

WELLHOUSE HOUSING ASSOCIATION
MINUTES OF THE COMMITTEE MEETING HELD ON 30th January 2020
AT 6PM AT THE ASSOCIATION'S OFFICE, THE HUB, 49 WELLHOUSE CRESCENT G33 4LA

1. Welcome, Sederunt & Apologies.

Present:

Maureen Morris	Vice Chair
Jane Heppenstall	Committee Member
Sarah Morris	Committee Member
Tom Lucas	Committee Member

In Attendance:

Gordon Kerr	Finance & Corporate Services Manager
Carol Hamilton	Housing & Customer Services Manager
Bill Black	Assets & Maintenance Manager
Laura Reilly	Income Advice Officer, (Item 6 & 7 only)
Rebecca Howden	Committee member, Calvary Housing Association

Apologies:

Clare Monteith	Treasurer
Darron Brown	Chair
Michelle Harrow	Committee Member
Shona McKenna	Co-optee

The Vice Chair noted our respects to our colleague Vanda Cooper, whose funeral was today. A condolence card and flowers had been sent to her family. She will be sadly missed.

The Vice Chair informed members that due to a previous commitment, the office bearers had agreed to the Director submitting his apologies for tonight's meeting. The Corporate and Governance Assistant was not in attendance due to illness.

She welcomed Rebecca Howden, Calvary Housing Association, who would observe the meeting. Introductions were made.

2. Declarations of Interest.

There were no declarations of interest.

3. Jargon Buster.

Noted for information.

4. Minutes of the committee meeting of 28 November 2019.

The minute of the committee meeting held on 28 November 2019 was proposed as accurate by Jane Heppenstall and seconded by Maureen Morris.

5. Matters arising from the minutes of 28 November 2019.

There were no matters arising that were not covered in subsequent agenda items.

6. Universal Credit presentation.

The Income Advice Officer explained that Universal Credit is a new means tested social security benefit for working age people which had replaced the old style legacy benefits. She highlighted that the old system was considered overly complicated and the idea was to simplify the process to make it a one for all benefits system. She provided an overview of the group of tenants in work who would benefit from the new system and those who had been disadvantaged by the introduction of Universal Credit, particularly those with disabilities. She presented a brief overview of case studies for information.

She provided a breakdown from April to December 2019 of Universal Credit arrears and how this had affected our tenants. Universal Credit Arrears totalled £104,243.48 to December 2019. She highlighted that of the 106 tenants on Universal Credit, 97 of those tenants were in rent arrears. She clarified that payments for Universal Credit were paid 4 weeks in arrears, which places tenants on the back foot, unless they have 4 weeks credit in their accounts. She stated that it is more of a hindrance when a tenant ops for a managed payment to landlords due to the Association having to wait until our 28 day payment schedule and bank clearance is processed which could lead to a delay of 6 – 9 weeks before payment is received, whereas if the tenant paid it directly to the Association it would be processed earlier.

The Income Advice Officer advised that the income advice service had assisted 469 tenants from May 2018 to January 2020 to maximise their income in preparation for UC. It had achieved financial gains of £2,182,459.40 from May 2018 to January 2020 and assisted tenants to make UC claims with a financial gain of £477,594.30 from May 2018 to January 2020. In addition the service had provided regular Social Security updates via tenant newsletters & Wellhouse website, provided early intervention for tenants affected by UC (Forecasting), held weekly drop in sessions and offered digital support to make claims and changes to claims.

She emphasised the challenges of Universal Credit in relation to rent increase reporting to DWP by our tenants and actions/communications that are put in place to assist tenants. She provided an overview of the managed migration preparation and income maximisation checks prior to Universal Credit transition. She stated that providing early intervention is “better than cure!” to ensure that tenants understand the process and are assisted with digital challenges. She highlighted that the income advice service is facing higher demand and time from tenants requiring digital support.

Tom Lucas suggested given the increase in Universal Credit arrears and the support required by tenants that additional support for the service be considered. The Vice Chair suggested that it be taken to the next staffing committee meeting for further consideration.

Committee noted and thanked Laura for her report.

7. Rent arrears update

The Housing & Customer Services Manager presented the report to provide an update on the rent arrears position. She highlighted that since October 2019 gross arrears have increased by £39,193.95 and non-technical arrears have increased by £25,910.02. The number of tenants in arrears over £1,000 increased to 88 which included 36 Universal Credit recipients with the total gross amount owed increasing by £24,095.10 during the same period. She advised that 63 households did not pay anything to their rent accounts during the month of December.

