

**WELLHOUSE HOUSING ASSOCIATION  
MINUTES OF THE COMMITTEE MEETING HELD ON  
28<sup>th</sup> January 2021 AT 11am - VIA ZOOM**

**1. Welcome, Sederunt & Apologies.**

**Present:**

Maureen Morris	Vice-Chair
Michelle Harrow	Committee Member
Clare Monteith	Committee Member
Jane Heppenstall	Committee Member

**In Attendance:**

Martin Wilkie-McFarlane	Director
Carol Hamilton	Housing & Customer Services Manager
Bill Black	Assets & Maintenance Manager
Linda Logan	Minute taker
Graham Gillespie	Wylie & Bisset (Item 5 only)
Stuart Taylor	Hiper (Item 6 only)

**Apologies:**

Darron Brown	Chair
Stewart McIntosh	Committee Member
Sarah Morris	Committee Member

**Absent:**

Carol Torrie	Committee Member
Shona McKenna	Committee Member

The Vice-Chair welcomed Graham Gillespie to the meeting. Committee agreed that item 6 would be taken at the end of the meeting due to conflicting meeting arrangements from our I.T. provider.

**2. Declarations of Interest.**

There were no declarations of interest.

**3. Minutes of the Committee Meeting of 24 November 2020.**

**Resolution:**

**The minute of the Committee Meeting of 24 November 2020 were proposed by Michelle Harrow and seconded by Maureen Morris as an accurate record of the proceedings.**

**4. Matters arising and actions from the minute report.**

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

## 5. Internal Audit:

### **Factoring:**

Graham noted a substantial conclusion for the Factoring Audit. He highlighted the scope of the audit and work undertaken as part of the review. The report highlighted three medium graded recommendations, two of which related to the factoring policy and procedure and the third related to the credit control function. Eight areas of good practice were highlighted. The benchmark against other Associations demonstrates that Wellhouse is faring well in this area of operation.

He took committee through the recommendations, the management responses and timescales for completion.

### **Fixed Assets:**

The Fixed Assets Audit provided a strong level of assurance and highlighted no recommendations. Nine areas of good practice were noted.

### **Follow-up Review:**

The overall conclusion provided a strong level of assurance from the follow up review. Of the 19 outstanding points from the previous years audit, 14 had been fully implemented, 1 partially implemented and 3 remain as not implemented as detailed at page 9-15 of the audit report. It was noted that the Assurance Statement and related evidence bank has been completed satisfactorily and will be considered fully implemented. There were no superseded recommendations.

### **Resolution:**

#### **Committee;**

- **Noted the findings and agreed follow-up actions;**
- **Approved the draft management responses;**
- **Confirmed satisfaction with the actions taken with superseded and fully implemented recommendations in the follow-up review and that the points can now be removed from the action plan.**

**Clare Monteith proposed and Jane Heppenstall seconded the draft management responses and actions implemented in the follow-up review.**

Graham Gillespie left the meeting at this time.

## 6. I.T. upgrade (this item was discussed following agenda item 8)

The Director thanked Stuart Taylor, Hiper for attending the meeting. Introductions were made.

The Director stated that the report was presented to advise the committee on additional I.T requirements which would provide security and performance and allow Wellhouse to comply with its high-level IT objectives including compliance with GDPR Regulations and Internal Audit recommendations. He reiterated IT issues that were viewed as essential or business critical and

required to be addressed. He invited Stuart Taylor, Hiper, to provide further technical details and requirements.

Stuart highlighted that the broadband connection which allows data in and out of the Hub was not particularly robust and packet loss had been seen; which seemed to be affecting the remote connections to PC's. He noted that 4 broadband providers had been approached and costs had been received which were higher than we are paying at the moment. The Director sought clarification and Stuart confirmed that upgrading the broadband connection would allow the migration of emails from the server to cloud based services and subsequent Microsoft 365 traffic needs and a fast and reliable connection. He confirmed that costs are likely to be in the region of £11,500 to £15,000 over a 3-year contract.

The Director recommended to committee that we move ahead with upgrading the broadband connection within the Hub.

Michelle Harrow sought clarification on whether the system would have automatic retention and the ability to update GDPR information. Stuart confirmed that updating the broadband connection would allow us to install the system Michelle was referring to.

The Director took committee through recommendations as previously highlighted within the report to take account of cloud-based backups and future proofing the system. The Gold solution facilities had been recommended to run a virtual back up to the Cloud and would also address Disaster Recovery and Continuity issues. However, following discussions with Stuart; and for transparency within the minute; a tweak to the recommendation was proposed to take account of implementing office 365 and recommendations in an additional report to be presented at February's meeting to migrate away from SDM to Home Master; which is a cloud-based system and would be used by all teams across the Association.

