

**CALVAY HOUSING ASSOCIATION MINUTES OF 2021/2022
MANAGEMENT COMMITTEE: 19 AUGUST 2021**

1 SEDERUNT

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|----------------|------------------|---|--|
| Present: | Anna Ellis | - | Chairperson |
| | Chris Warwick | - | Treasurer |
| | Jim Gourlay | - | Co-opted Member |
| | Pauline Barr | - | Secretary |
| | Margaret Lynch | - | Co-opted Member |
| | | | |
| Apologies: | John Lyon | - | Committee Member |
| | Sandra McIlroy | - | Committee Member |
| | | | |
| In Attendance: | Nick Dangerfield | - | Director |
| | Melissa Craig | - | Property Services Assistant |
| | Fettes McDonald | - | Finance Consultant (Items 1-7 only) |
| | Gill Montgomery | - | Development Consultant (Items 1-8 only) |
| | Tricia Thomson | - | Property Services Manager |

2 DECLARATIONS OF INTEREST

There were no declarations of interest.

3 MINUTES OF MANAGEMENT COMMITTEE MEETING HELD ON 24 JUNE 2021 APPROVED

The minutes of the Management Committee meeting held on 24 June 2021 were circulated to Committee prior to the meeting and noted.

4 MATTERS ARISING FROM PREVIOUS MEETING

8 – Development Update

A committee member questioned The Development Consultant if there were any more updates of the upcoming new build development at Garvel Crescent in regards to responses relating to new drainage proposals. It was noted that this is on the current agenda and a full update will be given by the Development Consultant.

There were no other matters arising.

5 ANNUAL ACCOUNTS 2020 – 2021- WRITTEN REPORT BY FINANCE CONSULTANT – APPROVED.

A written report by the Finance Consultant and the final annual accounts were circulated prior to the meeting and noted. The Finance Consultant advised these Draft annual accounts for the year to 31st March 2021 have been brought to Management Committee to approve. These accounts were discussed in depth by the Audit and Risk Committee at the meeting of 5th August 2021. A number of typographical errors were noted and one member raised a number of presentational points for consideration. These matters have been amended and a revised prior to being presented at this meeting.

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The Finance Consultant gave a brief overview of the annual accounts and noted that the year-end process went smoothly and, there were no difficulties encountered during the audit process from the Association's point of view.

A committee member questioned why the letter of representation has been signed by The Director and not The Chair, as the letter is to confirm that the Management Committee are aware that the financial statements and other presentations to the auditors are sufficient and appropriate therefore would make sense if this letter was signed by The Chair. In agreement, The Finance Consultant confirmed he will make this change and email the amended version over to The Director in the morning so that The Chair can sign.

As there were no other issues or questions the annual accounts 2020-2021 were unanimously approved.

6 MANAGEMENT ACCOUNTS FOR QUARTER TO JUNE 2021 – WRITTEN REPORT BY FINANCE CONSULANT – APPROVED.

The Management Accounts to June 2021 were circulated to Committee prior to the meeting and noted. The Finance Consultant took Committee through the accounts, noting the salient points;

Management Expenses

- Staffing costs relating to employed staff are only slightly over budget. Costs relating to Finance Agent are around £3k over budget. This is due to added cover for absences and work on the 30 year projections.
- The main overspends are Telephone costs - £2k due to the new fibre broadband – and Computer costs - £5.7k due to costs from Sapphire Technologies, who test the overall security of the Association's systems.

Maintenance

- The reactive maintenance expenditure to date is over budget by around £25k. There have been numerous properties where extensive void works have been required.
- Overall underspend on major repairs to end of June 21 of £14k. While smoke & heat detectors shows an overspend, this is mainly a timing issue, with nothing budgeted for these in the first quarter.
- Medical adaptations showing as £4k over budget for now but likely to just be a timing issue. Some of these costs will be recoverable through grants from Glasgow City Council.

Non Housing Accounts

The surplus/(deficit) from the Non Housing Accounts is added to the Housing Account surplus/deficit to arrive at the total Operating Surplus/Deficit for the Association. Calvay Centre income was higher than anticipated. Wider action income is made up of grants from Glasgow City Council which have been distributed to other EHRA Associations. Factoring surplus is on budget.

When a committee member questioned the reactive maintenance overspend specifically relating to the voids the Property Services Manager confirmed that recently the voids the association have been receiving back for re-let have been in poor condition. She also confirmed there were several voids needing asbestos removal as well as some also requiring décor works. The PSM also

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advised that there has been a back log of reactive repairs that have been done during this quarter due to restrictions lifting.

