to its strategic role and decisions. The governing body is able to evidence any of its decisions.

## **5f) ARCHIE Debt Advise Project Provision of Debt Advisor Services for WGHC tenants**

### **Executive Summary**

WGHC currently have an agreement set up with Port of Leith Housing Association (PoLHA) whereby both Lister Housing Co-op and WGHC buy in the services of PoLHA's Welfare Rights Advisor one day a month. This is currently at the cost of £2.5k per year.

The above service sharing was facilitated by all 3 RSLs being members of ARCHIE.

Now, ARCHIE Members are being asked if they would like to become involved in buying in the services of a Debt Advisor through CHAI (Community Help and Advice Initiative <http://www.chaiedinburgh.org.uk/>)

This time Prospect Housing Association is taking the lead in arranging the buying in of this service for ARCHIE Members.

It is proposed that WGHC would receive 4 referral appointments per month from CHAI's Debt Advisor for **WGHC tenants at a cost of £2,827.63 per year.**

The CEO is advising Committee that she has agreed for WGHC to pilot this arrangement with CHAI, through ARCHIE. Once this service is set up and running, it will mean WGHC tenants will have access to both a Welfare Rights Advisor and a Debt Advisor. Given the financial situation some of our tenants find themselves in, as a result of the pandemic, the CEO believes that this additional service may provide further assistance and help to some of our tenants.

Prospect Housing Association are proposing that this service will be set up and running with ARCHIE partners by the end of January 2021.

The CEO has set aside money in the budget for 2021-22 for this pilot.

- **Committee noted the report**

## Linkage to Business Plan/Regulatory Standards Compliance

### SHR Standard 2.4

The RSL seeks out the needs, priorities, views and aspirations of tenants, service users and stakeholders. The governing body takes account of this information in its strategies, plans and decisions.

## 5g) Budget Working Group for the 2021-22 Budget

### Executive Summary

It is important that Committee approve how WGHC spend their money each year.

This is done by Committee looking at the budgets.

Simply put, we have money in the bank, and we have money paid into the accounts through tenants' rents.

The CEO has to forecast how much money we will make one year from the rent money we receive.

Each year the CEO also asks Committee to consider what rent increase would be appropriate to ensure that it does not disadvantage our tenants but at the same time, meet all the costs and expenses we have to pay for each year.

Committee then have to decide how the Co-op's money is spent.

In order to help Committee with these decisions, the CEO looks at all the things we need to buy each year.

Below are some examples:

- The products and services we need to buy
- How much we need to put aside to spend on repairs for the year
- Staff wages
- Items we need to replace like boilers, kitchens, windows, etc
- The costs of running the office – for example gas, electricity, postage, stationery, any equipment needed
- Committee Conferences and Training
- Paying for our loans which paid for the building of our houses

Last year the CEO met with some Committee Members who wanted to be part of the Budget Working Group to look at this spend.

The CEO would like to ask Committee again this year if this is something they would like to do again as a small working group before the final draft budgets are presented to the main Committee in February for approval.



**Committee agreed Wendy Riordan, Lorna Brown, Marilyn Dickson, Donna Anderson, Elizabeth Robertson, and Colin Fraser would make up the Budget Working Group.**

#### **Linkage to Business Plan/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.

#### **5h) Annual Return to the Financial Conduct Authority and Nationwide Building Society (Our Lender)**

##### **Executive Summary**

The CEO declared to Committee that:

1. WGHC's Annual Return to the Financial Conduct Authority has been completed and submitted. All registered mutual societies must submit their audited accounts each year to the Financial Conduct Authority.

Registered societies (like WGHC) must send their accounts and annual returns within 7 months of the financial year-end. WGHC's financial year end is 31<sup>st</sup> March. This means our return must be submitted by 31<sup>st</sup> October. The CEO confirms that WGHC submitted its return in September 2020.

2. WGHC's Annual Audited Financial Statements for 2020 have been submitted to our lenders, Nationwide Building Society. This is one of the conditions of our loan agreements with them.

The other condition is that we continue to have an interest ratio cover of 110% or above.

Simply put, the interest coverage ratio is used to calculate how easily WGHC can pay the interest on its outstanding debt- if its loans were suddenly called to be paid off.

As of September 2020, WGHC's interest cover ratio was 419%.

This means that WGHC is currently making 4.19 times more earnings than they are due in current interest payments to Nationwide and therefore could comfortably pay off this debt if required to. This is a very healthy ratio.

