



**Minute of Management Committee Meeting
Held on Thursday 30 April 2020 at 3pm via Zoom Virtual Meeting**

PRESENT: Mr G Maguire, Interim Chair
Mr C Quigley, Member
Ms A Martin, Member
Mrs A Connelly, Member
Ms D McKenzie, Member
Mr G Bernstein, Member
Mr Z Khan, Member
Mr W Pritchard, Co-opted
Ms K Russell, Co-opted
Mr T McArthur, Co-opted

IN ATTENDANCE: Ms F McTaggart, Chief Executive
Ms C Quinn, Director of Corporate Services
Mr R Dulin, Head of Finance
Ms N Salmon, Corporate Services Officer

Redacted for confidentiality purposes.

The Interim Chair asked Members to confirm that they were in a confidential space and that they remain on camera throughout the meeting. Member 7 advised that he would not remain on camera for the whole of the meeting as he was using a device to look at papers as well as participate in the meeting, He stated that Members would however be able to hear him throughout. The Interim Chair confirmed with Members that they agreed to this arrangement and went on to remind Members that everyone was working in unprecedented times and should abide by the Code of Conduct.

1.0 Apologies

The Interim Chair advised that Miss G Hay and Mr S Simpson had submitted apologies for the meeting. Mr S Kalonji was not at the meeting

2.0 Declarations of Interest, Gifts and Hospitality

There were no declarations of interest, gifts and hospitality.

3.0 Declaration of Receipt and Understanding

Members confirmed receipt and understanding of their papers.

4.0 Minutes for Approval

4.1

- Redacted for confidentiality purposes.
- 4.2 Matters Arising from Minutes of the Meeting held on 9 April 2020

4.2.1 Redacted for confidentiality purposes.

At this point Member 7 thanked the staff at Govan Housing Association particularly those on the front line who are working hard to support tenants. The CEO thanked him and said she would pass on his thanks to staff.

4.2.2

4.2.3

Redacted for confidentiality purposes.

Discussion points: N/A

Action notes:

The minutes from 27 February 2020 are to be reviewed and presented at the next meeting.

The Interim Chair, having confirmed there was no other matters arising, asked Members for proposals to approve the minutes from 9th April 2020, Member 1 approved and Member 9 seconded pending changes as per paragraph 4.2.2.

For redaction: 4.2.1 / 4.2.2. / 4.2.4

5.0 Reports for Decision/Approval

5.1 COVID 19 – Risk Assessment Advisory Note

5.1.1 The CEO advised that she would be providing a monthly update regarding the decisions that the Executive Management Team has made regarding service provision and duty of care to our staff.

5.1.2 The CEO advised that food provision is still very much in demand and was actually busier now than it has ever been because of the prolonged nature of the lockdown. In addition, there has been an increase in staff delivering food directly from the van to people's homes due to social isolation and some people's fear of going out.

5.1.2 In relation to income from a service delivery perspective, the CEO advised that the report included a table detailing the number of cases the Financial Inclusion Team are currently dealing with. The Team are working really hard and giving out as much advice as possible.

