



**Drumchapel  
Housing**  
Co-operative Limited

Management Board meeting to be held on Tuesday 16 April 2024 at 6:00pm. hybrid meeting using ZOOM Video Communications at 4 Kinclaven Avenue, Drumchapel Glasgow G15 7SP

## **Ag3**

**Present:** David O'Hara (Chair)  
Josephine Barnshaw  
Helen Eakin  
Karen Hogg  
Elspeth Kerr  
Alex Kerr  
Graeme MacIntosh  
Pauline McNaught  
Frances McLean

**In attendance:** Pauline Burke, Director  
Jacqueline McGoran, Finance & Corporate Services Manager  
Marisa McCarthy, Senior Housing Officer  
Alex Gemmell, Senior Maintenance Officer  
Aileen Brown, Corporate Services and Finance Officer (Mins)

Before the meeting, Standing orders were suspended to allow agenda items 7.1 and 6.7 to be brought forward to the beginning of the meeting. For the purpose of the minute, the agenda items run in numerical order.

**D O'Hara opened the meeting at 6.05pm**

### **1. Apologies**

1.1 Apologies were received from K McKenna, V Ogar and J MacFarlane. D Riddell and J Forbes were absent without apologies.

### **2. Declaration of interest**

2.1 There were no declarations of interest noted.

### **3. Minute of the previous meeting held on 23 January 2024**

3. The minute of the meeting on 5 March 2024 was proposed by J Barnshaw and seconded by E Kerr.

### **4. Meeting Action list 2024/2025**

- 4.1 The meeting action list was approved by the Management Board.

### **5. Matters arising**

#### **5.1 Resignation**

- 5.1.1 P Burke advised Board Members that Kayleigh Watt resigned from the Board today due to personal reasons.

- 5.1.2 Management Board noted the resignation and wished Kayleigh well for the future.

#### **5.2 Rent Setting Meeting**

- 5.2.1 P Burke advised Board Members that the proposed date for the Rent Setting Meeting was Tuesday 12 November 2024.

- 5.2.2 Management Board approved the date.

#### **5.3 Bad Debt and Credit Write-offs**

- 5.3.1 M McCarthy presented an update on Bad Debt and Credit Write-offs.

- 5.3.2 M McCarthy informed Board that there were 2 amendments to previously approved Bad Debt and Credit Write-offs. These were:

- a £0.70 discrepancy in the balance written off on 24 October 2023 which should have been £29.96 instead of £29.26.
- a duplicate entry on the Credit Write-offs which were approved on 5 March 2024. This reduces the Credit Write -offs by £108.78 to £3,833.41.

- 5.3.3 Board approved the changes to the Bad Debt and Credit Write-offs.

## **6. Director's report**

### **6.1 Scottish Housing Regulator Engagement Plan**

6.1.1 P Burke presented the report and advised the annual regulatory risk assessment undertaken by the Scottish Housing Regulator indicates that the Co-operative is Compliant.

6.1.2 The Management Board noted the status with the Scottish Housing Regulator.

### **6.2 Entitlements, Payments and Benefits report 2023/24**

6.2.1 The annual entitlements, payments and benefits report was presented to the Board. There have been seventy-five entries in the register for 2024/2025. Of the seventy-five entries, sixty-four entries were noted through Scottish Federation of Housing Association funding the Co-operative received for tenants to help with the cost-of-living crisis.

6.2.2 The Management Board noted the entitlements, payments and benefits report.

### **6.3 Annual Complaints Report 2023/24**

6.3.1 A Brown presented the annual complaints report and advised that an error in the database meant twenty-nine stage one complaints were received and not thirty as stated on the report. SDM have now rectified the issue on the database. Twenty-three stage one complaints were upheld. There were no Stage 2 complaints. The majority of complaints related to the quality of service or work in relation to repairs and maintenance and environmental works. A Brown confirmed staff are liaising with those contractors to ensure both the Co-operative's and tenants' level of expectation around service delivery are met.

