

**CALVAY HOUSING ASSOCIATION MINUTES OF 2020/2021  
MANAGEMENT COMMITTEE: 26 NOVEMBER 2020**

**1 SEDERUNT**

Present:	Anna Ellis	-	Chairperson
	Alison A'Hara	-	Vice Chair
	Pauline Barr	-	Secretary
	Laura Sneider	-	Committee Member
	Eddie Dunlop	-	Committee Member
	Margaret Lynch	-	Committee Member
	Sandra McIlroy	-	Committee Member
	Julia Okun	-	Committee Member
Apologies:	Chris Warwick	-	Treasurer
	John Lyon	-	Committee Member
In Attendance:	Nick Dangerfield	-	Director
	Tracy Boyle	-	Corporate Services Manager
	Gerry Shepherd	-	Finance Consultant (Items 1-5 only)

**2 DECLARATIONS OF INTEREST**

There were no declarations of interest.

**3 MINUTES OF THE MANAGEMENT COMMITTEE MEETING HELD ON 22 OCTOBER 2020 APPROVED**

The minutes of the Management Committee meeting held on 22 October 2020 were circulated prior to the meeting and noted. These minutes were approved on a motion by Pauline Barr, seconded by Laura Sneider.

**4 MATTERS ARISING**

**5. Bin Replacement Programme**

In response to a question from a Committee Member, it was noted that this project is nearing completion.

**5 MANAGEMENT ACCOUNTS TO SEPTEMBER 2020 – FINANCE CONSULTANT IN ATTENDANCE – APPROVED**

The Management Accounts to September 2020 were circulated to Committee prior to the meeting and noted. The Finance Consultant advised that the situation with Covid has significantly reduced the Association's expenditure this year, however rental income is holding up and voids are still within budget. There has been a general underspend across most budget lines and now that we have entered Tier 4, all day to day repairs have ceased once more. The Director advised that the kitchen and bathroom replacements have also had to be suspended, however we will continue to carry out gas servicing, electrical inspections, smoke alarms, etc. as these all relate to the health and safety of the tenants.

In response to a question regarding the £1M underspend, the Finance Consultant advised this was in relation to repairs, not the new build project.

In response to a question from a Committee Member regarding the figure of £71,000 shown for property insurance, the Finance Consultant advised that this includes money received from factored owners for property insurance.

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The Finance Consultant went on to advise Committee that there was a small deficit in the non housing account. He also discussed interest rates and recent talk about possibly even going into negative interest. Committee were reassured that the term deposit account has already been arranged and should not be affected should interest rates go into the negative. Overall the Association is carrying a healthy surplus.

Committee were advised that £100,000 in loan principal has been paid down. The loan for the new build will be brought to January's committee for agreement. With regard to the pension deficit, the next valuation is due in March 2021.

With regard to the cash flow, the Finance Consultant advised that small amounts of cash will continue to be spent on the new build until it gets on site, however the project will be funded via a combination of grants and loans. There has been an increase in cash of £¾M since April. Committee were advised that reactive maintenance is currently well within budget and the Association is currently meeting all of its loan covenants.

The Chair returned to General Expenses, particularly the figure relating to consultancy fees, which is showing as well over budget. She asked for a full breakdown of these fees, which the Finance Consultant agreed to provide to the Director, who will email these round.

The Management Accounts to September 2020 were unanimously approved.

The Finance Consultant advised that this is his last Management Committee meeting as he is due to retire. He will no longer be working with Calvay, but will continue in his own job at Reidvale for the next 9 months.

### **6 ANNUAL ASSURANCE STATEMENT – WRITTEN REPORT BY DIRECTOR APPROVED**

A written report by the Director was circulated to Committee prior to the meeting and noted. He went over the background to submitting the Annual Assurance Statement, mainly that this was Management Committee's statement to the Regulator that they are assured the Association is complying with the Regulatory Standards.

The Director reminded Committee that following last year's exercise, two major gaps had been identified, namely tenant scrutiny (looking for customers to scrutinise the Association's service – not Committee Members) and risk.

With regard to risk, the Director set up the Audit & Risk Committee, which met for the first time a couple of weeks ago. At that meeting, Committee Members looked at a new system which drills down further into each risk and allows Committee to set a formula/calculation for its own risks. A member of the A&R sub committee commented that the new system completely sets out the risk/controls/actions and is much simpler to follow than the risk spreadsheet, which the Director had also introduced subsequent to his arrival at the Association. In response to a question from a Committee Member on whether the system meets BSI standards, the Director advised that he was not aware of a requirement to meet any particular standards. In response to a question from another Committee Member, the Director advised the system was called ERM and cost around £1500.

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It was agreed to take item 7, Tenant Scrutiny Panel, before making a decision about the Assurance Statement.

**7 TENANT SCRUTINY PANEL – WRITTEN REPORT BY DIRECTOR NOT APPROVED**

A written report by the Director was circulated to Committee prior to the meeting and noted. The Director went through the background to the report, namely that tenant scrutiny had been identified as a major gap in last year's Assurance Statement and approval was now sought for £20,000 non budgeted expenditure to set up a scrutiny panel. Committee declined to agree any additional expenditure to set up a Tenant Scrutiny Panel.

Committee then returned to Item 6 – Annual Assurance Statement

The Director reminded Committee of the Evidence Bank available on Decision Time, which everyone has access to.

