

**CALVAY HOUSING ASSOCIATION MINUTES OF 2019/2020
MANAGEMENT COMMITTEE: 20 AUGUST 2020**

1 SEDERUNT

Present:	Anna Ellis	-	Chairperson
	Chris Warwick	-	Secretary
	Rebecca Howden	-	Treasurer
	Laura Sneider	-	Committee Member
	John Lyon	-	Committee Member
	Pauline Barr	-	Co-opted Member
	Eddie Dunlop	-	Co-opted Member
	Margaret Lynch	-	Co-opted Member
Apologies:	Sandra McIlroy	-	Committee Member
	Julia Okun	-	Co-opted Member
In Attendance:	Nick Dangerfield	-	Director
	Tracy Boyle	-	Corporate Services Manager
	Gerry Shepherd	-	Finance Consultant (Items 1-6 only)

2 DECLARATION OF INTERESTS

There were no declarations of interest.

3 MINUTES OF MANAGEMENT COMMITTEE MEETING HELD ON 23 JULY 2020 APPROVED

The minutes of the Management Committee meeting held on 23 July 2020 were circulated prior to the meeting and noted. During consideration of the minutes, the following items were noted:-

25.5 Hope Church

Some discussion took place regarding the Association's recent action in evicting Hope Church from their office in the Calvay Centre. It was noted that this had been discussed at a previous meeting and there was nothing in the written agreement obliging the Association to give a reason for terminating the agreement. This was noted.

4 MATTERS ARISING FROM PREVIOUS MEETING

There were no matters arising.

5 MANAGEMENT ACCOUNTS FOR QUARTER TO JUNE 2020 – WRITTEN REPORT BY FINANCIAL CONSULTANT APPROVED

The Management Accounts to June 2020 were circulated to Committee prior to the meeting and noted. The Finance Consultant took Committee through the accounts, noting the salient points, taking into consideration the lockdown:-

Statement of Comprehensive Income

- Rental income slightly down, but hopefully catch up before year end
- All maintenance budgets underspent, hopefully will get back on track quickly
- Interest receivable in line with budget, however still very low
- SHG received for new build, in legals just now

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Statement of Cash Flows

- Cash has gone up due to underspends
- The Director noted that although there is NIL against the Job Club under General Expenses, the Association has made a further commitment to this. .

Banking Covenants

The Finance Consultant advised that the Association will be adopting a new covenant for the Nationwide loan and the Clydesdale may change theirs early next year. He will continue to monitor this but does not foresee any problems.

Treasury Management – Term Deposits

The Finance Consultant advised that the Association had been offered a good deal of 1.5% on the £1M just before lockdown, which was good for the Association considering there has been talk of the possibility of interest rates going negative. He also advised that the loan for the new build has passed the credit stage and is now in legals.

Fixed Assets

The Finance Consultant advised that the Association has spent approximately £4,000 of its own money in terms of the new build, however this will be recouped. The development will be funded by Social Housing Grant and Private Finance.

The Director advised that the anticipated site start is now October/November.

The Finance Consultant asked if there were any further questions on the Management Accounts. In response to a question from a Committee Member, the Finance Consultant confirmed the revenue from the shop is included in the rental income and treated as commercial income. In response to a query regarding being able to see this as separate income previously, the Finance Consultant reminded Committee that this used to be shown in the Non Housing account, but it had been agreed they did not need to look at this in detail.

Some discussion then took place regarding the running of the proposed café. The Director advised that prices will be kept low.

As there were no more questions, the Management Accounts to June 2020 were approved.

6 FIVE YEAR FINANCIAL PLAN – WRITTEN REPORT BY FINANCE CONSULTANT APPROVED

The Five Year Financial Plan was circulated to Committee prior to the meeting and noted. The Finance Consultant highlighted the increase in rental income in 2021/22. This is taking into account rental income from the new build properties.

The Finance Consultant also highlighted the £80,000 per annum costs for the pension deficit and noted that the Association can still be pursued for deficit costs once the Defined Benefit Scheme is closed.

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Referring to the expenditure on EESSH, the Director reminded Committee that some properties were in abeyance, for example those tenants who refuse gas central heating which will be installed at the point the property becomes void.

Otherwise, the Five Year Financial Projections were approved and Gerry Shepherd left the meeting.

7 PREPARATION FOR SPECIAL GENERAL MEETING AND ANNUAL GENERAL MEETING 2020 – WRITTEN REPORT BY DIRECTOR APPROVED

A written report by the Director was circulated to Committee prior to the meeting and noted. It was noted that clarification should be sought as to whether Rebecca Howden's retirement counts towards the third of Committee Members required to stand down. If it does, then Rebecca and Sandra will stand down and Anna and Chris will decide, as the joint next longest serving, who will stand down between them.

9 Year Rule

As neither Alison A'Hara nor Rosemarie Lindsay were in attendance at the meeting, Committee took the opportunity to discuss their long service and eligibility to continue as members of the Management Committee. It was unanimously agreed that they could continue.

Secretary's Report on Compliance with the Rules

The Secretary confirmed he had received assurance from staff that the Rules had been complied with.

Timetable of Committee Meetings

The Chairperson asked Committee Members for comments on the draft timetable of Committee meetings for 2020-21. It was noted that although it was agreed at a recent meeting that Staffing Sub Committees would be held on an ad hoc basis, these should now be programmed into the timetable. Some discussion also took place on the Operations Sub Committee and Committee's desire for sharper, more detailed information to be reported to this sub.

It was agreed that the Director and Chair would work on a new version of the timetable and bring back to the next meeting. In response to a question from the Corporate Services Manager, Committee advised that they wish the Operations Sub Committee meeting which was scheduled for 8 September to go ahead.