- Committee noted the report

## Linkage to Business Plan/Regulatory Standards Compliance

### **SHR Standard 2.5**

The RSL is open, co-operative, and engages effectively with all its regulators and funders, notifying them of anything that may affect its ability to fulfil its obligations. It informs the Scottish Housing Regulator about any significant events such as a major issue, event or change as set out and required in notifiable events guidance.

### **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.

## **6)Governance**

### **6a) Additions to WGHC Approved Contractors and Consultants List**

#### **Executive Summary**

Section 11.2 of our Financial Regulations states that:

The Committee must approve any additions to or deletions from the list. The CEO therefore seeks Committee's approval to add the following Contractors and Consultants to our approved list:

#### **1. MFH Quality Service Management**

This is an Independent Gas Specialist Consultant.

The Maintenance Manager plans to engage this consultant's services to carry out intermittent checks on gas appliances within our properties to ensure they conform to safety regulations. This is an additional layer of security for WGHC to ensure that our Gas Contractor is performing to standard and that WGHC nor its tenants are at any risk.

#### **2. Choice Blinds**

This company will provide blinds for the office and for our furnished flats, as and when required.

#### **3. Dumbreck Decorators**

#### **4. Glendevon Heating & Plumbing**

This is a specialist heating and plumbing service WGHC use for specific piping and plumbing works in our Forthquarter development.

## 5. Kingdom Gas

This is WGHC's new Gas Safety and Maintenance Contractor

### **Note:**

Committee are reminded that they must not use any of the contractors on the Approved List and must declare any interests immediately as they occur.

- **Committee approved the following additions to the WGHC Approved Contractors and Consultants List:**
  - **MFH Quality Service Management**
  - **Choice Blinds**
  - **Dumbreck Decorators**
  - **Glendevon Heating & Plumbing**
  - **Kingdom Gas**

## Linkage to Business Plan/Regulatory Standards Compliance

### **SHR Standard 5.4**

Governing body members and staff declare and manage openly and appropriately any conflicts of interest and ensure they do not benefit improperly from their position.

## 6b) Annual Declaration and Data Protection Fee payment to the Information Commissioner's Office (ICO)

### **Executive Summary**

The CEO declared to Committee that WGHC has successfully renewed its annual registration with the Information Commissioner's Office.

WGHC must renew its registration and pay a Data Protection fee to the ICO each year.

This is because:

**Every organisation or sole trader who processes personal information needs to pay a data protection fee to the ICO.**

The cost of the data protection fee depends on the size and turnover of the organisation.

There are three tiers of fee ranging from £40 and £2,900.

WGHC only pays £40 because it has 10 or less employees.

WGHC's annual registration was renewed on 10<sup>th</sup> December 2020.

- **Committee noted the report**

## Linkage to Business Plan/SHR Regulatory Standards Compliance

### SHR Standard 2.5

The RSL is open, co-operative, and engages effectively with all its regulators and funders, notifying them of anything that may affect its ability to fulfil its obligations. It informs the Scottish Housing Regulator about any significant events such as a major issue, event or change as set out and required in notifiable events guidance.

## 6c) Staffing Update

### Executive Summary

#### a) Governance & Compliance Manager (EVH Grade 8)

**The CEO reported to Committee that:**

**WGHC's new Governance & Compliance Manager is David Mills.**

David Mills is a fully certified and currently practising Data Protection Officer for 28 different organisations, including 19 Scottish Registered Social Landlords (both Co-ops and Housing Associations), CalMac Ferries, Edinburgh Leisure and Southampton and Aberdeen airports.

David Mills will start on his contract of employment with WGHC on 15<sup>th</sup> January 2021. David's role is EVH Grade 8 and sits within the Senior Management Team. In addition to currently being a Data Protection Officer for 28 other organisations, David has a wealth of senior management experience including being previously responsible for over 200 staff. The CEO has informed the Scottish Housing Regulator of this post **and will also arrange for a marketing article to be published in the Scottish Housing News and SFHA to announce this appointment to the Sector.**

#### b) Housing Officer

Committee were advised that a member of our Housing Management Team has recently been diagnosed with a serious illness. The staff member is currently signed off sick and as at the date of the report we are uncertain when the staff member will be returning as it is likely they will be required to undergo a series of treatment.

Discussions with the Housing Manager, who is responsible for the Housing Management Team have revealed that WGHC may have to employ a temp in January/February 2021. The Housing Manager thinks, however, that the temp will be employed at a grade under that of a Housing Officer. So will be an Assistant Housing Officer. The intention is that the Assistant will help the remaining Housing Officer in her role. The CEO has put £12k aside in the 2021-22 Budget to cover any costs for a temp which roll into the new financial year. Committee will be kept updated on this situation.