The Management Accounts to June 2020 were approved.

7 LOAN PORTFOLIO RETURN – WRITTEN REPORT BY FINANCE CONSULTANT - APPROVED

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

The Finance Consultant explained that the Association is required to submit this Loan Portfolio Return to the SHR on an annual basis and the annual return requires reviewing and prior approval by the Management Committee. The Finance Consultant briefly ran through his report noting the following points for information of the Management Committee;

- The Association has loan facilities with Clydesdale Bank and Nationwide.
- Total loan debt at 31 March 21 is £5.636m.
- Around 50% of the debt is on a variable rate basis with 50% on fixed rate basis.
- The loans are due to be fully repaid by 2031 (NBS) and 2041 (CB).
- There are no issues in terms of covenant compliance.

The Finance Consultant confirmed there are no concerns regarding any aspect of the loan portfolio return for the Association, the Management Committee unanimously approved the Loan portfolio return.

The Finance Consultant left the meeting at this point.

8 DEVELOPMENT UPDATE – WRITTEN REPORT BY DEVELOPMENT CONSULANT – NOTED.

A written report by the Development Consultant was circulated to Committee prior to the meeting and noted. The purpose of the report is to update Management Committee on the impact of the recent tender cost uplift and current development status.

As almost 18 months have passed since the original tender plus taking into account the current tendering climate where prices are constantly on the increase, Cruden have advised of an increase to the works cost of 5.12%, which equates to around £382,000. The increase in the developments costs has been reported to NRS and the Association has requested additional grant to cover the full amount of the increase. While there is a willingness from NRS to give this due consideration, the possibility is that any additional grant may be approved on the ratio of grant to private finance meaning the Association may need to try and obtain more private finance or fund the additional costs.

Brown + Wallace, the Association's Employer's Agent, have reviewed the revised costs proposed by Cruden and have confirmed that the cost uplift is reasonable. The Development Consultant confirmed that she will update the Management Committee as soon as she receives a response from the NRS.

In response to a question from a committee member regarding any update on the recent drainage proposals, the Development Consultant confirmed

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that the FRO confirmed in an email of 2nd July that the drainage proposals for surface water run-off had been approved. Since this time, she has been chasing the planning officer for the formal planning approval. We have received a few emails to suggest it is imminent and the draft conditions would be forwarded but to date, nothing further has arrived. The last email communication from the planner was 30th July when he advised the recommendation for approval was with his line manager for sign off.

9 APPLICATIONS FOR MEMBERSHIP

As the applications for membership had been received from current, co opted members of the Management Committee, i.e. Margaret Lynch and Jim Gourlay, they left the meeting while Committee made their decision. Both applications were unanimously approved and the two Committee Members returned to the meeting. Another two membership applications were also received and also unanimously approved these were for Elizabeth McLean and Lorraine Munn.

10 COMMITTEE TIMETABLE 2021-2022 – WRITTEN REPORT BY DIRECTOR – APPROVED.

A written report by the Director was circulated to Committee prior to the meeting and noted. The report included a draft timetable for committee to approve.

An additional Operations Sub was agreed for the 14th December and January's Operation Sub was put back to 1st Feb. With these amendments, the draft timetable was agreed.

11 PREPARATION FOR ANNUAL GENERAL MEETING 2021 – WRITTEN REPORT BY DIRECTOR NOTED.

A written report by the Director was circulated to Committee prior to the meeting and noted. This report covers a number of matters for information and decision in relation to the Annual General Meeting, which will be held in person at the Calvay Centre on 19th September 2021 starting at 7.00pm.

At the end of every annual general meeting, at least one-third of the Committee Members must retire. These retiring members should be the members who have served longest since they were last elected, but can also be re-elected. There are two current members who have served more than 9 years Alison A'Hara and Sandra McIlroy, whom will stand down at the AGM but have expressed interest in being re-elected.

12 KPIS FOR QUARTER ONE – WRITTEN REPORT BY DIRECTOR – NOTED.

A written report by the Director was circulated to Committee prior to the meeting and noted. The Director noted that overall, the quarter's performance is good, with exception of one figure, the number of gas inspections which have not been carried out, being of concern. The failed inspections are attributable to access problems due to the Covid pandemic. The PSM advised that staff are trying everything they can to gain access and that hopefully significant improvement to this figure is made in Q2's KPI report.

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13 MANAGEMENT DECISIONS TRACKER FOR QUARTER ONE – WRITTEN REPORT BY DIRECTOR – NOTED.