- 5.1.3 The CEO reported that there have been 76 new Universal Credit claims since lockdown. These new claims would come with arrears because it still takes up to 8-12 weeks for the new claim to come through.
- 5.1.4 The CEO reported that staff have managed to speak to everybody that is in arrears, including new cases and that considering there are 1600 tenants, the fact that a total of 171 tenants have not paid that normally pay the situation is better than expected.
- 5.1.5 The CEO reported that DWP have suspended the Arrears Direct Payments. These are payments received directly from tenant's benefits and paid towards their arrears. The Association receives on average £5,000 per month by this method.
- 5.1.6 The CEO stated that the Association does not normally receive the first rent payment from Universal Credit tenants until 8-10 weeks after their initial claim. The resulting arrears then have to be paid back by the tenant. This month's arrears for Universal Credit tenants has the potential to increase by £11,400.
- 5.1.7 The CEO advised that if the 171 tenants mentioned at 5.1.4 above pay an average rent of £300 per month, this month's arrears has the potential to increase by £51,300 for non-payment. The CEO stressed that these are just estimates and the actual figures will not be known until the end of month debit has been run.
- 5.1.8 The CEO informed Members that the Association has been successful in being granted funding awards of £10,000 from Big Lottery and £5,000 from Foundation Scotland specifically for COVID-19 assistance. In addition, a joint bid from GEL (Govan, Linthouse and Elderpark) Housing Associations has been successful in gaining £200,000 funding from the Scottish Government towards COVID-19 assistance. A small short term working group has been created by the 3 Housing Associations and 4 local councillors to cover the processing of the money and applications for funding from the award.
- 5.1.9 The CEO advised that Glasgow City Council has approached the Association to provide them with properties for lease as TFF. The Association have instructed the HOME Team to carry out void works. The CEO went on to say that the Head of Property Services and the Head of HOME Team are working on an action plan in terms of ensuring social distancing measures are maintained by staff working in properties.
- 5.1.10 The CEO advised that the Association is still dealing directly with the Police and other agencies in regards to Anti-Social behaviour.
- 5.1.11 The CEO informed that welfare checks are continuing and the Housing team is phoning some people daily who are struggling with isolation and the COVID-19 crisis.
- 5.1.12 The CEO stated that the ARC and Regulator returns are continuing as usual and the ARC would be completed in the same timescales as normal. The Management Committee will be kept updated as usual.

5.1.13 The CEO mentioned that business and team meetings are taking place via digital links and all teams are having weekly meetings via Zoom, WhatsApp etc. Business meetings, Management Committee and Audit Sub Committee meetings are being held by Zoom.

5.1.14 With regards to the Business Plan and budgets, the CEO stated that it may be necessary to delay the Business Development day on 20 May 2020 due to the COVID-19 situation. She went on to say that the objectives could be completely changed as a result of the current crisis however, it would be essential to review the plans, budgets and objectives to meet the long term needs of the Community and the business requirements. It may be necessary to hold the meeting virtually due to social distancing requirements.

5.1.15 The CEO advised that there is a special edition newsletter being sent out to tenants and includes information regarding how we can be contacted and also a community board detailing everything that is going on in the local community during the COVID-19 crisis. Member 7 informed that he was a former Trustee of the Samaritans and recommended their services which are available 24/7. He thought it would be beneficial to tenants to be aware of their service. The CEO replied that she was sure the Samaritans information was included in the newsletter.

5.1.16
Redacted for confidentiality purposes.

5.1.17
Redacted for confidentiality purposes.

5.1.18
Redacted for confidentiality purposes.

5.1.19
Redacted for confidentiality purposes.

5.1.20 Redacted for confidentiality purposes.

Discussion points:

Question: In relation to Voids, Member 2 asked if the 28 current voids are the same in terms of average year on year.

Response: The CEO advised on average there is approximately 220-250 voids per year which equates to an average of 18 per month. In April there was 11 end of tenancies therefore around average number of voids.

Question: Member 9 asked if the Arrears Direct Payments suspension was for a limited period to overcome the crisis.

Response: The CEO replied yes and the Scottish Government advice is that RSL's cannot carry out pre action requirements at the moment. Redacted for confidentiality purposes.

Question: Member 7 asked if it would be helpful if tenants were given a rent statement and reminded that the Association is there to help them. It would provide them with a snapshot of where they stand.

Response: The CEO confirmed yes, we could include their balance on letters that we send out and include a full rent statement on the second follow up letter.

Question: Member 9 asked if the Arrears Direct Payment was stopped for any other reason than the COVID-19 crisis.

Response: The CEO advised the Payment is suspended until June. The Association will not have to reapply once the Payments resume.

Question: Member 9 asked if there was a time limit before we can review furlough.

Response: The Director of Corporate Services replied that the Government states you must furlough staff for a minimum of 3 weeks and the Executive Management Team review the situation weekly. The Association is taking a very flexible approach to furlough as per the Government's and EVH's guidelines and it is very much based on business needs.

