

**CALVAY HOUSING ASSOCIATION MINUTES OF 2019/2020
MANAGEMENT COMMITTEE: 12 MARCH 2020**

1 SEDERUNT

Present:	Anna Ellis	-	Chairperson
	Alison A'Hara	-	Vice Chair
	Chris Warwick	-	Secretary
	Rebecca Howden	-	Treasurer
	Rosemarie Lindsay	-	Committee Member
	Sandra McIlroy	-	Committee Member
	Laura Sneider	-	Committee Member
	John Lyon	-	Committee Member
	Pauline Barr	-	Co-opted Member
	Margaret Lynch	-	Co-opted Member
	Julia Okun	-	Co-opted Member
	Eddie Dunlop	-	Co-opted Member
In Attendance:	Nick Dangerfield	-	Director
	Tracy Boyle	-	Corporate Services Manager
	Steven Young	-	Bruce Stevenson Insurance Brokers (Items 1-3 only)
	Freya Lees	-	North Star Consulting (Items 1-6 only)

2 DECLARATION OF INTERESTS

There were no declarations of interest.

The Chair advised that Item 5 on the agenda would be brought forward, to allow the insurance broker to do his presentation and then leave the meeting.

3 INSURANCE RENEWAL – PRESENTATION BY CONSULTANT / WRITTEN REPORT BY DIRECTOR APPROVED

A written report by the Director was circulated to Committee prior to the meeting and noted. He advised Committee that the Association was looking at insurance provision because it had been with Zurich for so long and it was prudent to review the current coverage and look at obtaining additional coverage where any gaps existed. He felt it was useful for Committee to meet with the broker, Steven Young from Bruce Stevenson Insurance Brokers, to gain assurance that the Association had appropriate levels of cover in place and relevant to the sector. He then introduced Steven to the members present.

Steven advised Committee that his company provides insurance advice to around 70 RSL's including a few in the Greater Easterhouse area. He advised that because the Association's value of spend on insurance is so high, it brings in a different method of procurement with a very clear set of rules. He explained that in tendering for this insurance, there is no exclusion to any insurer, however they are made aware of any criteria that may preclude them from tendering. In the tendering exercise carried out for the Association, the broker has ensured that the companies he is recommending do not have an 'under insured' clause. He will also make sure there is clear communication with key staff, including a monthly claims listing. A Committee Member raised concern about the previous insurer paying out on owner occupiers' claims without any meaningful discussion with the Association. Steven advised that going forward, owners will report claims to Bruce Stevenson, who will then contact Calvay. They will encourage communication between owners and the Association, particularly in cases where there may be factoring arrears, etc. Steven advised that he would be happy to come in and present to staff on how

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the processes will work.

A Committee Member expressed concern that this was an operational decision and not for Management Committee. The Director advised that he brought this to Committee because it was a significant change, both to the longstanding insurance provider and the level of cover. Another Committee Member thought this was the right thing to do, because it involves a large amount from the Budget, however it could possibly be delegated back to staff once the Audit & Risk Sub Committee was in place, who could scrutinise it in future if necessary.

Steven Young advised that the proposal brought before Committee does plug some of the gaps that existed in the Association's cover but we may need to revisit around refurbishment/development works. However, he reassured Committee that our cover is now commensurate with peers in the sector.

In response to a question from a Committee Member about the cover relating to cyber security, Steven Young confirmed that this relates to security breaches, for example loss of a memory stick or laptop containing personal data.

In response to a question from a Committee Member about whether the costs in the report were indicative or actual costs, Steven confirmed that these were the actual costs.

The Chair thanked Steven for his presentation and he left the meeting.

As there were no further questions on this report, Committee unanimously approved the quotation for insurance cover for 2020-21, as outlined in the Director's report.

4 MINUTES OF MANAGEMENT COMMITTEE MEETING HELD ON 13 FEBRUARY 2020 APPROVED

The minutes of the Management Committee meeting held on 13 February 2020 were circulated prior to the meeting and noted.

5 MATTERS ARISING FROM PREVIOUS MINUTES

4.9 Committee Structure Working Group

In response to a question from a Committee Member, it was noted that the Standing Orders are an item on this agenda.

6 GOVERNANCE REVIEW – WRITTEN REPORT BY DIRECTOR/PRESENTATION BY CONSULTANT NOTED

A written report by the Director, along with the final reports from the Consultant, were circulated to Committee prior to the meeting and noted. The Director handed over to Freya Lees, Consultant, to report on her findings.

The consultant advised that she had been asked to carry out an independent review of Calvay's performance against the Regulatory Standards, along with an investigation into the resignation of the former Chairperson for non personal reasons, which was a Notifiable Event to the Scottish Housing Regulator.