Stuart explained that a number of servers are located within the Hub which have a bronze back up system and use inherent back-ups provided by Microsoft. He highlighted that the system was very basic and takes over 24 hours to do a one day back up. He noted that although the system had been upgraded; it was very difficult to maintain and staff were required to physically go into the office to change the disks. He provided an explanation on the silver and gold methodologies, back ups and disaster recovery and how quickly we could get that information backed up and running in line with business continuity. He stated that the reliance of the data on the physical servers was starting to move on. He explained that having office 365 would remove the requirement of 1 or 2 of the servers which we rely on within the Hub, in addition moving the housing management service away from the servers to the Cloud would reduce the reliance of data back up within the premises, and cloud-based systems would be inherently backed up. He considered that we did not require the gold standard and would look at the silver standard.

Jane Heppenstall sought clarification on the robustness/vulnerability of a cloud-based back-up system and potential risks. Stuart confirmed that cloud-based systems were very robust and data would be backed up to various data centres within the UK; images would be taken; stored within data centres and the availability to the user would be far superior. He added that the advantage would be, for example, housing officers, could have remote access to data on home visits and would not be required to be within the Hub.

The Director sought approval to update the recommendations to move towards the Cloud based backup and supplemental to that Hiper having discussions with Home Master before the next committee meeting; he will update on their recommendations and costs for inclusion in his report to committee in February.

**Action: Due to the meeting being inquorate at this time, the Corporate and Governance Officer will email absent members for additional approval.**

## 7. Rent arrears update:

The Housing Manager presented the report to update committee on the arrears position as at 31<sup>st</sup> December 2020.

She highlighted that gross current rent arrears were £329,700, being an alarming 10% of our annual income. 113 tenants owing £1,000+, owe £240,094 collectively which is 72% of current arrears, 56 of these are universal credit recipients.

She asked committee to note key indicators for January 2020 and January 2021 to provide a comparison. She highlighted that while there is very little change in the number of tenants owing rent or the number of tenants who did not pay in the festive season, there was an obvious increase in the level of debt, as well as those on universal credit. She stated that we are aware that Covid-19 and universal credit continue to affect the ability of some tenants to pay their rent. She noted the changes to residential tenancy law brought about by the Coronavirus (Scotland) Bill which had been extended for a 6-month notice period for legal action, which was having a major impact on some of the arrears' cases.

The Housing Manager drew committee's attention to table 2 of the report highlighting arrears in summary by banding. She noted that there was evidence that some tenants were using current the situation to continue not to pay and one in particular has left their tenancy without notice, with a debt in excess of £5,000. She noted advice given to continue with legal action and recall sisted cases, however there is a risk that any decree awarded cannot be enacted. She provided an update on those tenants who are not making payments and evading contact. She committed to provide committee with case studies; taking account of confidentiality and GDPR guidelines, at the next meeting.

Jane Heppenstall assumed that anti-social behaviour had not been used as grounds for actioned cases. The Housing Manager confirmed that these were all rent arrear actions. Jane sought clarification that if we leave the sists in the system, does that mean that we can recall them at any point. The Housing Manager stated that we could just leave them sisted and recall them at a later date, however, she considered that some tenants would continue not to pay and recalling sisted cases may encourage payment.

Committee agreed that although they see eviction as a last resort, the Association must take a stance to action recovery of these high-level arrears. The Director discussed the challenges of universal credit and the continued work of the income advice officer. He reiterated committee's comments on actions to recover longstanding arrears.

**Committee noted the update as outlined within the report.**

**Action: The Housing Manager will provide committee with rent arrears case studies in line with GDPR guidelines in her next update.**

## 8. Rent Consultation.

The Housing Manager reiterated committee agreement at its meeting of 24 November to consult on a 1.7% rent increase. She confirmed that the rent consultation process had ended on Friday; 8<sup>th</sup> January 2021. She noted that the proposed increase had been incorporated in the winter newsletter along with a survey form, in addition; tenants were also offered the opportunity to

telephone the office to discuss and complete the survey, contact us via email and were provided with links to complete a survey monkey. The preferred option evidenced from tenant responses, had been to communicate feedback via a text message. She provided a breakdown of the consultation responses as outlined at appendix 1 of the report.

Michelle Harrow sought clarification on the percentage of tenants that had responded to the consultation and asked if it was our intention to implement the 1.7% increase. The Housing Manager confirmed that 14% of tenants had responded to the consultation. The Director confirmed that a 1.7% increase was being proposed. He noted that the business plan assumptions had been at the lower rate of CPI + 1%. This increase had been indicated in the 5-year business plan submission to the Scottish Housing Regulator. He discussed the potential additional increases from our contractors given the current circumstances. He noted that Darron Brown had suggested delaying the rent increase for 6 months however, the Director considered that given the difficulty in obtaining and the increased costs for replacement components, loss of income and assumptions in the current business; that this would create some difficulties for the Association. Committee discussed at length communication to tenants to inform of increased costs and what spend was required to complete cyclical and replacement component works.

