

**Abrons Hill Housing Association**

Remote Meeting of the Management Committee held on 7 May 2020 via Zoom

**Minutes**

<b>Present:</b>	I Smith	R Russell	P Broadwith
	L Black	C Burns	K McMail
<b>In Attendance:</b>	S Macintyre	J Daisley	P Long

	<b>Agenda Item</b>	<b>Action</b>
<b>1.</b>	<p><b>Apologies</b></p> <p>No apologies were received.</p>	
<b>2.</b>	<p><b>Declarations of Interest</b></p> <p>There were no declarations of interest.</p>	
<b>3.</b>	<p><b>3.1 Minutes of previous meeting (held 20 February 2020)</b></p> <p>The following items were raised from the minutes of 20 February 2020.</p> <p>Item 4 Matters Arising</p> <ul style="list-style-type: none"> <li>• P Broadwith asked if the training on the text interface had been carried out on 27 February 2020. J Daisley advised that this had not gone ahead as the trainer had cancelled due to ill health. S Macintyre to find out if the training can be carried out remotely.</li> <li>• Research Resource held the tenants workshop on Wednesday 26 February 2020 not the 26 March 2020 as stated in the minutes.</li> <li>• S Macintyre and P Broadwith had met with a representative from Cumbernauld Living Landscapes who spoke about the work they do in the community with schools etc. They have an active twitter account.</li> </ul> <p>Item 7.2 Succession Plan and SHARE Proposal for Governance Support</p> <ul style="list-style-type: none"> <li>• It was agreed to invite Olwyn Gaffney from SHARE to the next committee meeting.</li> </ul> <p>Item 8.1 Business Plan Review – Update</p> <ul style="list-style-type: none"> <li>• P Broadwith asked what is happening with the review. S Macintyre advised that it is currently on hold due to the Corona Virus pandemic. FMD are looking to delay the review as we do not yet know the impact the pandemic will have on the Association. S Macintyre advised that some items can be updated in the business plan and he will update these.</li> </ul>	<p>SDM are carrying out remote training on 02/06/20</p>



	<p>as he had not been contacted. S Macintyre advised he would check. S Macintyre confirmed that vulnerable tenants had been contacted by the Housing Officers.</p> <p>Acceptance of the minutes which had been circulated in advance was proposed as a true recording of the meeting of 19 March 2020 by R Russell and seconded by L Black.</p>	<p>contact tenants.</p>
<p><b>4.</b></p>	<p><b>Matters Arising</b></p> <p>All items have been discussed.</p>	
<p><b>5.</b></p>	<p><b>5.1 Management Accounts</b></p> <p>P Long presented the Management Accounts to 31 March 2020. He advised the committee that accounts are the first draft of the Association's annual accounts. An audited set of accounts will be brought to the committee in due course. P Long advised that it is too early to predict what effect the Corona Virus Pandemic will have on the Association's accounts but that this will be monitored during the first quarter of 2020-21. The Committee noted that all financial covenants are being complied with.</p> <p>P Long asked the committee if they had any questions? K McMail asked about the Net Income/Loan Repayment covenant which is 162%. P Long advised that this is a significant margin for this ratio. It was highlighted that when the Association refinances this will change and the Association would be able to agree new covenants with a new lender.</p> <p>P Broadwith asked about the unwinding of Pension Discount. P Long advised that this changes from year to year.</p> <p>P Broadwith asked about funds being transferred from Royal Bank of Scotland to Nationwide. P Long advised that interest rates have dropped considerably, however these will be reported every quarter in the management accounts.</p> <p><b>5.2 Treasury Management Report</b></p> <p>P Long presented the treasury management report. The Committee noted that there is currently £1m outstanding on the two loans with the Co-op Bank which is secured against 175 units with a value of £5.880m. It was noted that the Association had instructed Jones Lang LaSalle (JLL) to provide a whole stock valuation in December 2019 to allow for the possibility of refinancing and/or borrowing additional funds for potential new developments. Their report valued the stock currently secured to the Co-op bank (175 units) at £4.437m and the unsecured stock (47 units) at £1.313m. The budget for 2020/21 does not include any additional borrowing as this could be deferred until April 2021.</p>	

	<p>C Burns advised that he did not have the tables that P Long referred to. J Daisley apologised that these had not been included with the committee papers and will arrange for these to be emailed to the committee.</p> <p>R Russell asked how potential lenders calculate how much the Association can borrow. P Long advised that the gearing ratios show that there is scope for additional borrowing, potential lenders would also look at the amount of rental income being generated from the new properties against the level of borrowing.</p> <p>K McMail asked about the pension liability of £109k. P Long advised that a new valuation is due from the Pension Trust which will give an updated position for year to March 2020.</p> <p><b>5.3 Draft Internal Audit Plan 20/21</b></p> <p>A copy of the draft internal audit plan was issued with the committee papers. The two areas that Quinn Internal Audit are looking to carry out an internal audit on are:</p> <ol style="list-style-type: none"> <li>1. Regulatory Standards – Assurance</li> <li>2. Tenant Safety</li> </ol> <p>This was approved by the committee.</p>	Emailed on 12/05/20
6.	<p><b>6.1 Corona Virus Report</b></p> <p>S Macintyre presented the report that was issued with the committee papers. All staff are working from home and are taking turns to visit the office to check for mail and send out any letters. Staff also have a rota for checking voicemail messages. S Macintyre is holding weekly remote meetings with staff.</p> <p>Our contractors Rodgers &amp; Johnston and Saltire are only carrying out emergency repairs. Saltire are also carrying out gas servicing appointments.</p> <p>It was noted that the rent arrears figure for April is not yet available, and that the Association currently has 4 void properties.</p> <p>AFTAR are currently providing a telephone only service.</p> <p>The Scottish Housing Regulator (SHR) have advised that the Annual Return on the Charter (ARC) has been deferred until the end of July.</p> <p>There is a potential issue for the Annual General Meeting (AGM) if social distancing rules are still in place. The SHR is also aware that Association's may not be in a position to adopt the model rules at their AGM which is a regulatory requirement. They will issue further guidance on this in due course. S Macintyre agreed that he will contact the Association's solicitor regarding a proposal for drawing up the model rules and for a review of the Association's area of operation. It was agreed that this will be added to the agenda for the next committee meeting.</p> <p>R Russell asked if there was any financial help available from the government for housing associations towards the costs of the pandemic.</p>	