- **Committee noted the report**

## 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.

## 6d) Notice to terminate current service contract with RGDP for their DPO Services

### Executive Summary

WGHC has a contract with the company, RGDP, who provide us with a Data Protection Officer (DPO).

The DPO visits WGHC for one half day per month at a cost of £375 + VAT + travelling costs of around £16 per visit.

The renewal contract was signed in July 2020.

There is a 3-month notice period to withdraw from the service.

WGHC's contract with RGDP states that:

RGDP's engagement as DPO services provider will be reviewed on 1 August 2023 unless otherwise agreed or terminated. **Both parties have the right to terminate this agreement for any reason by giving no less than three months written notice of termination.**

WGHC's new Governance & Compliance Manager is currently a fully qualified and practicing Data Protection Officer for 28 organisations, 19 of which are Scottish housing associations and co-ops.

The CEO has discussed the job description of the Governance & Compliance Manager with the new post holder to determine if there any areas of major conflict in them also acting as WGHC's Data Protection Officer. None were identified.

Also, the CEO approached the Information Commissioner's Office (ICO) with which WGHC is registered with as a Data Protection Controller. The CEO wanted to carry out due diligence with the ICO and determine if they considered there to be any conflicts of interest or any legitimate reasons why the new Governance and Compliance Manager could not also be our own Data Protection Officer. The ICO advised that they considered it reasonable enough action to sit down and discuss the job description with the potential new DPO for the organisation to determine if there would be any conflicts of interest. The CEO confirmed to the ICO that this had been done. They were satisfied that this was reasonable and that the DPO has to make the CEO aware if they were being asked to do anything that would conflict or compromise their role

as WGHC's DPO whilst performing their role as our Governance & Compliance Manager.

During their discussion, the CEO and David Mills (WGHC's new Governance & Compliance Manager) agreed that they would not be responsible for determining what personal data was collected by WGHC or how this should be stored. These decisions have already been pre-determined by policy or procedure and any future changes would have to be decided upon by the CEO-not the Governance and Corporate Manager.

**It is therefore the CEO's recommendation:**

- **that as from 15<sup>th</sup> January 2021, David Mills is also appointed as WGHC's Data Protection Officer, within their role as WGHC's Governance & Compliance Manager.**
  - **In light of the above the Committee authorise the CEO to give 3 months' notice to terminate the existing contract with RGDP who currently supply WGHC with a DPO at the cost of £375 + VAT per month + travelling expenses. If the notice were given on 17<sup>th</sup> December, this means the contract would terminate on 17<sup>th</sup> March 2021.**
- 
- **Committee authorised for David Mills to also be appointed WGHC's own in-house Data Protection Officer (within his new role as WGHC's Governance & Compliance Manager)**
  - **Committee authorised the CEO to give 3 months' notice to terminate the existing contract with RGDP.**

#### **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.

## 6e) Memberships

### Executive Summary

There has been 2 new membership since the last report.

#### Commencement:

2<sup>nd</sup> November 2020

**REDACTED PERSONAL DATA** Membership No: 740 (sole)

15/2 West Pilton Bank

There have been 3 terminations since the last report.

#### Terminations:

29<sup>th</sup> November 2020

**REDACTED PERSONAL DATA** Membership No: 25 (sole)

**REDACTED PERSONAL DATA** Membership No: 740 (sole)

6<sup>th</sup> December 2020

**REDACTED PERSONAL DATA** Membership No: 726 (sole)

- **Committee noted the report**

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

#### **SHR Standard 6.1**

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

#### **SHR 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

## 6f) Health & Safety Report

### Executive Summary

There have 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 handheld 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.

WGHC have also introduced a "Track & Trace" style form for all tenants who have had to enter the office to receive essential welfare services. The numbers are very low but nonetheless screening questions are asked and visiting tenants are being asked to complete a form. The forms are destroyed after 15 days.

- **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.

## 6g) Annual Performance Report on the Charter

### Executive Summary

As a registered social landlord, WGHC must produce an annual report for its tenants on how it has performed each year against the outcomes in the Scottish Social Housing Charter.

A copy of this year's Annual Performance Report was enclosed for Committee's reference.

The report is always for the preceding year's performance.

So, this report is for 2019-20.



The Scottish Housing Regulator's deadline to deliver this report to tenants is 31<sup>st</sup> December 2020 (normally it is 31<sup>st</sup> October, but this was extended due to Covid).