A written report by the Director was circulated to Committee prior to the meeting and noted. Following the internal audit on Governance, it was recommended by the auditor to begin an 'action log' to track Management Committee decisions. This is the Management Committee Decisions tracker to June 2021 and is reported on a quarterly basis. Management Committee noted the contents of the tracker provided in the report,

14 NOTIFIABLE EVENTS TO THE REGULATOR – VERBAL REPORT BY DIRECTOR.

The Director advised that there have been no new notifiable events to the regulator since the last meeting.

15 SCOTTISH HOUSING REGULATOR UPDATE – VERBAL REPORT BY DIRECTOR.

Nothing significant to report.

16 SIGNING OF MINUTES BY CHAIRPERSON

These will be signed at a later date after the meeting.

17 OUTSIDE BODIES

i. Employers in Voluntary Housing

The representative was not present to give an update on this item.

ii. Glasgow and West of Scotland Forum

It was noted we have no representative at the moment, however all GWSF information/updates, etc. are available on their website.

iii. Easterhouse Housing and Regeneration Alliance

No major updates from EHRA, ongoing discussions surrounding staff coming back to the office after COVID, the representative will keep committee updated.

iv. SHARE

Refer to the note on Decision Time.

18 AOCB

i. Bulk uplift, Fly Tipping & General Waste Disposal

A written report was circulated prior to the meeting by The Property Services Managed and noted. This report is asking committee to come to a decision on what

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action the Association will be taking against the three issues noted above. A report to the Operations Sub-Committee on 20 July 2021 highlighted the issues with bulk uplift and disposal, since the suspension of GCC's free service in April 2020 and the introduction of a chargeable service for all bulk waste collections from 5 July 2021. The report also discussed fly-tipping and general waste. It was agreed at the Operations Sub that this would be brought to Management Committee to come to the final decision.

Bulk Uplift

At the Operations Sub-Committee on 20 July 2021 the committee agreed to recommend to committee that Calvay should continue to provide the current bulk uplift service for tenement properties only, as the Association is responsible for the upkeep of common backcourt areas, but not for individual gardens however the issue of charging for this now needs to be decided.

The recommendation from the PSM is to create a new service charge for tenants at the next rent increase and to add the additional charge to the management fee for factored owners. It was also noted that GCC are allowing free disposal of bulk at their depots by contractors working for Has until March 2022, but charges are expected to be implemented thereafter.

The PSM has since approached our current contractor Clyde Valley Landscapes, who have offered to provide a weekly bulk disposal service for all tenements at £300 + VAT. This equates to £18,750 per year. Split by 640 residents this equates to £29.25 per year, or £2.44 per month as a service charge for tenants and £7.31 per quarter for factored owners.

After some discussion, Management Committee unanimously agreed to the PSM's recommendations and the Association will continue to uplift the bulk and is minded implement the charges and the next rent/management fee increase.

Fly Tipping

This was also highlighted as a major issue for the association, not only from residents within the area but also people coming into the area in vans to dispose of waste. It was noted that where it is unknown who is dumping the rubbish, it cannot be recharged

General Waste

The PSM gave an update from discussions regarding this at Operations Sub. Some residents are clearly not using the bins correctly and not recycling, despite numerous reminders in recent newsletters. The main focus now has to be on educating tenants to use the bins in the appropriate way. The bin stores will be monitored to see if the situation improves.

ii. UC Uplift & Furlough

A committee member noted that the UC uplift is ending on 1st October 2021 and expressed concerns that this may affect many of our tenants. At the start of the Covid-19 lockdown in 2020, the Government introduced a temporary £20 weekly increase for people receiving universal credit and working tax credits, however this will now end. Worries expressed were that the Association has not quite seen the full brunt of COVID financial affects as yet until the UC uplift ends. Furlough is also due to end on the same date, again meaning possible loss of income for tenants. It was requested a note of this is added to the next newsletter and advertise the Welfare Rights service.

iii. Afghanistan Refugees

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The PSM advised that she has been in contact with GWSF regarding the Afghanistan refugee crisis. The PSM asked committee if they had any objections to the Association using some of their upcoming void properties to lease to GCC in order to rehome some of the people affected by the recent troubles. The Committee unanimously agreed to this however one committee member expressed concerns about the support they require to have in place. The committee member noted that from previous experience there is not always a great deal of support offered to these refugees by third parties and it was suggested that the Association should endeavor to support them as much as they can as well as the third party agencies such as GCC Asylum team.

APPROVED _____

DATE _____