

MINUTES OF THE **VIRTUAL** MEETING OF THE COMMITTEE OF MANAGEMENT OF WHITEINCH AND SCOTSTOUN HOUSING ASSOCIATION LTD HELD AT 6.30PM ON WEDNESDAY 16<sup>th</sup> DECEMBER 2020

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Present : C Watson (Chairperson)  
C Ennemoser  
L Stevenson  
B MacDonald  
R Hunter

In attendance : I Morrison Chief Executive  
K Szulc HR & Support Services Officer (Minutes)  
A Reid Financial Services Manager  
J Gordon Property Services Manager  
K McQueen Deputy Chief Executive  
J Calderwood Housing Manager

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1. **APOLOGIES**

R Carrigan, L Mimmagh, D Keaveney, A Bruce & S Leighton who is on a leave of absence.

2. **CHAIRPERSON'S REMARKS/COMMITTEE – STAFF NEWS**

Mary Fyfe is retiring on Friday; the Chair thanked her for all her work. Nicola McArthur & Mary Fyfe also celebrated milestone birthdays on 1<sup>st</sup> and 12<sup>th</sup> December, respectively.

3. **DECLARATIONS OF INTEREST**

None.

4. **MINUTES OF MEETING OF 25<sup>th</sup> NOVEMBER 2020**

The minutes of the meeting of 25<sup>th</sup> November 2020 were approved by R Hunter and seconded by L Stevenson.

5. **MATTERS ARISING**

The Financial Services Manager (FSM) acknowledged that the financial statements had been approved by Committee at the previous meeting and asked the Committee to consider the accounts to be uploaded to a computerised version as requested by auditors.

The Committee agreed to this. The Committee had also previously approved a letter of comfort for WCL at the request of the auditors. The auditors are now asking for a letter of comfort for WCA who owe WSHA around £2.5k – if we press payment of this, it could lead to WCA's insolvency. The FSM asked Committee if they were happy to proceed with this letter of comfort to which the Committee agreed.

6. **MINUTES OF SUB-COMMITTEE MEETINGS – AUDIT SUB-COMMITTEE, 25<sup>TH</sup> NOVEMBER 2020**

The Deputy Chief Executive (DCE) said that the Financial Statements had been approved previously as had the minutes of the meeting and those had been included in the papers. A Committee member asked about complaints internal audit, particularly with regard to training for staff. Ian Morrison said that the internal audit was slightly inaccurate. One of the inaccuracies was surrounding a delay in responses in terms of the number of days – our system does not pick up weekends or public holidays – these need to be adjusted manually. Another inaccuracy was that a particular complaint had not been completed

correctly – however it had in fact been entered twice and the original complaint had been dealt with, with the duplicate remaining open. A comprehensive review of complaints handling is being worked up as per the expectation of the Ombudsman, who has produced a new model procedure. So, the process will be reviewed and we will look at training around April 2021 for how complaints are handled (with policy review) and the use of Capita for complaints, particularly the elements that the staff find difficult to use. Training & guides for Capita will be looked at in the New Year for April implementation.

## 7. **PROPOSED RENT REVIEW 21/22**

Ian Morrison said that tenants normally receive a report and consultation on what we are raising rents by noting that last year there was a rent freeze. Having a rent freeze poses risks in terms of delayed planned works etc. and can mean that rent increases can be higher in subsequent years to compensate. This year the Covid lockdowns caused severe disruption to both repairs and the planned programme. We ended the year 19/20 with a surplus due to works not being carried out and it will likely be next year before they start. We would again be taking a risk having another rent freeze for another year, the implications being the same as before – delayed works and an increase next year. However, the fact is that works are already delayed at least reducing the likely impact of such a risk and it would assist the community at a very difficult time. A Committee Member agreed with the recommendation and thought that it was a good gesture, saying that GWSF advised keeping rent increases as low as possible this time, reviewable the following year. Another Committee Member agreed but said that rent freezes could not go on forever and acknowledged that tenants were finding things difficult. The Executive Team recommended that there would be a rent freeze this year with no need for consultation. There had been a rent freeze at another RSL without consultation and the Regulator did not take exception. It was suggested that this would be communicated to tenants via the Christmas Newsletter. The Committee approved these recommendations.

Ian Morrison added that we might have to provide cost of bulk uplift to tenants going forward. The Council have rolled out their paid for service and a proposal will be brought to Committee on how we do this. The bulk is currently being done free until the New Year but after that, we will need a new service level agreement proposal by WSES as well as a plan of the logistics of how this will be done. WSES may be able to do this at a cost and a change to the current service level agreement to cover the shortfall of GCC and Committee would be notified when this is available. The Chair asked if bulk is to be left at the front or back of properties. Ian Morrison said that with the current system, it is left at the back and then WSES move from back to front in line with GCC, but often GCC fail to collect and WSES have been stepping in to dispose of it. A Committee Member said that bulk is often left at the back of her building outside a neighbour's window and the neighbour is upset about this and is complaining to the council. The Housing Manager (HM) said that the bulk uplift is currently the responsibility of GCC and acknowledged that fly tipping is becoming an issue and will get worse. He said that we could potentially provide some kind of service but at a cost and that bulk is not a statutory council service. The DCE said that there would be a conversation about WSES's services in respect of this at the WSES Board Meeting. A Committee Member thought that bulk uplift is included in Council Tax and Ian Morrison confirmed that it is not. The DCE said that whilst bulk uplift is not, fly tipping is. The HM said that the council will fine for fly tipping. He said that at present WSES will not be charged by Glasgow City Council to take bulk to the dump but that it was suspected that a charge would be introduced at some future date. The Chair asked if the process for tenants is to phone to arrange for bulk uplift to council. The HM said that the new process is that they phone and book bulk uplift, specifying the items that need uplifting and pay the £35 fee. The issue is that other people may see bulk out and add to it. A Committee

Member said that people leave bulk up the side of their close and they have no idea who it is. The Chair asked that if WSES take on the service, would our tenants be charged for bulk uplift. The FSM said he did not know at this stage, it depended on what kind of reactive service WSES could provide. A proposal and cost would need to be presented initially. The Committee accepted this.