The reports are being posted out to all tenants with the Newsletter on 16<sup>th</sup> December 2020.

- **Committee noted the report**

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

##### **Page 7 of the SHR Regulatory Requirements**

Report its performance in achieving or progressing towards the Charter outcomes and standards to its tenants and other service users (no later than October each year). It must agree the format of performance reporting with tenants, ensuring that it is accessible for tenants and other service users, with plain and jargon-free language.

#### **6h) Reinstatement Valuation Exercise for Insurance Purposes**

##### **Executive Summary**

WGHC insures its properties with Zurich.

The purpose of the insurance is to cover the cost of repairing damage to our properties or in the event of a major disaster, to replace a property. For example, if a fire has burnt a property to the ground- it would need to be rebuilt). To completely replace a property is called “reinstatement”.

The CEO has discussed reinstatement values with Zurich.

The CEO looked at how WGHC was currently valuing its properties for insurance purposes. It appears this may have been done many years ago and then over the years a value of 2% to 3% has been added on.

This could be considered risky for WGHC as it means we could be overstating the value of our properties which means we are paying too much for our insurance OR it could mean we are understating the value of our properties which means we are under-insuring our stock.

Neither is a good situation for the organisation.

The CEO has instructed a specialist building surveyor to carry out a reinstatement valuation of WGHC’s stock. This will be carried out using a “desk-top” approach and will be based on our own Stock Condition Survey Results. The fee charge for this valuation is £5,750 + VAT and will result in a fully Royal Institute of Chartered Surveyors Report being produced for WGHC with reinstatement values. The surveyor has already discussed the requirements with Zurich Insurance to ensure that the survey work being commissioned will meet the needs of both WGHC and Zurich as our Insurers.

Once the report has been completed, the results will be feedback to Committee.

- **Committee noted the report**

## **Linkage to Business Plan/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 4.1**

The governing body ensures it receives good quality information and advice from staff and, where necessary, expert independent advisers, that is timely and appropriate to its strategic role and decisions. The governing body is able to evidence any of its decisions.

## 7) Maintenance

### **Executive Summary**

At the beginning of the year, WGHC commissioned Chartered Building Surveyors to carry out a full and detailed Stock Condition Survey of all WGHC's stock.

F3 carried out detailed external surveys of 100% of our properties and 20% internal surveys.

The surveys are now complete, and the survey report has been returned.

The CEO presents the Stock Condition Survey to Committee for their information.

Both the CEO and the Maintenance Manager will be meeting with F3 to discuss the Survey and its findings on 17<sup>th</sup> December 2020.

Any relevant feedback will be given to Committee in due course.

Meanwhile, F3 reports that there are no major concerns with the condition of WGHC's stock.

- **Committee noted the report**

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

#### **SHR Standard 4.1**

The governing body ensures it receives good quality information and advice from staff and, where necessary, expert independent advisers, that is timely and appropriate to its strategic role and decisions. The governing body is able to evidence any of its decisions.

## 8) Housing Management

### **Executive Summary**

1. Legal Action Update:

The Court Case discussed at November's meeting is calling again on 11<sup>th</sup> December. The CEO will give a verbal update at the December Meeting (16<sup>th</sup> December).

## 2. Universal Credit (UC) and Rent Arrears – As at end of November 2020

- **UC and 3<sup>rd</sup> PD**

As of 29<sup>th</sup> November 2020, 67 tenants were claiming Universal Credit, 32 of whom had arrears.

The total level of arrears for these tenants was £10,838.81.

We receive direct payments of UC for 16 tenants, the rest receive payments directly to themselves. We also receive 3<sup>rd</sup> party deductions for 6 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 29<sup>th</sup> November 2020 was 85 tenants. This includes the 32 tenants who are claiming UC and are in rent arrears. Out of the 85 arrears cases 52 tenants had more than one weeks rent due on their rent account as at the 29.11.20.

The total arrears for the 85 tenants amounted to £18,823.32. This compares with the figure of £22,524.89 as of 31<sup>st</sup> October 2020. 9 tenants have rent arrears which exceed more than £500.00.

- **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\)AOCB](#)

There were no items raised under AOCB.

## 10) DATE OF NEXT MEETING

### Executive Summary

It is proposed the next meeting be held on Wednesday, 17th February 2021.

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 17<sup>th</sup> February 2021 and will be held 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.

Signed **REDACTED PERSONAL DATA**

Date: 17 February 2021

**Chairperson**