She highlighted that the housing team continues to be pro-active however she does believe a more robust approach must be taken to manage rent arrears and communicating the consequences for the non-payment of rent. She provided an overview of the number of rent arrears cases that have resulted in the escalation of notification to repossession and legal action being processed. The Housing Manager continues to invite those owing more than £1000.00 for interview. She advised that these cases result in 64.4% of our total rent arrears. As a result of the increasing former tenant arrears the Housing Manager has arranged to meet with T.C. Young, to trace and collect former tenant arrears for payment. She will provide a further update at a committee meeting later in the year.

Jane Heppenstall asked if the threat of legal action for those tenants in long-term arrears had resulted in increased engagement from the tenants. The Housing Manager stated that there is less engagement than preferred due to a historical culture of not prioritising rent payments and reiterated the need for the Association to adopt a more robust approach for rent collection.

Committee discussed at length our intention to support customers who are struggling to pay their rent and various methods and opportunities to communicate the consequences to tenants of failure to pay rent.

Laura Reilly, Income Advice Officer, left the meeting at this time.

Committee noted the contents of the report.

8. Rent Consultation

The Housing & Customer Services Manager presented the report to advise committee of the consultation methods undertaken to involve tenants on the rent increase proposals of CPI (1.5%) plus 1% from 1 April 2020, an increase of 2.5%

She advised that an article dedicated to the proposed rent increase was published in the winter newsletter and delivered to all tenants along with a separate survey form to be completed and returned. In addition tenants were offered to visit or telephone the office, text messages were sent, home visits were offered and 3 rent consultation drop in sessions arranged on Thursday 9th January 2020 to discuss the proposal with Housing Officers. 104 responses were received, which were detailed at appendix 1 of the report.

The Finance and Corporate Services Manager asked committee to consider the current levels of inflation and other financial assumptions with a sensitivity analysis as presented to committee in November 2019, and our business plan requirements to ensure we meet the requirement to continue investing in our stock, maintaining and developing services and to ensure affordability for our tenants.

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He highlighted that a comparison of proposed rent increases from our EHRA partners had been completed as well the SHFA affordability indicators. He provided an explanation of the methodology used where the averages were based on a range of existing monthly charges per apartment size, family size and the average income as per the Annual Survey of Hours and Earnings (ASHE). He highlighted that all of our comparison indicators fell within the affordability range and were comfortably within the percentage of household income indicators.

Committee discussed at length employment within the area, affordability, household incomes and comparison indicators. The Finance & Corporate Services Manager informed committee that the minimum wage had been used in the annual survey of hours and earnings comparison indicators.

Resolution:

Committee;

Noted the review of the responses received from tenants at appendix 1 of the report.

Approved the recommendation of progressing with CPI plus 1% rent increase from 1st April 2020, an increase of 2.5%

The rent increase of 2.5% from 1 April 2020 was proposed by Tom Lucas and seconded by Sarah Morris.

9. Expenditure trends

The Finance & Corporate Services Manager presented the report to analyse expenditure patterns over 7 years particularly investment in stock, salaries and to give comfort to the committee they have made the correct financial decisions.

He stated that rental income has grown steadily since 2012/13 reflecting the annual rental increase to meet business plan requirements. Investment in stock through replacement components and other planned renewals shows an upward trend with the first 3 years of analysis showing investment of £1.4M whereas the investment in the final 3 years had nearly doubled to just under £2.8M. He asked committee to note that the expenditure relates solely to planned renewals/major repairs. Staffing costs have flat-lined over the 7 years and demonstrate that the proportion of rental income is consistently dropping from 25% in 12/13 to 21% in 18/19.

Direct and in-kind support to Connect Community Trust shows a downward trend reducing from £219,204 in 2012/13 to £43,000 in 18/19. He asked committee to note that in 2012/13 which, was the final year of wider role grants being paid to CCT, amounted to £558,170 over a four year period.

Credit Card expenditure fell consistently throughout the analysis from £29,638 in 2012/13 to £2,806 in 2018/19. The first three years of analysis showed a credit card spend of £53,757 whereas the spend in the final three years was £4,247.

Committee noted the contents of the report.

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10. Management Team Report

The various updates reports were noted for information.