Action notes:

For redaction: 5.1.16 / 5.1.17 / 5.1.18 / 5.1.19 / 5.1.20

5.2 HOME Team Update and Payments Report

- 5.2.1 The CEO advised that the report detailed the HOME Team's update and payments. The reason the Appendixes were attached was to remind Members what information they have already seen in relation to the HOME Team, procurements, financial management and annual assurance reports.
- 5.2.2 With regards to approving the scheduled payments, the CEO informed Members that the Association was not recommending the payment of all the contracts for the HOME Team as the planned work in replacing windows, kitchens, bathrooms etc. has not been completed due to the COVID-19 crisis. The proposal is that the Association pay for the landscaping contract, the estates contract, the reactive repair contract and the void contract as per the Service Level Agreements.

At this point Member 2 declared that he has now resigned as Chair of the HOME Team Board.

- 5.2.3 Redacted for confidentiality purposes.

- 5.2.4 The CEO reported that Mears Group could not provide the Association with figures for providing emergency repairs and went on to say that she had found out through the Glasgow West of Scotland forum that Mears have given notice to all but 3 of the RSL's advising them of 13 weeks notice that they are withdrawing from their contract.

- 5.2.5 Member 7 commented that the information contained within the HOME Team Update & Payments report was in great detail and wished it had been available at the previous meeting. The CEO replied that the details were not readily available at the last meeting as the Association was managing the crisis situation. However, the Association now has had time to provide in-depth detail.
- 5.2.6 Member 7 stated that it may be worth, as part of business planning, establishing what resources need to be put in place for the HOME Team to grow. The CEO replied that originally the reason the HOME Team was set up was because there was not a good contractor available to do the maintenance work and the Association very quickly recognised that if it did the work itself it would have more control over what was happening in relation to the service that our tenants were getting - and also be better able to manage the relationship between the contractor and our tenants. This has been achieved and now is the time for review. The review will form part of the discussion that Management Committee is going to have during the Business Development day in regards to the objectives of the group in relation to the HOME Team.
- 5.2.7 The Head of Finance & IT advised that the QL system the HOME Team were currently using is more specifically oriented to housing associations and not a dedicated repairs and maintenance platform that will meet all their needs. Included within the current years budget is provision of a maintenance specific software package which will allow the HOME Team to manage their fleet as well as manage local contracts within one platform meeting their needs. The system could link in to the Association's systems in a way that would serve both organisations' requirements. The HOME Team were ready to sign a contract with a software company however this has been put on hold due to the COVID-19 crisis.
- 5.2.8 Member 11 noted that from the Association's point of view it was essential to get the HOME Team back working safely in our properties. The CEO replied that due to social distancing measures, new ways of working would be looked at. The HOME Team budget will be reviewed in relation to fitting kitchens and bathrooms in properties whilst maintaining social distancing. An action plan was being developed to manage how the work is carried out.

Discussion points:

Question: Member 11 asked if Mears have withdrawn from any RSL's within the Govan area.

Response: Redacted for confidentiality purposes

Question: Member 11 asked if the HOME Team could bid for these contracts.

Response: The CEO replied that there's a potential opportunity in relation to the HOME Team carrying out the work. The HOME Team would have to tender for the contracts and consider any risks and the final decision would lie with both the Management Committee and the HOME Team Board

Question: Redacted for confidentiality purposes

Response: Redacted for information purposes only

Action notes:

Following discussion, scheduled payments and the change to service provision and contracts were approved by Members.
NB – Members 1 and 2 abstained from voting due to a conflict of interest being on the HOME Team Board.

For redaction: 5.2.3 – Discussion point

5.3 Monthly Policy Review Report

5.3.1 The Director of Corporate Services presented the monthly policy report advising Members that the Association look at its policies on a monthly basis to ensure they are fit for purpose, reviewed and approved as required. The review also looks to see if there are any gaps and adopts policies considered best practice in the Sector.

5.3.2 The Director of Corporate Services advised Members that the Recruitment and Selection of Management Committee Members Policy was a new policy. The reason for introducing the policy is to ensure Members understood how the Association would approach recruitment and that every time the Association looks to encourage new Members the same consistent approach is adopted.