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The consultant reminded Committee that there has been an expectation for RSL's to self assess since 2012. The Regulatory Framework was revised in 2019 and the Annual Assurance Statement was introduced. In the Association's case, it was noted that although Committee were involved in reviewing the evidence required for the Assurance Statement, not all Committee were involved in seeing all of the evidence. The Consultant advised that reviewing of evidence for the Assurance Statement should be an ongoing process involving all Committee Members. For example, Committee Members should be thinking about how any reports and papers that they receive for Committee meetings fit in with self assessment. The Consultant advised that although she has made 50 recommendations in her report and this may look worrying, a lot of them can be grouped.

Key Findings

Strategy v Operational

The Consultant noted that a broad, 20 year vision had been discussed at the last Committee/Staff away day in 2019, but have they thought about the next 5 years and how this looks? She also noted that no away day has been planned for this year and in her opinion, this should be an annual event and should not always involve staff. She also advised that Committee do not continually have to revisit the Strategic Objectives, but they should be looking at how the organisation is moving forward. In particular, Committee should be driving financial planning, sensitivity analysis, etc.

Appraisals

The Consultant highlighted the undernoted points:

- No output available from the 2019 Committee appraisal process
- Process for dealing with the 9 year rule is under developed
- Induction process is under developed
- Code of Conduct – although training was attended by almost all Committee Members, the individual consultations suggested there were still instances of poor behaviour, therefore was this training effective?
- No individual or collective training plans.

Appraisal of the Senior Officer

The Consultant noted that no appraisal had been carried out of the Senior Officer, who has now been in post for around 18 months. This, in her opinion, is a substantial failing and needs to happen as soon as possible.

Committee Structure

Although Committee have recently reviewed the Committee structure, in the Consultant's view this needs a clear remit and the role of observers needs to be formalised, along with sub committee membership numbers and quorums.

Membership Policy

It was noted that this was last reviewed in 2014. The Consultant advised that Committee needs to look at its composition, particularly in regard to spouses/siblings. A policy needs to be developed around this, but Committee should also look into it in terms of relationships to staff.

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Audit & Risk

The Consultant noted that there seems to be a lack of Committee involvement in risk management and neither internal nor external audit had been tendered for a long time. The Director advised that he had spoken to the Association's external auditors about this. They had stated that although appointments can last a long time, it is usually different auditors who come in each year, therefore minimising any risk of developing too close a relationship. It was noted that Committee should also be helping to shape the scope of the internal audit programme.

Treasury Management Policy

The Consultant asked Committee to consider whether they understood finance to a reasonable standard.

Tenant Engagement

The Consultant considers the biggest gap to be in this area. Although the Association does attempt to consider tenants' views, it still needs a formal strategy to deal with this. It was agreed to find out if people are asked their preferred method of communication during the new tenant sign up process.

The Director advised that due to the emerging situation around Covid-19, the consultant carrying out the Tenant Satisfaction Survey will now be doing this exclusively by phone. In response to a question from a Committee Member, the Director advised that the survey had not been tendered on this occasion, however as the Association has used the same company for the last few surveys, he intends to tender this work in future. The Committee Member expressed that the Association also needs more formal procurement procedures in place.

The Consultant asked if Committee had considered the view of the partners they work with, as there does not seem to be any way of evidencing this at the moment. Her opinion is that it is important for the Association to look at this too. The Consultant also recommended that Committee get more involved in comparisons with peer groups, current trends and Scottish averages.

Equalities

The Consultant advised that the Association's approach to equalities needs to be more robust.

Whistleblowing

Although Committee have received internal and external training on this, the staff need to be made more aware of whistleblowing and be supported in this area.

To summarise, the Consultant advised that although she is making a seemingly high number of recommendations, the Association does have most things in place – they just need some improvement.

A Committee Member expressed concern that the tone of the report could have an adverse effect on Committee's confidence. For example, they do not necessarily feel that someone is not participating just because they do not

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always speak out at meetings. The Committee Member therefore asked for the report to be reframed, perhaps with some kind of statement to say that Committee are capable of carrying out their role. Another Committee Member expressed concern that the Consultant was being asked to change the report to 'suit'.

Following further discussion on the expectations some Committee Members had from the report, it was agreed that the Consultant would apply a status and timescale to the recommendations, which Committee will review and agree. She will also add in a statement referring to compliance.

The Consultant then turned her attention to the second part of her report, which was the investigation into the resignation of the former Chairperson. She advised that it was difficult to be conclusive, as the former Chair refused to engage in the investigation. She has therefore had to rely on the individual consultations held with Committee and staff members.

A Committee Member expressed concern about the former Chair not bringing their concerns to Committee at the time, also about their refusal to engage. Another Committee Member disagreed with this, and stated that the former Chair *did* express their feelings to Committee and on several occasions. They also expressed that, even though the Consultant had not witnessed any cliques or factions during their observations, they do actually exist.

Committee thanked the Consultant for her work and time at the meeting. The Consultant left the meeting at this point.