8. **MONEY & ENERGY ADVICE SERVICE REVIEW**

The HM referred to a survey carried out in May 2020 for Money and Energy Advice and the results showed that they have been important services over the last few years and going forward it is anticipated that the demand will be higher. It is a beneficial service to both the tenants and the Association, particularly if the tenants fall into serious financial difficulties. The proposal to Committee is to keep the Money Advice and Energy Advice on as permanent salaried posts as opposed to funded posts. The FSM said that it has become difficult for the Association to get funding for these posts recently because of financial turnover, reserves and the fact that they are existing posts. The service is needed as part of the wider welfare services going forward. The Committee agreed to proceed with making these posts permanent, non-funded posts.

9. **FORMER TENANT ARREARS: PROPOSED WRITE-OFF**

The HM introduced the report with a proposed write-off of £11,985, which would give a total write-off for the year to date of approximately £60k. He was fairly confident that there should only be one more write-off before the year-end, taking it close to the approved Bad Debt figure of £74k. The write-offs relate to a variety of reasons such as that former tenants cannot be traced, they are insolvent etc., and the likelihood of recovering these monies is very slim. The Committee approved the proposed write-off of £11,985.

The HM said that the Rent Sense package used for current tenant arrears is effective and that they have released a former tenant arrears module. The Executive Team have agreed to a 12-month trial of this module, as the manual system that is currently used is very laborious. He wanted to make Committee aware of this 12 month trial and that if it was considered to work well it is likely that there would be a proposal to extend, alternatively if it was not considered cost effective there was no obligation to renew after the trial. The Chair asked if any other RSL has used the module. The HM said that a few are using it, but it is a fairly new module. However, with the known effectiveness of the current tenant arrears module that we currently use, the hope is that the former tenants module will work well.

10. **POLICY REVIEW: ARREARS POLICY**

The HM said this policy was due for review in 2018. Committee agreed at the time to delay this review until Universal Credit was fully introduced in this area to enable a full assessment the changes to rent payments and arrears management this would require. It was agreed to further delay the policy review to await the outcome and recommendations of the Arrears Internal Audit which was scheduled for early 2020 and, ultimately, was completed in June 2020. The revised Arrears Policy has incorporated the main points that came up in the Internal Audit but also takes account of other issues such as how the Association manages Housing Benefit overpayments resulting in tenant arrears, the introduction of a stricter, more structured approach to repayment arrangements. In effect, if an arrangement is broken for the third time, HM/HO would meet the tenant concerned and establish if legal action should be taken to end the tenancy. If Committee approve the arrears policy, the policy would be put to consultation then back to Committee to approve. The Chair asked if a tenant defaulted, does it flag up on Rent Sense. The HM said that it flags up any changes to payment patterns. The HO would then make contact with the tenant to re-instate payment arrangement or agree a new one. It was stressed that a key

aspect of the Association's approach to arrears management was offering support to tenants as appropriate through Money and Debt Advice, Welfare Rights & Tenancy Sustainment. The Chair asked how long it takes to highlight the arrear. The HM said the report is run weekly, so as soon as any arrear happens it is picked up on the next report. The Committee provisionally approved the policy and agreed that it should go to tenant consultation.

11. **PROPOSED GIFT AID TO WHITEINCH CENTRE LTD**

The FSM said that there was Gift Aid to be utilised and that this could be directed to WCL, which has been closed since March 2020 due to Covid, earning only £6k in rental income to date this year. They have received no operating income from charitable activities, with £99k income from resilience funds, outreach, sessional and the main core costs being salaries. WCL have taken advantage of the Job Retention Scheme and will likely have staff on it until end March 2021. We provided WCL with a letter of comfort as a way of supporting them, as they are unable to deliver any programmes presently, the suggestion being to utilise Gift Aid as a donation to them. The proposal is to Gift Aid them £50,000 to assist them to operate, prepare for them to open and provide services to the community, albeit we do not know when this will be. WCL have reduced costs through a structure review, staff being restructured with two members of staff being made redundant, payments being made to them in line with their terms & conditions. A Committee Member asked how many staff were employed by WCL. The DCE said that at the end December 2020 there would be three Project staff, two Cleaners and one Centre Assistant. A Committee Member said he was happy to support the proposal to help WCL return to normal and be able to provide community service. Ian Morrison said that the Gift Aid money would normally have been spent on discrete projects. The Committee agreed to the proposal of Gift Aid donation to WCL.

12. **ARREARS & SPECIAL CASES**

The HM said that there was a special case where a staff member's relative was due to be offered tenancy. This was highlighted to Committee members prior to the offer being made. Committee approved the offer which then went ahead, the offer accepted and the applicant signed up as a new tenant.

13. **ANY OTHER BUSINESS**

The DCE said that Mrs Bunting (626) had recently cancelled her share as she feels that she is not capable of attending meetings etc. This was acknowledged by Committee.

The HM said that the allocation policy, which was updated last year, included a section on suspended applicants being reported to Committee either quarterly or annually. This had been reported to Committee previously but had ceased some years ago in a move to reduce the amount of paperwork and reports going to Committee. It was agreed that to be consistent with current policy wording a report should be presented to Committee at the quarterly KPI meeting, showing the number of suspended applications with a breakdown of reasons.

14. **DATE AND TIME OF NEXT MEETING**

TBA