

**WELLHOUSE HOUSING ASSOCIATION  
MINUTES OF THE COMMITTEE MEETING HELD  
ON 26 April 2023 AT 6PM – via Teams and in house**

**1. Welcome, Sederunt & Apologies**

**Present:**

Maureen Morris	Chair
Gordon Kerr	Committee Member
Helen Lafferty	Committee Member
Darron Brown	Committee Member
Leeann Brown	Co-opted Member
Jane Heppenstall	Committee Member
Anna Dukova	Casual Member
Michelle Harrow	Committee Member

**In Attendance:**

Bill Black	Assets & Maintenance Manager
James Wilson	Housing & Customer Services Manager
Robert Murray	Finance & Corporate Services Manager
Linda Logan	Minutes

**Absent:**

Graeme Wetherill	Co-opted Member
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**2. Jargon Buster**

Noted for information.

**3. Declarations of Interest**

There were no declarations of Interest.

**4. Minutes of the Committee Meeting of 28 February 2023**

**The minutes of the committee meeting of 28 February 2023 were proposed by Darron Brown and seconded by Gordon Kerr as an accurate record of the proceedings.**

**5. Matters arising from the minutes report.**

The Finance Manager advised that an email had been circulated to the committee with regards proposed dates for Risk Training. Three responses had been received. He agreed to re-circulate the dates to encourage additional attendees.

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

## 6. 23/24 final budget

The Finance Manager presented the budget as a final version for 23/24 following the confirmed insurance costs. The report was provided to ensure the details were clearly noted for governance purposes.

### **Resolution:**

**Committee noted the changes as advised by email on 29<sup>th</sup> March 2023 and contained in the insurance paper enclosed separately within the reports.**

**Darron Brown proposed and Gordon Kerr seconded the final version of 23/24 budget which included the confirmed insurance costs.**

## 7. Value for Money Report

The Finance Manager presented the detailed report as prepared by Scotland's Housing Network (SHN) regarding Value for Money 22/23 and to highlight how Wellhouse HA compares to other contributors within the report.

### **Resolution:**

**Committee noted the comparators of how Wellhouse HA compares with other contributors as outlined within the SHN report.**

## 8 Insurance Renewal.

The Finance Manager presented a detailed insurance report as prepared by Bruce Stevenson Insurance Brokers. He advised of several meetings with Bruce Stevenson where early indications from the Broker were that premiums would rise in the region of 20-30%, this figure had been used in preparing the budgets. However, in December, the Broker advised that our current insurance provider was subject to a restructure, and in February, Bruce Stevenson took the decision to seek alternative prices.

The Finance Manager advised that in March, Bruce Stevenson, informed that the insurance market for social housing had changed significantly and an alternative insurance provider had been found to cover housing stock, however, the agreed budget was now inaccurate and a price in the region £84.3K was considered the premium level as compared to £51.5K budgeted for, an increase in costs of £29,112. All other insurances had had come in within budget.

Committee discussed the reasons for the significant change in the insurance market for social housing and associated risks as reported by providers.

### **Resolution:**

**The committee accepted the recommendation of Bruce Stevenson regarding the choice of NIG as our insurer for buildings as per the email sent on 29 March 2023.**

**The choice of NIG as our insurance provider for buildings insurance as per the email sent on 29 March 2023 was proposed by Darron Brown and seconded by Gordon Kerr.**

## 9 Rent arrears update report.

The Housing Manager presented the report to update on the arrears position.

He noted that since the last meeting gross current tenants rent arrears had increased by £1,681, however for the same period, £2,034 of payments could not be posted, being from DWP without a remittance statement. Current arrears decreased by £2,327 to £270,495, however the non-posted payment noted above would have reduced this balance.

He provided an explanation on auto-entitlements which would calculate technical arrears based on actual payment received as opposed to expected payments. A further report relating to technical arrears will be brought to the committee in June.

He reported the number of cases with over a month's rent arrears as requested by the committee at the February meeting noting 89 cases owing under £1,000. There were 47 cases with rent arrears over £1,000 and 48 cases over £2,000. A strategy is being developed to focus on those cases owing more than £2,000 and an action plan is being put in place. Anna Dukova requested that a pie chart be developed to highlight the above cases which the Housing Manager agreed to prepare for the June meeting.

**Committee noted the update on the arrears position.**

## 10. Homelessness and Allocation request.

The Housing Manager presented the report to update the committee on a request from Glasgow City Council (GCC) and the Health and Social Care Partnership (HSPC) to maximise our lets to homeless applicants to offer 60% of all lets, net of transfers for 23/24 as a result of an increase and lack of lets within homelessness. He noted that at the moment we are struggling to meet the demand of 40% homeless lets due to the lack of referrals sent to the team.

Jane Heppenstall considered that in our reply to the Council and HSPC that we challenge the number of referrals being received and their engagement with the Association to achieve 40% of lets. The Housing Manager stated that he had invited both parties to meet with the team, and vice versa, to date this has not been confirmed.