<p>S Macintyre advised that there are no immediate grants available to housing associations.</p> <p>S Macintyre advised he would get an update on the status of the 4 void properties from the Maintenance Officer, A Moore.</p> <p>The SHR have asked for monthly returns to be submitted to them with the first one is due by 7 May 2020.</p> <p>Clyde Valley HA have advised that it has suspended all of its development activity and all construction sites are closed. S Macintyre will ask Clyde Valley if there is any update on the Woodcutter site. He will also speak to J Mulholland about a sign for the site.</p> <p><b>6.2 Quarterly Housing Management Report</b></p> <p>S Macintyre presented the quarterly housing management report that was issued with the committee papers. S Macintyre agreed to review the rent arrears target of 8%, it was also suggested that the Scottish average would be helpful for comparison purposes. This was agreed. It was noted that there are currently 27 tenants in receipt of Universal Credit.</p> <p>There were 6 lets during the quarter, 4 from the waiting list and 2 to transfer applicants. Lettings are currently suspended due to the corona virus pandemic.</p> <p><b>6.3 Quarterly Maintenance Report</b></p> <p>S Macintyre presented the quarterly maintenance report that was issued with the committee papers. The committee noted the average time to complete emergency repairs was 1 hour 46 minutes and the average time to complete non-emergency repairs was 4 days and both of these results compare favourably with the Scottish average.</p> <ol style="list-style-type: none"> <li>1. The reactive repairs cost for the year are higher than budgeted as previously discussed by P Long, FMD. The number of reactive repairs carried out for the year has also increased.</li> <li>2. As previously discussed the gas servicing contract will be retendered next year as part of a joint procurement with Hillhead HA.</li> <li>3. There have been no gas service audits carried out during quarter 4 as the contractor Argon Technical is closed until further notice due to the Corona Virus pandemic.</li> <li>5. Pre and post inspections – it was noted that the target of 10% is not met every month. S Macintyre agreed to find out why it had not been achieved in December and January.</li> <li>6. Landscape Maintenance Contract – two quotes were received for the landscaping work at Larch Place. The Association has appointed Nurture to carry out the work who had acquired McDermott Contracts who had been carrying out the work at the end of last year.</li> </ol>	
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	<p>7. Electrical Testing – there are currently 31 properties who have an outstanding electric inspection. The Association is looking at carrying out the inspection on the same day as the gas safety inspection if the property has a gas heating system.</p> <p>9. Insurance Claims – there were two claims during the period both relating to damage to the office due to flooding. Work will be carried out to the office once lockdown restrictions have been eased.</p> <p>10. Tenant Satisfaction Survey – C Burns asked why tenants were asked if they were neither satisfied nor dissatisfied and Don't know/no opinion/no answer. S Macintyre advised that the format is as per the ARC return for the SHR.</p> <p>S Macintyre advised that there will be a back log of repairs to be carried out once restrictions are lifted.</p> <p>R Russell asked about Rodger &amp; Johnston's increase in cost to [REDACTED]. S Macintyre advised that they are only attending emergency repairs and the callout fee had increased during the Pandemic. The Committee noted that there has been a marginal increase in Saltire's monthly charge. Following discussion S Macintyre agreed that he would look into the background regarding the increase in costs and report back to committee.</p> <p>P Broadwith asked if a summary of why tenants were either dissatisfied or very dissatisfied with a repair could be included in the report. This was agreed.</p>	
<p><b>7.</b></p>	<p><b>Deferred Agenda Items</b></p> <p><b>7.1 Standing Orders and Delegated Authority</b></p> <p>S Macintyre asked if the committee to approve the Policy on Standing Orders &amp; Delegated Authority which had previously been issued and had included an addendum to hold virtual meetings. This was approved by committee.</p>	
<p><b>8.</b></p>	<p><b>Any Other Competent Business</b></p> <p>S Macintyre advised that the Association's membership of Scotland Housing Network is due for renewal. The Association joined last year and it was agreed that this would be reviewed after the first year. S Macintyre advised that staff had attended sessions run by Scotland Housing Network and that he has also attended sessions which provides good networking opportunities. The performance report that S Macintyre presented to committee last year on assurance statements included performance information prepared by Scotland Housing Network. They are also holding webinars during the current pandemic.</p> <p>R Russell asked that staff ensure that they get the benefit of the membership by attending relevant sessions. The membership renewal was approved by the committee.</p>	

	R Russell advised that he had attended a planning group a couple of months ago about grants. He advised he would discuss the report at the next meeting.	
<b>9.</b>	<b>Date of Next Meeting</b>  Wednesday 27 May 2020 at 5pm via Zoom	

**Signed as a true record by the Chairperson**

..... **Date** .....

**Copies of committee reports are available on request.**