7 REVIEW OF STANDING ORDERS – WRITTEN REPORT BY DIRECTOR APPROVED, SUBJECT TO UPDATED FINANCIAL LIMITS

A written report by the Director was circulated to Committee prior to the meeting and noted. Following discussion the Standing Orders were approved with one amendment; that staffing sub-committee meet on an ad-hoc basis and, subject to revised Financial Limits being brought back to committee for approval

It was also noted that a meetings timetable will have to be drawn up to reflect the new Committee structure.

8 BUSINESS PLAN – UPDATE – WRITTEN REPORT BY DIRECTOR APPROVED

A written report by the Director was circulated to Committee prior to the meeting and noted. The Director advised that he was concentrating specifically on the delivery plans. The objectives marked with an asterisk are highlighted as being the most important issues to tackle from the self assessment.

A Committee Member expressed concern that the Association is not meeting a lot of the objectives it should be and does not feel assured that we will meet the target dates. The Director agreed that we did miss the opportunity for a mid year review of the Plan and should aim to do this after 4 months. The Committee Member also expressed concern that there was no Notifiable Event register or procedure in place and questioned whether senior staff were too 'operational' and not strategic enough. The Director advised that the staff structure would require to be discussed at a separate time.

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Otherwise the updated Business Plan was approved by Committee.

9 APPOINTMENT OF BIN STORE REFURBISHMENT AND RENEWAL CONTRACT – WRITTEN REPORT BY PROPERTY SERVICES MANAGER APPROVED

A written report by the Property Services Manager was circulated to Committee prior to the meeting and noted. The Director gave some background to the report.

In response to a question from a Committee Member, the Director advised that he was not aware of any grants to assist with funding this work. In response to a further question, he confirmed that although this work was accounted for within the Association's financial projections, it was not envisaged that the costs would be as high.

Some discussion then took place regarding the types of works required for different areas and also pull through arrangements, which Glasgow City Council have said they will do for now.

Otherwise, the recommendation to appoint TCS Response Ltd as the contractor for these works was approved.

10 FORMER TENANT WRITE-OFFS – WRITTEN REPORT BY SENIOR PROPERTY SERVICES OFFICER APPROVED

A written report by the Senior Property Services Officer was circulated to Committee prior to the meeting and noted.

The former tenant write-offs report was unanimously approved by Committee.

11 INTERVIEW ROOMS – WRITTEN REPORT BY DIRECTOR APPROVED

A written report by the Director was circulated to Committee prior to the meeting and noted. The Director advised that he could not recommend spending approximately £50,000 to attempt to rectify the problems, especially without assurance that it would definitely work.

Following some discussion, Committee agreed to Option 3a contained within the report. This should cost approximately £10,000.

12 APPLICATIONS FOR MEMBERSHIP

There have been no new applications for membership since the last meeting.

13 TRAINING AND EVENTS

Rebecca Howden is due to attend the SHARE Conference this weekend and Alison A'Hara is due to attend the feedback session on the Assurance Statements on 2 April.

14 SCOTTISH HOUSING REGULATOR – UPDATE – VERBAL REPORT BY DIRECTOR NOTED

The Director advised that the Regulator is satisfied with the Association's Assurance Statement. However, they did call today to get some information on finance arrangements for the new development.

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15 NOTIFIABLE EVENTS TO THE REGULATOR – VERBAL REPORT BY DIRECTOR NOTED

There have been no Notifiable Events since the last meeting.

16 SIGNING OF MINUTES BY CHAIRPERSON

The minutes were duly signed by the Chairperson.

17 OUTSIDE BODIES

i. Employers in Voluntary Housing

The representative advised that EVH have been involved in a project on new ways of flexible working, the Director has been involved in this also.

Some EVH staff are currently working from home.

ii. Glasgow and West of Scotland Forum

The representative advised that the next meeting of GWSF is being held on the same night as the Corporate Sub Committee. She will be attending the sub committee meeting. The representative updated Committee on the recent work of GWSF, including:

- Social Media
- Housing to 2040
- Response to Scottish Government consultation
- Briefing on Scottish Government's Investing in Communities Fund.

iii. Easterhouse Housing and Regeneration Alliance

The representative advised that a productive meeting had been held with Michael Cameron, Chief Executive of the Regulator. He has agreed to meet with the group twice yearly.

iv. SHARE

The representative advised she will be attending the SHARE Conference this weekend.

18 AOCB

i. Coronavirus

The Director advised that he is currently putting arrangements in place for some staff to work from home. In a response to a question from a Committee Member, he confirmed that pandemic will be added to the Risk Register.

Some discussion took place on identifying and prioritising actions in relation to this continually evolving situation.

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ii. Fair Trade

In response to a question from a Committee Member, the Director confirmed that the Association is not a Fair Trade organisation.

iii. Complaints Procedure

The Corporate Services Manager asked Committee if they could approve the updated Complaints Procedure. The main change was the removal of reference to the Care Commission, as this does not apply. The other changes were purely aesthetic. Committee approved the procedure.

19 DATE OF NEXT MEETING

The next scheduled meeting is Thursday 16 April 2020.

APPROVED _____

DATE _____