

**CALVAY HOUSING ASSOCIATION MINUTES OF 2019/2020  
MANAGEMENT COMMITTEE: 14 MAY 2020**

**1 SEDERUNT**

|                |                   |   |  |
|----------------|-------------------|---|--|
| Present:       | Anna Ellis        | - | Chairperson                                |
|                | Chris Warwick     | - | Secretary                                  |
|                | Sandra McIlroy    | - | Committee Member                           |
|                | Laura Sneider     | - | Committee Member                           |
|                | Pauline Barr      | - | Co-opted Member                            |
|                | Margaret Lynch    | - | Co-opted Member                            |
|                | Julia Okun        | - | Co-opted Member                            |
|                | Eddie Dunlop      | - | Co-opted Member                            |
| Apologies:     | Alison A'Hara     | - | Vice Chair                                 |
|                | Rebecca Howden    | - | Treasurer                                  |
|                | John Lyon         | - | Committee Member                           |
|                | Rosemarie Lindsay | - | Committee Member                           |
| In Attendance: | Nick Dangerfield  | - | Director                                   |
|                | Tracy Boyle       | - | Corporate Services Manager                 |
|                | Gerry Shepherd    | - | Finance Consultant<br>(Items 1-6 only)     |
|                | Karen Anderson    | - | Consultant – Indigo House<br>(Item 7 only) |

**2 DECLARATION OF INTERESTS**

There were no declarations of interest.

**3 MINUTES OF MANAGEMENT COMMITTEE MEETING HELD ON 12 MARCH 2020 APPROVED**

The minutes of the Management Committee meeting held on 12 March 2020 were circulated prior to the meeting and noted. During consideration of these minutes, the following items were noted:

**Item 6 – Governance Review**

In response to a question from a Committee Member regarding the appraisal of the Director, it was noted that this was scheduled to take place following the Committee appraisals.

In response to a further question regarding the timescale for actioning the points raised in the Governance Review, the Director advised that he needs to incorporate these in to the Business Plan and would aim to do so for the June Committee meeting.

In response to a further question from a Committee Member regarding which sub committees some of the actions might fall under, the Director advised that this has still to be determined.

Otherwise the minutes were approved by the members present.

**4 NOTES OF INFORMAL MANAGEMENT COMMITTEE MEETING HELD VIA ZOOM CONFERENCE CALL ON 16 APRIL 2020 NOTED**

The notes of the informal Management Committee meeting, held on 16 April 2020 via Zoom conference call, were circulated prior to the meeting and noted.

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**5 MATTERS ARISING FROM PREVIOUS MEETING**

There were no matters arising.

**6 MANAGEMENT ACCOUNTS TO MARCH 2020 – FINANCE CONSULTANT IN ATTENDANCE – APPROVED**

The Management Accounts to March 2020 were circulated prior to the meeting and noted. The Finance Consultant proceeded to take Committee Members through the accounts, noting the salient points.

**Statement of Comprehensive Income**

- Voids better than anticipated
- Largely on budget for most areas
- Bad debts at a manageable level
- Slight slippage on major repairs
- Income/Expenditure satisfactory overall – no major overspend.

**Statement of Financial Position**

- The Finance Consultant confirmed that the Association is very solvent.

**Statement of Cash Flows**

- Debt servicing costs approximately £330,000.

In response to a question from a Committee Member regarding bad debt provision, the Finance Consultant advised that Committee have since approved former tenant write-offs, therefore bringing this figure down. Gross rent arrears in the Balance Sheet included Technical, Non technical and Former Tenants (note 13) which was the total amount recoverable at the 31<sup>st</sup> March 2020 and that a 'Provision for Bad Debts' was necessary so as not to overstate amounts recoverable, especially in light of the Covid 19 pandemic.

- Staffing costs down due to the resignation of the Community Development Manager.
- Management Expenses overall are below budget.
- Continuing to meet loan covenants comfortably.

**Loans**

The Finance Consultant advised that the Clydesdale Bank have honoured their offer to provide 1.5% on a further 12 months term deposit.

The Director and Finance Consultant are continuing talks with various lenders for the new build development, with the Nationwide and Clydesdale being showing most interest.

A decision will have to be taken as to which lender to go with, undergo a credit assessment and iron out all the legal issues. This could take a few months. A hard Offer of Grant has been received from the Council, with a possible site start of August, however this is moveable.

The Finance Consultant advised Committee that construction costs are

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increasing significantly, therefore the Association will have to ensure any grants and private finance are securely in place before signing off with the developer.

The Management Accounts were approved by the members present.

The Finance Consultant left the meeting at this point.

It was agreed to carry on with the business on the agenda until 7.00 pm; when the Consultant due to present Item 7 would join the meeting.

**8 RISK REGISTER TO MARCH 2020 – WRITTEN REPORT BY DIRECTOR APPROVED**

A written report by the Director was circulated to Committee prior to the meeting and noted.