**Resolution:**

**Committee noted the content of the email and letter from HSPC as attached.**

**Committee approved the recommendation to refuse the request and to remain with 40% lets.**

**Leeann Brown proposed and Jane Heppenstall seconded the motion.**

## 11. Policy Reports

The Corporate & Governance Officer presented the reviewed Flexible Working, Remote Working, Homeworking and Sabbatical policies to committee for consideration and approval. She highlighted amendments to the reports as outlined at item 4 of the report.

She acknowledged that committee were being overloaded with information and following the briefing from the SHFA on Strategic Planning which recommends that policy reviews should not dominate individual meetings and that reports should summarise key changes only. Policies could be made available separately for the committee to review. She sought committee's comments.

The Chair advised that in closed session it had been agreed that the volume of emails being sent was onerous. In discussion and following an email from the Director, the Corporate & Governance Assistant was instructed in

conjunction with the Director/Finance Manager to set up an online portal and email addresses for the committee. She advised that the Finance Manager was in discussion with our IT provider to set up email addresses and an online portal for the committee, and to investigate the purchase of tablets. He will feedback on progress as required.

Michelle Harrow sought clarification on where policies were stored. The Chair advised that they were stored in the Directorate however a dedicated portal for committee was being investigated.

**Resolution:**

**The management committee approved the reviewed Flexible Working, Remote Working, Homeworking and Sabbatical Policies and three yearly thereafter.**

**Jane Heppenstall proposed and Michelle Harrow seconded and aforementioned policies.**

## 12. SFHA Briefing Strategy

The Maintenance Manager asked the committee to note and consider the guidance document from the SFHA in relation to Governance and getting the balance right. The guidance will be included as an update to the committee handbook.

**Committee noted the SFHA guidance note.**

## 13. Operational update

**Director:**

The Maintenance Manager reported on behalf of the Director.

Committee noted that the EHRA committee meetings have changed frequency to quarterly from monthly. The Senior Officers will continue to meet monthly. The most recent minutes were attached for information.

It was noted that the SHR has re-started visits to housing association to support their regulatory framework as per Appendix 3 of the report. Staff and the committee should be prepared for a future visit should we be chosen.

**Housing & Customer Services Manager:**

**SHN** - The Housing Manager asked committee to note the Scottish Housing Networks benchmarking stats. He stated that Wellhouse could only contribute to some performance indicators due to limited information available from HomeMaster. Work is being done to be more inclusive with information for improved benchmarking.

**HomeMaster** - The Housing Team continue to role out and trial auto-entitlement, a function used to calculate technical arrears. The team will continue to meet regularly with HomeMaster to ensure problems are resolved.

**Factoring Services** -The Housing and Maintenance Manager continue to review the Factoring service. They have liaised with peers in EHRA and are reviewing current charges. In addition, an improved welcome pack will be implemented and a possible newsletter. Once these changes have been implemented the Factoring Policy and Factoring Debt Policy will be brought to the committee for approval.

**Welfare Advice** - He highlighted that the team had rolled out the SFHA Winter Hardship fund of £25K. The funding was used to purchase 500 x £50 supermarket vouchers to support tenants experiencing food crisis/insecurity and distributed to 296 homes.

**Voids** – The Housing Manager informed the committee of a fire within a property, which had been badly damaged. We are liaising with our insurance and a repair programme is in place.

**Estate Management** – A successful community litter pick took place on 29 March 2023 which was well attended. A further event is planned for later in the year.

#### **Assets & Maintenance Manager:**

The Maintenance Manager advised that the Estate Wardens post had been filled. David Bragg was appointed and started on 4 April 2023. He has settled in well.

The Association has signed up to an online virtual college along with several other EHRA members. It covers around 300 courses and will be available to both staff and committee members.

Planned maintenance letters for 23/24 will be distributed to tenants next week. There are 4 ECIRs outstanding which may go to forced entry as they have received their 2<sup>nd</sup> letter week commencing 3/4/23.

Michelle Harrow noted that there appeared to be gaps in some of the indicators for Wellhouse on the benchmarking report from the Scottish Housing Network stats. The Housing Manager advised this was due to problems with the extraction of some information from HomeMaster and advised that it would be rectified for next year's report. Michelle also asked if it was possible to request from the SHN a report profiling data to benchmark against similar organisations in terms of size, profile, property type etc. The Housing Manager agreed to approach SHN to request benchmarking against similar organisations out with the EHRA group.

#### **Finance Manager:**

The Finance Manager informed committee that internal audits on factoring services and the review of the recommendations from previous audits was carried out recently and will be presented to the Audit and Risk committee in May.

The SHR FYFP return is due for submission by 31 May 2023 and will be brought to the May committee meeting for approval.

The Finance & Corporate Services Assistant resigned in March. The position is currently advertised. Interviews are planned for 11 May 2023.

Although not being presented separately at this meeting the management accounts to 28 February 2023 had been prepared. He took committee through headline figures.

#### **14. AOCB**

**There was no other business. Meeting closed 8:20PM**  
**Next Meeting 24 May 2023 at 6PM via Teams and in house**