5.3.2 The Director of Corporate Services informed Members that the Abandonment Policy has been reviewed and updated in line with legislation and best practice.

Discussion points: N/A

Action notes:

Following discussion, Members approved both of the new policies presented.

For redaction: N/A

5.4 Housing Services Report

5.4.1 The CEO advised that there were no cases of former tenant bad debts and no cases of decree for consideration in April 2020. Redacted for confidentiality purposes.

5.4.2 The CEO confirmed that all other information in the report has been previously reported and no Committee approval was required.

Discussion points: N/A

Action notes:

Following discussion, Members noted the content of the report.

For redaction: 5.4.1

5.5 Property Services Report

5.5.1 The CEO presented the Report and advised that the Tenant and Resident Safety Report has been updated and the Association is meeting our legal duties and regulatory requirements in relation to tenant, resident and building safety.

5.5.2 The CEO advised that there has been no specific updates from either the Scottish Housing Regulator or other regulatory bodies to report. No Committee approval was required.

Discussion points: N/A

Action notes:

Following discussion, Members noted the content of the report.

For redaction:

6.0 Reports for Discussion/Information

6.1 Monthly Governance Report

6.1.1 The Director of Corporate Services presented the monthly Governance report, taking Members in detail through the content of the report and highlighting the following points.

6.1.2 Notifiable Events

The Association has notified the Regulator of its approach to COVID-19 and is updating them on a regular basis.

Redacted for confidentiality purposes

6.1.3 Complaints

There are no complaints currently under investigation by the SPSO since the last meeting.

6.1.4 Management Committee Membership – Recruitment

There are currently 10 elected members out of maximum of 15 places.

Two members of the Management Committee have requested a Leave of Absence: Redacted for confidentiality purposes.

Recruitment of additional Members has been placed on hold until face to face meetings can be held.

6.1.5 Management Committee Training

Management Committee training has been cancelled due to the current crisis.

6.1.6 Management Committee Attendance

The attendance for the Management Committee meeting held on 9th April 2020 was 83.3% against a target of 80%.

6.1.7 Tenant Service Improvement Update

The meetings of this group have been suspended due to the current crisis.

6.1.8 Health and Safety Update

The Association continues using the services of its H&S consultant, David Purdon CMIOSH, Ross International Safety Company, to ensure its ongoing legal compliance.

There were no updates or matters of concern to report other than the current pandemic COVID-19 affecting all.

6.1.9 Annual Assurance Statement

The Association is still working towards the annual assurance statement and the ARC. The ARC is on track to be submitted by the original due date.

6.1.10 Use of Seal

The seal has not been used since the last meeting.

6.1.11 Shareholder Application

There has been no new shareholder applications since the last meeting.

6.1.12 Other Governance Matters

COVID-19

The Executive Management Team meets regularly and discusses the Association's approach to COVID-19.

Scottish Housing Regulator – COVID-19 Monthly Return

The Regulator has requested that the Association provide a monthly return looking at staff absences, arrears, empty homes, the number of lets etc. This information is already collated and reviewed therefore is not a significant task.

Scottish Housing Regulator – Letter to all RSL's re Fraud

The Regulator has issued another letter regarding fraud and indicating that there is an increase in fraud against RSL's. The IT Team issue regular emails to staff regarding fraud, reminding them that if they see an email that does not look right to not open it and contact the IT Team instead. Staff are aware they need to be vigilant.

Scottish Housing Regulator – Advice to RSL Governing Bodies

The Regulator has issued a letter regarding advice to governing bodies during the current Coronavirus pandemic. The Executive Management Team has

reviewed the letter and will continue to monitor how the situation is progressing with reference to holding the AGM etc.

Management Committee – Business Planning

The Business Planning day arranged for Wednesday 20th May 2020 may be postponed until a later date or held electronically due to the COVID-19 crisis.

Discussion points:

Comment: Member 4 stated that she was quite worried out the finances of the Association due to COVID-19.

