

**CALVAY HOUSING ASSOCIATION MINUTES OF 2020/2021
MANAGEMENT COMMITTEE: 25 FEBRUARY 2021**

1 SEDERUNT

Present:	Anna Ellis	-	Chairperson
	Alison A'Hara	-	Vice Chair
	Pauline Barr	-	Secretary
	Chris Warwick	-	Treasurer
	Eddie Dunlop	-	Committee Member
	Margaret Lynch	-	Committee Member
	Julia Okun	-	Committee Member
Apologies:	John Lyon	-	Committee Member
	Sandra McIlroy	-	Committee Member
	Laura Sneider	-	Committee Member
In Attendance:	Nick Dangerfield	-	Director
	Tracy Boyle	-	Corporate Services Manager
	Rebecca Yassin	-	MacRoberts Solicitors (Items 1-5 only)
	Fiona Armour	-	MacRoberts Solicitors (Items 1-5 only)
	Fettes McDonald	-	FMD Finance (Items 1-6 only)
	Jim Gourlay	-	Observer

2 DECLARATIONS OF INTEREST

There were no declarations of interest.

**3 MINUTES OF MANAGEMENT COMMITTEE MEETING HELD ON 28
JANUARY 2021 APPROVED**

The minutes of the Management Committee meeting held on 28 January 2021 were circulated to Committee prior to the meeting and noted. These were unanimously approved.

4 MATTERS ARISING FROM PREVIOUS MEETING

There were no matters arising.

**5 LOAN AGREEMENT FOR APPROVAL/SIGNATURE – SOLICITOR IN
ATTENDANCE – WRITTEN REPORT BY DIRECTOR APPROVED**

A written report by the Director was circulated to Committee prior to the meeting and noted. The Director gave some background to the development project and was pleased to confirm that planning permission had been received for the Garvel Crescent site. Committee were introduced to representatives from the Association's Solicitors dealing with the loan, Fiona Armour and Rebecca Yassin, who had made themselves available for any questions. The Chairperson subsequently invited questions from Committee Members.

In response to a question from a Committee Member, the Director confirmed that the loan does not cover the whole cost of the project and grant funding will make up the rest. The Director also confirmed that this is a Design and Build project.

In response to a further question as to why we cannot wait for full planning permission, the Director advised the Nationwide cannot guarantee availability

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of their offer after 28 February. This could result in significant costs should the Association have to negotiate new lending.

A Committee Member asked what would happen to the grant money if the development does not go ahead. The Director advised that monies have been drawn down to do initial works, however he does not think this would be recalled by the Council. With regard to the remainder, the Association would just not draw this down.

The Association's Finance Consultant advised he did not think it would be wise to wait for planning permission for Blyth Road and then look for a new loan so close to site start, because monies must be in place before then. He reiterated that the loan could pay the variable portion of the Clydesdale loan should the development not go ahead.

The Finance Consultant advised there are no breakage costs for the Clydesdale loan, but it is due for review and they can rewrite their terms and conditions at this point.

The Chairperson asked if the Solicitors wished to make any comment. The loan was approved and the formal minute required to satisfy the Nationwide's solicitors is appended to this minute.

The Chairperson thanked Fiona and Rebecca for their attendance and both left the meeting at this point.

The Chairperson then introduced Committee Members to Jim Gourlay who was attending the meeting as an observer and who is interested in joining the Management Committee. Jim advised that he formerly worked for the Association's current internal auditor, Alexander Sloan and as he knew Calvay, he thought it would be a good fit for him as a potential Committee Member. Jim can offer skills in finance and has worked with housing associations for 15 years.

6 MANAGEMENT ACCOUNTS TO DECEMBER 2020 – FINANCE CONSULTANT IN ATTENDANCE - APPROVED

The Management Accounts to December 2020 were circulated to Committee prior to the meeting and noted the salient points as undernoted.

- Income within £4-5k of budget.
- Expenditure remains well under budget due to Covid-19, along with reactive, cyclical and major repairs. This is in line with most other RSL's and it is hoped that the Association will be able to catch up with spend in due course.
- Spend on Direct Services is up due to additional costs of dealing with bulk uplift and removal.
- The Finance Consultant advised Committee that although savings were made on insurance at the last tender exercise, these costs are likely to increase at renewal due to several fire claims that have been made.
- The main item of overspend is in general expenses and included in this is the arrangement fee for the Nationwide loan.

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- Interest is being earned due to the Association having high cash balances and cash is up by £335K to the 9 month period.

The Finance Consultant then focused on the Statement of Financial Position. He re-stated the high cash balance and confirmed there were no covenant issues. Questions from Committee were then invited.

