



**LORETTO HOUSING ASSOCIATION  
MINUTE OF BOARD MEETING**

**Date:** 29 March 2021  
**Time:** 6.15pm  
**Venue:** By video conference

**Chairperson:** Douglas Robin

**Present:** Jean Fyfe  
Pauline Gilmore  
Archie Morrison  
Alex McKay (by telephone)

**In Attendance:** Olga Clayton, Group Director of Housing and Care  
Laura Henderson, Managing Director  
Stephen Wright, Deputy Group Company Secretary  
Sarah Stocks, Finance Manager (GHA and Cube)  
and in part Nicola McQuiston, Letting and Homelessness Lead  
Stephen Devine, Director of Business Growth  
Chris Walker, Head of Housing  
Ranald Brown, Director of Assurance

**1. Apologies for Absence**

There were no apologies for absence. The Chair declared that a quorum was present.

It was noted that we were now operating with a dual-approach to Board meetings due to the ongoing Coronavirus pandemic, with non-attending Board members having considered the report and provided feedback to the Chair during an earlier call.

**2. Declarations of Interest**

The Board noted the standing declarations. No new declarations were made.

**3. Minutes of Board Meeting held on 15 February 2021 and matters arising**

**Decided: The Board approved the minute of the meeting held on 15 February 2021.**

**4. Business update**

The Board received an update on the ongoing response to the impact of the current pandemic on our services, customers and communities. The Board considered the ongoing response and discussed the impact of the pandemic which had now been ongoing for a year. This included a discussion on the health and wellbeing of staff. It was explained that staff morale remained high with a strong focus on achieving our performance targets.

**Decided: The Board noted the update.**

#### **5. Housing First update (presentation)**

The Board received a presentation covering: the overall Group commitments to Housing First; the national and Glasgow picture; our contribution to date; tenancy sustainment levels; and our planned next steps. The Board welcomed the presentation and the support that we offer to those experiencing homelessness.

**Decided: The Board noted the contents of the presentation.**

#### **6. Cube restructuring – transfer to Loretto Housing**

The Board considered a report on the proposed transfer of Cube assets and activities (outside Glasgow) to Loretto, including the work being undertaken to bring Cube into Loretto's operating structures. The Board received an update on the outcome of the due diligence which had been carried out by our advisors and on the stock transfer of Cube's Glasgow assets to GHA which remained on schedule for 28 April 2021.

The Board also received a short presentation on the profile of Cube's stock and noted the demographic was similar to our own. The Board considered the footprint of Cube's operations and noted that this also provided an opportunity to develop our services in some parts of Argyll, such as Helensburgh. It was confirmed that Cube also had Homelink properties in Dunoon and that the Homelink portfolio was under review more generally.

**Decided: The Board**

- 1) noted the contents of this report; and**
- 2) agreed to proceed with the transfer from Cube, subject to the necessary steps being taken in due course to conclude the Transfer of Engagements.**

#### **7. Group protection update (presentation)**

The Board received a presentation with an update on each of the streams in our overall group protection framework.

The Board welcomed the comprehensive range of activity being delivered and endorsed the planned next steps to further refine our approach. The Board thanked the Group Protection team for the challenging work undertaken and the support given to customers who are in need.

**Decided: The Board noted the contents of the presentation.**

#### **8. Model complaint handling procedure**

The Board received the new Model Complaint Handling Procedure published by the Scottish Public Sector Ombudsman and was informed about how we will implement the key changes, including roll out of mandatory training for staff, changes to our performance indicators and IT system.

The Board welcomed the report and the shift towards focussing more on resolution and customer outcomes that would be facilitated by the new SPSO procedures. The Board

also welcomed the proposal to re-assign the complaints team as the customer insights team to help ensure that it reflects the role that complaints management has in shaping customer service.

**Decided: The Board**

- 1) noted the new SPSO guidance is mandatory from April 2021 and the plans in place to implement the guidance in Loretto Housing; and**
- 2) noted we plan to adopt all 6 of the SPSO performance measures.**

#### **9. 2021/22 UK and Scottish Government Budget update**

The Board received an update on the 2021/22 UK and Scottish Government Budget announcements and the implications for Loretto Housing. The Board considered the contents of the report including Extension of the Coronavirus Job Retention Scheme, Universal Credit and Working Tax Credit, Taxation and UK funding support.

**Decided: The Board noted the update.**

#### **10a. 2021/22 Budget**

The Board received a detailed report on the 2021/22 budget which had been developed following the approval of the five-year financial projections in February. The Board noted the key variances between the financial projections and the budget. The Board also considered the transfer of the units from Cube; net rental income; direct running costs; repairs and maintenance costs; interest payable and net capital expenditure.

**Decided: The Board approved the proposed 2021/22 budget.**

#### **10b. Finance Report for the period to 28 February 2021**

The Board scrutinised the management accounts for the period to 28 February 2021. The Board considered the year-to-date statutory deficit which was £827k favourable to budget and the key highlights as set out in the report.

The Board considered the amendment to the loan arrangements which were necessary to facilitate the move towards the dissolution of Cube, noting that external legal advice on the documentation had been received from the Group's external solicitors.

**Decided: The Board**

- 1) noted the Finance Report for the period to 28 February 2021; and**
- 2) approved the Amendment letter, Officers Certificate and minute relating to the dissolution of Cube Housing Association provided in Appendix 2.**

#### **11. 2021 Customer satisfaction surveys**

The Board received the report and considered the suggested approach to undertaking our customer survey. The Board noted there have been further developments to take into account, in particular: the increase of restrictions in January 2021 and the impact on our service; vaccinations have been approved and are rolling out across Scotland; there is a

roadmap towards significant easing of restrictions by the summer; and Cube tenants will transfer landlord to Loretto in early summer.

**Decided: The Board agreed the proposed approach to our customer survey for 2021/22.**

**12a. Assurance update**

The Board received the report and the findings of the review that had been carried out. The Board noted the findings which included; Gas safety; PPE Health and Safety; Fire Safety; Arrears Management, NETs PPE; Wheatley Foundation.

**Decided: The Board noted the update.**

**12b. Internal Audit Approach and Plan 2020/21**

This Board received the report which provided an update on the Internal Audit approach within the Group’s new operating model, and the approved internal audit plan for period to May 2021.

The Board noted that a review of the key risks within the Group’s risk registers had been carried out and that it had identified proposed reviews for the period from February to May 2021.

**Decided: The Board noted the update.**

**13. Governance update**

The Board received the report and considered the revised Services Agreement, Business Excellence Framework and the revised board reporting template. The Board noted that the Services Agreement and BEF will provide a platform for refining and strengthening our relationship with Wheatley Solutions as well as our regulatory compliance position.

**Decided: The Board**

- 1) provide feedback on and agree to enter into the Service Agreement with Wheatley Solutions;**
- 2) Designate the Managing Director as an Authorised Signatory to execute the Services Agreement; and**
- 3) Note the revised Board reporting template and that it will take effect from April 2021.**

**14. AOCB**

No other business

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

**Signed** \_\_\_\_\_  
**Chair**