8 PENSION REVIEW – CONSULTATION – WRITTEN REPORT BY DIRECTOR PARTIALLY APPROVED

A written report by the Director was circulated to staff prior to the meeting and noted. It was noted that the working group on the pension review had accepted that the Defined Benefit scheme would have to close. Chiene & Tait have now carried out the individual consultations with staff who have now come back with a revised proposal on the Defined Contribution scheme. With regard to recommendation 2 and the contributions rates, Committee agreed to the Employee/Employer splits of 5/10% and 7.6/12.6%, however they rejected the 10/15% split. It was noted that Committee could revisit contribution rates

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at some point in the future.

Following further discussion, Committee approved the following:

1. Close the Defined Benefit Scheme.
2. Offer a DC Scheme with a choice of contribution rates of:
 - 5% Employee /10% Employer and
 - 7.6% Employee /12.6% Employer
3. Agree to life insurance of 4 x times salary level.
4. Offer salary sacrifice.

Eddie Dunlop offered a vote of thanks to Margaret Lynch and the working group for the work done on this. This will be relayed to the group.

9 ALLOCATIONS – LOCAL LETTINGS PLAN 2020-21 – 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. In response to a question from a Committee Member, the Director advised the report is being brought to this meeting because Operations Sub has not met during the period of lockdown.

Discussion focused mainly on the Homeless group and the proposed target increase from 20% to 35%. The Director advised that substantial work has been done in the background with Glasgow City Council to try and get more referrals, however this does not seem to have transpired with some of the smaller housing associations. A Committee Member questioned the proposal to increase lettings to homeless referrals by 15% if we are struggling to meet the current target. The Director advised that the City Council is undergoing a restructure which may improve the referrals process.

The report was unanimously approved.

10 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 Eddie Dunlop, they left the meeting while Committee made their decision. Both applications were unanimously approved and the two Committee Members returned to the meeting.

11 TRAINING AND EVENTS

The Corporate Services Manager asked if any of the Committee Members who had recently attended virtual training wished to report back. Margaret Lynch advised that she had attended “Questions you should be asking – Development”. Margaret, John and Eddie attended “Good Governance during Lockdown”, which they felt had been quite a heavy session with too much information over 2 hours. Eddie also attended training on Notifiable Events which he thought was very good. Anna attended training on Ensuring Legislative Compliance and although this was good, it would probably have been more attractive to newer Committee Members.

It was agreed that any slides or information for these courses would be passed to the Corporate Services Manager, who would arrange for them to be

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uploaded to Decision Time for everyone to see.

Anna, Pauline and Margaret all indicated their interest in the EHRA Committee shadowing.

12 DEVELOPMENT UPDATE

The Director advised Committee that although we do not have planning permission for the new development yet, it is not expected to be too much longer. There is an issue with the number of parking spaces and Garvel Crescent has to be stopped up. We are now looking at an October/November site start.

With regard to the loan, Nationwide's valuer has now carried out the valuations and it has passed through credit control. Both Nationwide and our legal teams have to speak to each other and a decision needs to be taken on which properties will be assigned to Nationwide on the Land Register. The Director reminded Committee that the building contract cannot be signed until we are assured that the loan agreement is agreed.

Margaret Lynch suggested that it would be helpful for the new Committee Members to be able to look at project documentation, to save asking questions that may already have been answered. It was agreed a selection of useful reports, etc. would be forwarded to Margaret and Eddie.

Margaret also agreed to share the notes from the recent development training with John, Eddie and Anna.

13 NOTIFIABLE EVENTS TO THE REGULATOR – VERBAL REPORT BY DIRECTOR

The Director advised that the Regulator needs to formally close the notifiable events from the register. They have not responded to the notifiable event on Covid arrangements at all.

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

The Director advised there had been a change to the monthly reporting method and he will bring the information to the next meeting. He advised Committee that arrears are continuing to rise, however staff are still vigorously pursuing these. With regard to the potential extension to the ban on evictions, the Director advised that if this extension is granted then we will continue to see arrears rise as some people are not engaging with us.

15 SIGNING OF MINUTES BY CHAIRPERSON

To be completed at a later date.

16 OUTSIDE BODIES

1. Employers in Voluntary Housing

The representative was not at the meeting, however the Corporate Services Manager advised that a place had been booked for them at EVH's AGM in September.

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

The representative advised that she had passed on a summary report to the Corporate Services Manager, who will forward to all Committee Members.

iii. **Easterhouse Housing and Regeneration Alliance**

Draft minutes from the last meeting noted.

iv. **SHARE**

The representative advised that they had attended 3 meetings in the last fortnight. Two SHARE staff members are taking on the work of the Director during his absence. The representative will forward training information to the Corporate Services Manager. The Chair passed on their thanks to the representative for their attendance at the SHARE meetings.

17 AOCB

i. **Finance**

Some discussion took place around the Consultant's intention to retire at some point in the near future and how this should be dealt with.

ii. **Office Update**

The Director advised that following today's announcement by the Scottish Government, the intended return date for non-essential businesses has been pushed back again. However, preparation is ongoing for the return of a skeleton staff, with limited appointments for the public. There are currently two staff members working from the office because of their unsuitable home working arrangements. This is proving to be a big help in dealing with the incoming/outgoing post.

Screens for the Reception area are due to be installed shortly and a letterbox has been fitted to the outside of the building.

A Committee Member noted that the local community are pleased to see some staff returning and being out and about in the area carrying out viewings, inspections, etc.

In response to a question about staff welfare, the Director advised that we are continuing with fortnightly staff meetings and a significant number of staff have indicated their willingness to return to the office when it is permitted.

iii. **Decision Time**

The Corporate Services Manager will arrange training for Committee via Zoom.

APPROVED _____

DATE _____