Jim Gourlay raised a query regarding the content of the Management Accounts, noting that property depreciation was omitted and that this may lead to confusion when comparing the March Management Accounts with the final Annual Accounts. FMD advised that they had continued with the format used by Gerry Shepherd which omitted amortised grant, depreciation and pension deficit adjustments. The Finance Consultant advised that this had been discussed briefly with the Director and he may return to Committee in the future with recommendations on changes to the format of the accounts.

The Management Accounts to December 2020 were approved by Committee.

The Chair confirmed that she would like to see an alternative format of the accounts. The Finance Consultant advised he would be happy to provide this and will discuss further with the Director with a view to bringing it back to the next meeting.

The Finance Consultant left the meeting at this point.

7 APPOINTMENT OF KITCHEN & BATHROOM CONTRACT FROM 1 APRIL 2021 – 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. It was agreed to approve the offer of the contract to MCN (Scotland) Ltd, who had submitted the most competitive tender.

8 EVH WAGE NEGOTIATIONS – BALLOT – WRITTEN REPORT BY DIRECTOR APPROVED

Please refer to confidential minute.

9 APPLICATIONS FOR MEMBERSHIP

The Corporate Services Manager confirmed that no new applications had been received since the last meeting.

10 TRAINING AND EVENTS

Following some discussion about Committee shadowing at EHRA meetings, it was agreed that the Corporate Services Manager would forward the information on this to Eddie, Alison and Pauline. Anna is due to attend Gardeen's committee meeting in March and Wellhouse's committee meeting in April as an observer.

11 DEVELOPMENT UPDATE – VERBAL REPORT BY DIRECTOR NOTED

The Director advised that a solution is still being sought for the flood water at Blyth Road and that the idea of engaging with councillors was discussed at the

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development meeting. Estimated site start is now May.

12 MANAGEMENT COMMITTEE DECISIONS TRACKER TO DECEMBER 2020 – WRITTEN REPORT BY CORPORATE SERVICES MANAGER NOTED

A written report by the Corporate Services Manager was circulated to Committee prior to the meeting. This was noted.

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

The Director confirmed that the Regulator are not seeking any further information on the fire events but that they have not yet closed off the notifiable event regarding the former Chair.

i. Loan Arrangements for New Build Development

The Director advised that the loan arrangements are a notifiable event because we are technically disposing of some properties while the bank has security over them. In response to a question regarding the properties involved, the Director advised that the bank only requires so many properties as security, therefore a valuer came out and looked at the title deeds and established which properties could be used.

Jim Gourlay suggested that something is included in the year end accounts to show unencumbered properties. This was noted.

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

The Director noted there had been some dialogue between the sector and the Regulator regarding the ARC. EHRA had written to the Regulator to suggest that not as much information should be collected this year, due to the Covid situation and figures not really being comparable. However, the Regulator has responded confirming they require the full submission to the usual timetable. This was noted.

15 SIGNING OF MINUTES BY CHAIRPERSON

To be done once we return to the office.

16 MINUTES OF OTHER MEETINGS

i. Draft Minutes of Operations Sub Committee meeting held on 26 January 2021

In response to a question regarding Item 4.11.2, it was confirmed that the Property Services Officer (Maintenance) was dealing with this. Euro bins will be removed, but not where wheelie bins have not yet been provided.

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17 OUTSIDE BODIES

i. Employers in Voluntary Housing

The representative advised that recent topics being discussed were:

- Wage negotiations
- New Service – ‘Our Office, Your Choice’, which offers staff the option to personalise their terms and conditions.
- Covid Vaccinations – EVH will shortly circulate an Information Note on this.
- Online sessions – health and wellbeing.
- Recruitment – ongoing
- H&S Audits – ongoing
- Office Diaries – spares available

ii. Glasgow and West of Scotland Forum

The Director advised that he was successful in a recent bid co-ordinated through GWSF for funding for EHRA, from Glasgow City Council. £23k has been awarded.

iii. Easterhouse Housing and Regeneration Alliance

The Association has received £1k from EHRA and it has been agreed that the Welfare Rights Officer will use these funds to assist any families she is dealing with who are in need.

EHRA have recruited Jim Harvie to conduct a survey on how SFHA/SHR performed during the Covid crisis and what they did to help associations.

iv. SHARE

Chris has attended his first meeting as a member of SHARE’s Board and will be undertaking an induction next week. He advised that the online courses being offered by SHARE are growing in popularity.

18 AOCB

i. Membership

In response to a suggestion from a Committee Member that a study is carried out on how to get shareholders more involved, the Corporate Services Manager advised that the Membership Policy is due for review and perhaps this should be agreed first.

19 DATE OF NEXT MEETING

The next Management Committee meeting is due to take place on Thursday 25 March 2021.

APPROVED _____

DATE _____