**Resolution:**

**Committee:**

**Noted the contents of the report and the review of responses received from tenants;**

**Approved the recommendation of progressing with CPI (0.7%) plus 1% rent increase from 1 April 2021, a 1.7% increase.**

**Michelle Harrow proposed and Jane Heppenstall seconded the proposed rental increase of 1.7% as at 1 April 2021.**

***Action: Additional information with regards the rental increase and required expenditure will be provided in the spring newsletter.***

Clare Monteith discussed the Body Cam Policy and proposed the policy. She offered apologies and left the meeting at this time. Discussion will be recorded in the minute of the policy reviews.

**9. Operational update report.**

**Director:**

The Director recorded his thanks to The Assets & Maintenance Manager and the Maintenance Officer for working with contractors to complete the works the Hub café.

All other potential Hub activities are on hold at the moment due to COVID-19 restrictions.

**Tenant Christmas bonus:**

The Director drew committee attention to an article published in the Scottish Housing news from Blochairn HA who had provided a financial incentive to their tenants. Wellhouse HA had thought it appropriate to consider a discussion around an incentive of some sort of reward to a tenant who manages their tenancy and being a good neighbour was worth discussing. The Director sought approval to investigate other models available and what the impact would be.

***Action: Committee agreed to the Director bringing a more detailed report sometime in the summer.***

**Pantry:**

The Director provided background information on the Pantry scheme which allows access to affordable food. Customers pay £2:50 and can purchase £15.00 worth of food. He recommended that WHA support and promote the incentive. He proposed that WHA set up a modest crises fund, £500, that the Income and Advice Officer could access for initial £2.50 payment. He committed to come back to committee in the summer with the financial ask from the Pantry for a bus service when funding for the free bus comes up for renewal.

**Resolution:**

**Committee approved, Jane Heppenstall proposed and Michelle Harrow seconded that a £500.00 crises fund be set up and be administered by the Income Advice Officer.**

**Housing and Customer Services Manager:**

The Housing Manager stated that we continue to allocate properties and conduct viewing in accordance with legislation. Consultation of the proposed rent consultation as well as the factoring policy had been prepared. The Estate Wardens delivered biscuits to elderly tenants prior to Christmas and ERA have volunteered to distributed the remaining gifts for children during the February break.

**Assets & Maintenance Manager:**

The Maintenance Manager reported that bulk uplift remains an issue. GCC have issued further information via their website. Stage 3 adaptations had received additional funding. The Maintenance team are still direct issuing repairs to cut down on the need for inspections. The team continue to experience an increase in the number of gas servicing that are going to forced access and more staff time and resources are being spent on arranging access for servicing in an attempt to stop them going to forced access. He noted current issues with raw materials being available to manufacture for the window and door replacement contract which may also have an impact on budgets over the next view year due to the value of the project.

He reported that the boiler, kitchen and bathroom programme had been surveyed however have been delayed due to level 4 lockdown. Further updates will be provided as necessary.

There was no further business. Meeting closed 1:00pm.  
Next Meeting: 25<sup>th</sup> February 2021, 6pm.

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

Signed (Chair) .....

Date:.....

Appendix 1 – additional approval IT upgrade

**From:** Shona Redmond <redmond.shona@yahoo.co.uk>  
**Sent:** 18 February 2021 17:46  
**To:** Linda Logan <Linda@wellhouseha.org.uk>  
**Cc:** Darron Brown <dazlee21@yahoo.com>; Sarah Morris <sarahlmorris98@gmail.com>; Carol Torrie <caroljtorrie1978@gmail.com>  
**Subject:** Re: Approval required

Hello

I approve

Thanks

**From:** Darron Brown <dazlee21@yahoo.com>  
**Sent:** 20 February 2021 11:44  
**To:** Linda Logan <Linda@wellhouseha.org.uk>  
**Cc:** Sarah Morris <sarahlmorris98@gmail.com>; Carol Torrie <caroljtorrie1978@gmail.com>; Shona McKenna <redmond.shona@yahoo.co.uk>  
**Subject:** Re: Approval required

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Hi Linda

I approve

Regards,  
Darron

On 18 Feb 2021, at 11:52, Linda Logan <[Linda@wellhouseha.org.uk](mailto:Linda@wellhouseha.org.uk)> wrote:

Hello All

At agenda item IT upgrade at the last committee meeting the report and expenditure was discussed and proposed. However due to one member having to leave the meeting we were inquorate at this time. A further report will be presented in February. To ensure good governance and as an appendix to the minutes, would you please email me back approving the recommendations as outline in the extract of the minute below.

Many thanks for your co-operation.

Kind regards  
Linda