The Annual Assurance Statement was subsequently approved by Committee and the Director advised that this will be uploaded to the Regulator's portal by Monday's deadline.

**8 STANDING ORDERS – APPOINTMENT OF CHAIRS TO SUB COMMITTEES – 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 under the new Standing Orders, a different practice is required for appointing the Chairs of the Sub Committees (previously Convenors).

**i. Chair of Operations Sub Committee**

It was noted that Pauline Barr had been nominated at the Operations Sub Committee on 3 November. Committee agreed the appointment of Pauline Barr as Chair of Operations Sub Committee.

**ii. Chair of Audit & Risk Sub Committee**

Anna Ellis, Sandra Mclroy and Eddie Dunlop nominated Margaret Lynch, seconded by Julia Okun and Laura Sneider. As there were no other nominations, Margaret Lynch was appointed Chair of the Audit & Risk Sub Committee

**iii. Staffing Sub Committee**

Pauline Barr nominated Sandra Mclroy, who deferred to Eddie Dunlop. Eddie was subsequently appointed as Chair of the Staffing Sub Committee. The Corporate Services Manager will send round an updated membership list of the sub committees.

**9 APPLICATIONS FOR MEMBERSHIP**

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

**10 TRAINING AND EVENTS**

It was noted that the second part of the Business Planning sessions had been

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cancelled due to low attendance.

A member gave an update on the recent finance training she had attended online, which she had found quite basic and disappointing. She will complete her training evaluation form and return to SHARE.

**11 COVID ARREARS UPDATE – WRITTEN REPORT BY DIRECTOR NOTED**

A written report by the Director was circulated to Committee prior to the meeting and noted. It was noted that the arrears had not increased as much as originally anticipated. Committee asked that thanks are passed to the staff involved for their hard work.

**12 DEVELOPMENT UPDATE – WRITTEN REPORT BY DIRECTOR NOTED**

A written report by the Director was circulated to Committee prior to the meeting and noted. The Director advised that the main issue just now is with Planning bringing up new problems, for example adoption of roads at Garvel Crescent. The other issues with flooding at Garvel Crescent have now been resolved, however with regard to Blyth Road, modelling has shown that the Camlachie Burn is at capacity and cannot take any more excess water.

The properties listed on the Land Register do not correspond with the properties shown on the Land Registry map. Work is currently underway to re-register the properties accurately and then once that is done, the loan arrangements will be underway. In response to a question as to when this might be finalised, the Director has advised the lenders he would like it done by Christmas.

**13 NOTIFIABLE EVENTS TO THE REGULATOR – WRITTEN REPORT BY DIRECTOR NOTED**

A written report by the Director was circulated to Committee prior to the meeting and noted. Some discussion took place regarding the arrangements in place for the tenants affected and the difficulty in attempting to prevent something similar happening in the future. Otherwise, the notifiable event was noted by Committee.

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

The Director advised there had been no further contact from the Regulator.

**15 SIGNING OF MINUTES BY CHAIRPERSON**

To be carried out when we are back in the office.

**16 MINUTES OF OTHER MEETINGS**

**i. Minutes of Operations Sub Committee meeting held on 8 September 2020 noted**

The minutes of the Operations Sub Committee meeting held on 8 September 2020 were noted.

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ii. **Draft Minutes of Audit & Risk Sub Committee meeting held on 12 November 2020 noted**

The draft minutes of Audit & Risk Sub Committee meeting held on 12 November 2020 were noted.

**17 OUTSIDE BODIES**

i. **Employers in Voluntary Housing**

The representative advised that the monthly meetings have not been taking place, however she has been receiving regular reports. There will be a Management Committee meeting in December.

ii. **Glasgow and West of Scotland Forum**

The representative advised that no further update was available.

iii. **Easterhouse Housing and Regeneration Alliance**

The draft minutes of the EHRA meeting held on 11 November were noted.

iv. **SHARE**

It was noted that Chris Warwick has been nominated to SHARE's Executive Committee and we are just waiting on confirmation of their AGM where appointments to the Committee will be made.

**18 AOCB**

i. **Finance Arrangements**

In response to a question from a Committee Member, the Director advised that he has agreed with FMD to provide finance services on a 3 month rolling contract after Gerry leaves.

In response to a question from a Committee Member, the Director advised that FMD stated they did not need a handover period with the Finance Consultant.

ii. **Appointment of Gas Maintenance Servicing & Repairs 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 advised that although the tender had been discussed at the Operations Sub Committee on 3 November, the price/quality factor had not yet been evaluated. This has now been done and is attached to the report, brought before Management Committee for approval. Committee subsequently approved the recommendation to offer the contract to James Frew Ltd.

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**iii. Customer Mandate Form – Nationwide Building Society**

The Director advised that a version ad already been approved by Management Committee and the form had been signed and returned to the lender. However the lender had requested some minor changes to the form which now needs to be approved and signed again. With the exception of one Committee Member who did not vote, this was approved by the members present.

**iv. Draft Annual Return to OSCR**

The draft Annual Return to OSCR was circulated to Committee prior to the meeting and noted. This was approved for submission.

**v. Invoices**

A Committee Member raised a concern about whether the Association was paying its contractors on time. It was agreed that a report on invoice payment times would be brought to the next Audit & Risk Sub Committee meeting.

**vi. Finance Consultant's Retiral**

It was agreed that a gift should be arranged for the Finance Consultant. The Corporate Services Manager to look at the EVH guidance on retiral/long service awards.

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

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