Director:

The Housing & Customer Services Manager presented on behalf of the Director. It was noted that items 4.7 to 5.25 pertaining to confidential items relating to staff would be redacted in the published report.

4.1 H.R. Policies.

The staffing committee had ratified via email, the Lone Working Policy, Employing Army Reserves, Smoke Free Policy, Staff Expenses Policy, Stress Management Policy, Sabbatical Policy, and Equality & Diversity Policy. Policies had been reviewed to ensure compliance with current legislation and good practice and to reflect GDPR and FOI requirements. Minor adjustments to the Smoke Free Policy and Staff Expenses policy were noted. Committee were asked to ratify the policies.

Resolution:

Committee ratified, Jane Heppentstall proposed and Tom Lucas proposed the policies for a further 3 years.

4.2 Hub BP

Action: A full report on the assessment of use for the hub will be presented at the end of the business year 2020.

4.3 Development

GCC have agreed to fund updated valuations and site investigations. The St John Ogilvie site is being valued in February.

4.6 Health & Safety

Following an anonymous report to Strathclyde Fire and Rescue Service on the day of our AGM, we have received a positive feedback report on our management of fire safety, citing no concerns. Committees thanks to Alex Hogg, Maintenance Officer for his continued management of fire safety were conveyed.

5.6 Staff Welfare

Staff members' gratitude was passed to committee for their support relating to matters of inappropriate language on social media, gross invasion of personal privacy and anonymous threats. Staff have been reminded of staff welfare and counselling services.

5.7 Staff away day

Committee were asked to approve an away day for staff to review the business plan, liP feedback and our approach to the 2020 business plan before the end of quarter four.

Resolution:

Jane Heppenstall and Sarah Morris approved the recommendations.

6. Assets and Maintenance Manager

All updates were noted as outlined within the report.

6.1 Planned Works

The Maintenance Manager stated that planned works are around 40% complete. Feedback has been very positive.

6.2 New Membership of Scottish Procurement Alliance. (SPA)

Committee were provided with background information and the benefits of using the SPA framework.

6.6 Gas Servicing

The Maintenance Manager updated committee on the current contract for gas servicing and repairs where work orders are raised for each repair and processed for payment, which is very time consuming for the maintenance and finance team. It was proposed that we look to move to a 3 star service so servicing and repairs are invoiced on a monthly basis. A benchmarking exercise to ascertain costs will be completed with other housing associations.

7. Housing Manager

All updates as outlined within the report were noted.

7.2 Information sharing and joint working

WHA staff met with Home Energy Scotland to discuss how they may assist with supporting local efforts to help people who may be struggling to heat their home and stay in control of energy bills. They will deal with referrals from staff as well as helping those who attend drop in session.

7.3 Tenant participation

The Housing & Customer Services Manager sought committee approval to meet with the COP, committee members and staff in order to progress the “Next Steps” programme to progression on the 17th or 18th of February 2020

Committee agreed that an email would be sent to confirm their availability.

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7.4 Training

Domestic abuse training requires to be rearranged. Bespoke training on legislation, risk assessing victims and the implications of dealing with the whole family is also being arranged. Costs for the latter will be shared with our colleagues in EHRA who wish to attend.

7.5 Complaints

Committee were advised and updated on the unusual number of complaints received upon return to work after the festive period and the amount of Officer time that has been spent dealing with these cases.

7.6 Neighbourhood Management Policy

Consultation has now ended on the Neighbourhood Management Policy and a final draft will be presented to committee in February.

7.8 Data Collection – Equality, Diversity and Human Rights.

Committee were asked to approve retaining a member of staff who has been covering the vacancy of the Housing Assistant for a period of 6 weeks to collect data, as required by law, relating to the protected characteristics of tenants, applicants, committee members and staff for which we are required to comply by 2021.

Resolution:

Sarah Morris proposed and Tom Lucas seconded retaining a member of staff for a 6 week period for the purpose of data collection.

8. Finance & Corporate Services Manager

All updates as outlined within the report were noted

11. Forward Planning – 27 February 2020

Committee noted the proposed agenda for 27 February 2020 committee meeting.

12. AOCB

There was no other business. Meeting closed 8:30pm. Next meeting 27 February 2020, 6pm.

Rebecca Howden, Calvay Housing Association left the meeting at this time.

I certify that the above minute has been approved as a true and accurate reflection of the proceedings:

Signed (Chair)

Date:.....

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