Response: The Director of Corporate Services replied that the Finance Team review the Association's finances every day. There is a daily update on the cash flow position and consideration of invoices due to be paid during the month. In addition, significant scenario testing is taking place and if there were any concerns at all it will be brought to the Committee to discuss.

Action notes:

Following discussion, Members noted the content of the report.

For redaction: 6.1.4

- 6.2 Govan Housing Association Financial Management Report to March 2020
- 6.2.1 The Head of Finance & IT advised that under normal circumstances the Association would not normally provide a March set of accounts to the Committee. The reason being is the end of March is also the financial year end and there is a number of financial year end processes that need to be carried out that are quite complex - including the accruals process which can affect all aspects of the accounts. These processes have not yet been completed.
- 6.2.2 The Head of Finance & IT advised that the report represented the Association's financial position in March and the Year End account will differ. He went on to say the financial position will reduce once the accruals and end of financial year processes has been taken into consideration. However, on the face of it up to March the Association was in a strong financial position with a large surplus at this point in time. Up to end of March, the current lockdown was just beginning therefore the COVID-19 crisis has little impact on the March figures.
- 6.2.3 The Head of Finance & IT then discussed in detail the content of the following appendices:
- Statement of Financial Position (Appendix 1)
 - Statement of Comprehensive Income (Appendix 2)
 - Office Overheads Breakdown (Appendix 3)
 - Key Finance Performance Indicators (Appendix 4)
 - Statement of Cash Flow (Appendix 5)

6.2.4 The Head of Finance & IT advised that the cash position is significantly different from what was projected because of the delay in the windows contract. The March position was quite strong, with savings because of delays to contracts. The overall surplus after year end is anticipated to be higher than expected.

Discussion points:

Action notes:

Following discussion, Members noted the content of the report.

For redaction: N/A

6.3 Govan HOME Team Financial Management Report to March 2020

6.3.1 Redacted for confidentiality purposes.

6.3.2. The Head of Finance & IT advised that the HOME Team budget anticipated the window replacement contract starting in September 2019; however this was delayed to February 2020.

6.3.3 The Head of Finance & IT then discussed in detail the content of the following appendices:

- Statement of Financial Position (Appendix 1)
- Statement of Comprehensive Income (Appendix 2)
- Office Overheads Breakdown (Appendix 3)
- Key Finance Performance Indicators (Appendix 4)
- Statement of Cash Flow (Appendix 5)

6.3.4 The Head of Finance & IT noted that the overall HOME team expenditure for the year is less than budgeted. However, the net effect is that the HOME Team expects to have a deficit for the year because some contracts have been delayed and also the current lockdown has resulted in a loss of income from the planned works in March.

Discussion points:

Action notes:

Following discussion, Members noted the content of the report.

For redaction: 6.3.1.

6.4 Govan HOME Team Draft Budget 2020/21

- 6.4.1 The CEO advised that she had asked the Head of Finance & IT to present the draft budget so that Members would have the basis for going forward for the 3 months projections. However, the draft budgets had little meaning due to the effects of the current COVID-19 crisis.
- 6.4.2 The CEO informed Members that the budgets would be brought back to Committee for approval once they have been reviewed.
- 6.4.3 The CEO stated that the situation was concerning for the HOME Team as they will not receive payment for any of the planned programme until the works started. Member 11 commented that hopefully the lockdown measures ease and the HOME Team can start back to work.
- 6.4.4 The CEO advised that monthly updates would be provided to the Committee in relation to the HOME Team budgets and expenditure as this was a critical risk for the Association and that will require to be managed.
- 6.4.5 Member 7 stated that the Association need to be able to keep tenants informed with regards to replacement windows as tenants have been promised windows for a long time and could be faced with another winter without new windows. Member 11 agreed and reiterated that it was essential to get the HOME Team working again in Association properties as soon possible and in a safe way.
- 6.4.6 Member 7 noted that if Water Row was not going ahead due to the economic and political situation following the COVID-19 crisis, it may provide more flexibility to increase resources thereby speeding up the installation of the windows. The CEO responded that the Association was going to look at resources both from a tenant and a HOME Team income perspective
- 6.4.5 The CEO advised that priorities and objectives for the Group would be agreed during the Business Development day and will take into account any risks.