6.3.2 The Management Board noted the annual complaints report.

### **6.4 2024/2025 Budget Amendments**

6.4.1 J McGoran presented the budget report with details of requested amendments to the approved budget for 2024/2025.

6.4.2 J McGoran advised that confirmed costs had been received for Insurance, Ground Maintenance and the Employers in Voluntary Housing Salary Increase after the budget had been approved for 2024/2025. As the difference

between actual and budget are materially higher, amendments to the budget are requested as follows:

	Approved Budget 2024/2025	Actual Cost/Amended Budget
Insurance	£59,000	£75,582
Ground Maintenance	£75,000	£93,899
EVH Salary Increase	4.6%	6.0%

6.4.3 The final surplus is now forecasted to be £464,138 (reduced from £515,324). Board Members were advised that Covenants would still be met by the year end.

6.4.4 The Management Board approved the amendments to the 2024/2025 Budget.

## **6.5 Assurance Statement Action Plan**

6.5.1 P Burke provided members with an update on the progress of the Assurance Statement Action Plan.

6.5.2 Members noted the majority of actions were complete or ongoing with the exception of the Tenant Participation Strategy due March 2025.

6.5.3 The Management Board noted the progress on the Assurance Statement Action Plan.

## **6.6 Housing and Maintenance Services sub-Committee**

6.6.1 As requested by the Management Board, P Burke presented the report on the forming of a Housing & Maintenance Services Sub-Committee. The Board were advised the remit of the Sub-Committee would be to oversee operational items as detailed in the attached workplan.

6.6.2 The Management Board approved forming a Housing & Maintenance Sub-Committee.

6.6.3 Members agreed the following to be elected to the Sub-Committee

- Josephine Barnshaw
- Helen Eakin
- Pauline McNaught
- Elspeth Kerr
- Alex Kerr

6.6.4 J Barnshaw put herself forward for Chair. This was unanimously accepted by the Board.

## **6.7 Insurance Renewal 2024/2025**

6.7.1 J McGoran presented the report on the Insurance Renewal for 2024/2025. The Management Board were advised that the Co-operative renews its insurance annually using a broker, Howden Insurance, who provide brokerage services and advice on insurance related matters.

6.7.2 J McGoran advised that the renewal quote represented an increase of 67% in costs overall compared to last year. The main increase is on the housing stock policy which has seen a 96.1% increase on last year. This 96.1% increase is on top of the 37% increase that the Co-operative experienced last year despite having an excellent claims history. The two main reasons for the significant increase are:

- Increasing rented stock cover from £80.2m to £97m
- Claims of just under £103k against Social Housing policy

This has resulted in the underwriters applying a 35% rate increase on the account given the now poor claims history and a further 21% compound to reflect the increase in the buildings sums insured.

6.7.3 Board noted that this is a one year renewal, and the Co-operative does not have a long term agreement with NIG and will go out to tender again next year.

6.7.4 J McGoran asked Management Board to retrospectively approve the 2024/2025 renewal.

6.7.5 The Management Board after discussion retrospectively approved the insurance renewal for 2024/2025.

## **6.8 External Audit pre-audit programme 2024/2025**

6.8.1 P Burke presented Findlay & Co chartered accountants pre audit memo for the external audit due to commence June 2024. Board approved the pre audit memo.

## **7. Housing and Maintenance Reports**

### **7.1 Landscape Maintenance Procurement report**

7.1.1 A Gemmell provided an update on tender returns for the ground maintenance contract. Tenders were assessed on a 60:40 split (relating to quality: price). The quality assessment was carried out by the Co-operative and the quantity surveyors engaged to assist with the procurement of the contract. The tender received by one of the contractors was not examined in detail due to their failure to complete the quality assessment document in the required format.

7.1.2 The returned tender prices were much higher than budgeted therefore a revised scope of works was provided to the tenders via Reid Associates LLP for consideration. A lengthy discussion took place regarding the high costs.