In response to a question from a Committee Member, the Director noted that the risk relating to Universal Credit should show an increase, due to the current circumstances. The Director acknowledged that risk is an area that Committee should be more heavily involved in and the Risk Register should show a summary of the work done in the background.

A Committee Member made a suggestion that the following items were included in the Register; EESSH, Electrical Inspections and Rapid Rehousing. In response to a question from the Committee Member on the Association's quota for Rapid Rehousing, the Director advised that we are currently in talks with GCC regarding letting some properties to them on a short term basis.

Otherwise, the Risk Register was approved by the members present.

**9 COVID-19 PERFORMANCE INFORMATION – 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 this report provides a snapshot of how the current crisis is affecting the Association. A more detailed report containing some financial modelling will be brought to the June meeting.

**Voids**

Some movement has taken place since 5 May with 3 properties becoming void, one of which is a sensitive let. 3 properties will be offered to GCC on a lease basis. In response to a question from a Committee Member, the Director advised that these are usually for 3 months initially, then move to a month to month basis. If the let is subsequently transferred to a permanent let, then this would count towards the Section 5 quota.

**Arrears**

Following some discussion on rent holidays, it was agreed that to offer any type of rent holiday should not be considered at this point. The Director advised Committee that any arrears letters sent do acknowledge the difficult circumstances suffered by some tenants and include details of the Welfare Rights service. Committee were also reminded that no-one will be evicted as no court action can be raised during this time.

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**Close Cleaning**

It was noted that the Association is continuing to provide this service. Otherwise the report was noted.

Karen Anderson joined the meeting at this point.

**7 MANAGEMENT COMMITTEE EFFECTIVENESS POLICY/COMMITTEE APPRAISAL PROCESS – CONSULTANT IN ATTENDANCE – WRITTEN REPORT BY DIRECTOR/CONSULTANT APPROVED**

Written reports by the Director and Consultant were circulated to Committee prior to the meeting and noted. The Consultant advised that the brief issued to her was about improving the Association's approach to Committee effectiveness and turned attention to the Committee Effectiveness Policy policy she has produced, which is based on the most up to date guidance.

The Consultant suggested the following for Committee's consideration:

- Induction programme, perhaps half a day per month over 3 months but Committee can decide.
- New Committee Members working alongside existing.
- Appraisals need to happen before the AGM as they should link to the Business Plan.
- Chair needs to be selected on competence, not length of service.
- Consider a shorter term for the Chairperson, perhaps 3 years for Chair and 2 for Vice Chair, which could be swapped around.
- Some kind of training/learning programme for aspiring Office Bearers.

Discussion then turned to Office Bearers and their respective roles. The Consultant advised that other organisations have passed the Secretary's role to the Chief Executive or other Director. Organisations do not have to appoint 4 Office Bearers, it is usually the Chair/Vice Chair that are needed. It was agreed that clarity should be provided on the Secretary's role within the Association.

Otherwise the Committee Members present approved the Committee Effectiveness Policy.

The Consultant then took Committee through the Appraisal form, which will be sent out to all Committee Members. It was acknowledged that although it seems like there are a lot of questions, it is important to ask them in order to assess the level of skills and knowledge within the Committee. Committee are encouraged to complete their form via Survey Monkey, as this will make the analysis easier.

It was agreed that a panel comprising Pauline Barr, Alison A'Hara and Eddie Dunlop will interview the Chair.

It was agreed that the Chair, Pauline Barr and Eddie Dunlop will interview those with 9 years' plus service; Rosemarie Lindsay and Alison A'Hara.

The Chair, assisted by the Consultant will interview the remaining Committee Members.

The Consultant will move to work out an agenda with the relevant panels and

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it was agreed to conduct the interviews via Zoom. The Consultant will take notes and send these to the panel or Chair, whichever is appropriate. The notes will then be sent to the appraisee. Following the interviews, the Consultant will analyse the results and produce a Committee training programme and individual training plans. The Consultant will also present the feedback on the Chair to Committee, along with something on succession planning.

In response to a question regarding the Director's appraisal, the Consultant advised that her recommendation is normally to appraise the Chair first, then Management Committee and then the Director. She has submitted a proposal to assist with the Director's appraisal and approval was sought for the Chair to progress. This was approved, together with the process for carrying out the Committee Appraisals.

The Chair and Committee thanked the Consultant for her presentation and she left the meeting at this point.

**10 FURLOUGHING – WRITTEN REPORT BY DIRECTOR APPROVED**

A written report by the Director was circulated to Committee prior to the meeting and noted. It was decided that Committee want to pursue the option of furloughing several staff in addition to the caretaker.

As the meeting had reached 3 hours, it was unanimously agreed to adjourn the meeting and reconvene at 6.00 pm on Thursday 21 May, in order to conclude the business on the agenda.

**APPROVED** \_\_\_\_\_

**DATE** \_\_\_\_\_