Discussion points:

Action notes:

Following discussion, Members noted the content of the report.

For redaction: N/A

- 6.5 Govan HOME Team 1st Quarter Projections 2020/21
- 6.5.1 The Head of Finance & IT presented the report noting key areas of importance. The HOME Team furloughed a number of staff on 23 March; all figures included in the projections take that into consideration.
- 6.5.2 Redacted for confidentiality purposes.

6.5.3 The Head of Finance & IT went through section 4 of the report in depth and advised that there would be a loss of income Redacted for confidentiality purposes from basic contracts.

6.5.4 The Head of Finance & IT went through the salary costs at section 5 of the report in depth explaining that furloughed income per month in May and June is approximately Redacted for confidentiality purposes.

The Head of Finance & IT advised that the actual salary figure was less than budget because there are a number of unfilled positions due to the COVID-19 crisis where contracts have been delayed.

6.5.6 The Head of Finance & IT reported that direct maintenance costs has produced significant savings primarily due to a sharp fall in materials costs due to the current lockdown and went on to say that overheads will not change too much as rent etc. still requires to be paid.

6.5.7 The Head of Finance & IT advised that the Association is proposing to Redacted for confidentiality purposes.

6.5.8 The Head of Finance & IT advised that financial projections were being reviewed on a month by month basis as the situation can change significantly if new contracts were introduced and staff unfurloughed.

6.5.9 Redacted for confidentiality purposes.

6.5.10 The CEO advised that it was crucial to start working on the planned maintenance programme as soon as possible and went on to say that if the situation stays the same as far as lockdown is concerned, projections will be repeated and presented to the Committee.

Discussion points:

Action notes:

Following discussion, Members noted the content of the report.

For redaction: 6.5.2 / 6.5.3 / 6.5.4 / 6.5.7 / 6.5.9

6.6 Govan Housing Association 1st Quarter Projections 2020/21

6.6.1 The Head of Finance & IT presented the report noting key areas of importance. Redacted for confidentiality purposes.

6.6.2 The Head of Finance & IT advised that if the HOME Team get back to work in July and a large number of repair calls are logged from tenants, the HOME Team could attempt to carry out 12 months work in 9 months resulting in the Association paying out the same amount of money. However, if there is no replacement window works being carried out between April, May and June the window replacement contract for the remaining year would be 9 months worth

of windows resulting in a reduction in cost to the Association and a loss of income for the HOME Team.

- 6.6.3 Member 11 repeated that it was vital that the HOME Team start working in the Housing Associations properties safely and consider decanting the tenants for a day in order to allow HOME Team staff to replace the windows without causing disruption to tenants.

Discussion points:

Question: Member 4 asked in relation to the window contract, will the cost of the windows increase from what has been budgeted?

Response: The CEO advised no, it is a works contract that has been signed and the supplier returned a tender document.

Question: Member 9 asked if it was possible to have one property where tenants could decant to for the whole day, perhaps having one person remaining in their property in order to allow the windows to be replaced.

Response: The CEO replied that it has already been suggested and the Association is looking into it. The Association would have to take the rental loss and ensure the property was deep cleaned ready for the next person using it.

Action notes:

Following discussion, Members noted the content of the report.

For redaction:

6.6.1

7.0 Any Other Competent Business

Member 11 thanked the Senior Team for their hard work during the current Coronavirus pandemic.

Discussion points:

Action notes:

For redaction: N/A

8.0 Date of Next Meeting

- 8.1. The date of the Special Management Meeting to elect Office Bearers is Friday 8th May 2020 at 12 noon.

8.2 The date of the next full Management Committee meeting is Thursday 28 May 2020 at 3.00pm.

INTERIM CHAIRPERSON'S SIGNATURE:|

A handwritten signature in cursive script, appearing to read 'B. P. L. J.', is written in black ink. The signature is positioned above a horizontal dotted line that spans the width of the page.

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