J Barnshaw asked what the reduced scope of works entailed. A Gemmell provided detail and rationale behind the reduced scope of works.

7.1.3 A Gemmell confirmed M Squared was the most favourable tender and asked the Management Board to approve M Squared for the Landscape Maintenance Contract.

7.1.4 The Management Board agreed to award M Squared the contract for ground maintenance for 2024/2025.

### **7.2 Approved Contractors 2024/2025**

7.2.1 A Gemmell presented the Approved Contractors List for 2024/2025.

7.2.2 The Management Board approved the List for 2024/2025.

### **7.3 Housing Management Performance Exception report**

7.3.1 M McCarthy updated the Board on Gross Rent arrears and advised although they remain within the target of 2.75%, arrears had increased in February and are predicted to increase in March 2024. This is due to tenants failing to make sufficient rent payments. She advised that the Housing Management team continue to work with tenants who are experiencing difficulties making payments and that a Notice of Proceedings has been served to tenants who had continuously failed to engage.

7.3.2 The Management Board noted the update.

## **8. Policy review**

### **8.1 Health & Safety Control Manual report**

8.1.1 A Brown presented the report to Board, confirming The Health & Safety Control Manual is updated by Employers in Voluntary Housing and ACS Risk Group. No substantive changes had been made to the Control Manual in January 2024 and all minor changes had been updated in the manual.

8.1.2 The Management Board approved the review of the Health & Safety Control Manual.

### **8.2 Equality & Human Rights Policy report**

8.2. P Burke advised the review of the Equality & Human Rights Policy had been carried out by consultant Stewart Eglington of SE Training. The changes were minimal (highlighted within the draft policy) as there had been an interim review in October 2023.

8.2.1 Board approved the Equality & Human Rights Policy.

## **9. Governance**

### **9.1 Membership Report**

9.1.1 There were 27 prospective members and no Share Certificates for approval.

9.1.2 The Management Board approved 27 prospective members.

### **9.2 Ethical Conduct and Notifiable Events**

9.2.1 There are no ethical conducts or notifiable events to report.

9.2.3 The Management Board noted the report.

## **10. Audit, Risk and Staffing sub-Committee**

10.1 There were no sub-Committee meetings to report.

## **11. Any Other Competent Business**

### **11.1 Local Letting Plan 2024/2025**

11.1.1 M McCarthy advised members that a request had been received from Glasgow City Council, Health and Social Care Partnership (HSCP) to provide 67% of lets to homeless households in 2024/2025.

11.1.2 After a lengthy discussion about the Co-operative's partnership working with the HSCP and in light of the Housing and Homelessness Emergency, the Management Board agreed to provide 67% of the lets for 2024/25. This is in addition to the existing sixteen properties let to Glasgow City Council which are used as temporary homeless accommodation.

11.1.3 Board asked M McCarthy to notify HSCP of their decision.

**Action – M McCarthy**

## **11.2 Employers in Voluntary Housing Pay Negotiations Outcome 2024/2025**

11.2.1 P Burke provided an update to members on the outcome of the Employers in Voluntary Housing Pay Negotiations for 2024/2025. She advised an increase of 6% on all salary points bar points PA1 to PA6 which will be increased to the set rate for the Real Living Wage.

11.2.2 Members noted the update.

## **11.3 Housing Perks**

11.3.1 P Burke advised the group of Co-operatives met to discuss Housing Perks which is an app for Social Housing providers to provide tenants discounts on items from several local supermarkets. Board Members were shown a short video which showed the benefits of the app. P Burke explained that the fee of £2,500 per annum would be split between the seven Co-operatives and that it could be trialled for one year to see how successful it would be.

11.4.1 After discussion Board Members agreed to join the app for one year at a cost of £469 for the year.

## **12. Date of next meeting**

12.1 The next Management Board meeting will take place on **Tuesday 21 May 2024 at 6.00pm**

**Chair**.....**Date**.....

**D O'Hara closed the meeting at 7.30pm**