



**LORETTO HOUSING ASSOCIATION  
MINUTE OF BOARD MEETING**

**Date:** 25 November 2019  
**Time:** 6.15pm  
**Venue:** Lipton House, 170 Crown Street, Glasgow, G5 9XD

**Chairperson:** Douglas Robin

**Present:** Jean Fyfe  
Allan McGuinness  
Nesta Gilliland  
Alex McKay

**In Attendance:** Olga Clayton, Group Director of Housing and Care  
Chris Walker, Head of Housing  
Stephen Wright, Deputy Company Secretary  
Margaret Ross, Financial Controller – RSLs  
Moray Nichol, Governance and Secretariat Manager  
David Fletcher, Director of Development (in part)  
Stuart Johnstone, Development Manager (in part)  
Sarah Stocks, Finance Manager (in part)  
Helen Berry, Head of Assurance (in part)  
Theresa McLaughlin, Care Health and Safety Manager (in part)  
Catherine Wilkie, Housing Advice, Homelessness and Customer Support Lead (in part)

**1. Appointment of Board Member**

The Board agreed to recommend that Archie Morrison be appointed as a Board member.

**2. Apologies for Absence**

Apologies for absence were received from Jacqui Mallin and Pauline Gilmore.

**3. Declarations of Interest**

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

**4. Minutes of Board Meeting held on 19 August 2019, matters arising and actions list**

**Decided:** The minute of the meeting held on 19 August 2019 were approved.

## **5. Director's Update (verbal)**

The Board received an update on the Duke Street litigation, noting that a seven-week evidential hearing (known as a Proof) had been fixed for September 2020. The Board discussed the ongoing cost implications including the likely legal spend. The Board also discussed the ongoing provision of alternative housing for those tenants who had been decanted from the property.

## **6. New Build Performance Dashboard**

The Board received the report and discussed new build performance.

[Redacted]

## **7. Housing First Partnership (Presentation)**

The Board was presented with an overview of our experience with housing first partnership to help tackle homelessness and the positive impact that this had had. The Board expressed its support for the partnership and highlighted the importance of the multi-agency approach being adopted.

## **8. Welfare Reform and Universal Credit Update**

The Board received the report. The Board was informed about the impact of Universal Credit and the implications for tenants and for our business. The Board noted the difficulty caused by the initial 5 week non-payment each time a tenant moves to Universal Credit. The Board also noted the difficulty this caused for people who were regularly employed in casual work or zero hours contracts since they suffered this delay each time they moved back on to Universal Credit such as when they are between jobs.

The Board noted the adverse effect that Universal Credit had on our financial position and considered the arrears position in relation to Universal Credit and the period of time it takes for this to be recovered. The Board was informed about the support we provide to tenants to try and help them to maximise their income.

It was agreed that a representative from the Department of Work and Pensions would be invited to a future meeting.

**Decided: The Board:**

- 1) Noted the update on Universal Credit and Welfare Reform; and**
- 2) Noted the range of mitigations in place to manage the impact of Welfare Reform on our customers, communities and business.**

## **9 Performance Report – Year to Date 2019/20 (Quarter 2)**

The Board received a report on performance and discussed in particular, arrears and performance. The Board was informed that officers continue to seek to maximise income and work towards achieving the year-end arrears target despite the challenge of Universal Credit.

The Board noted that repairs satisfaction was not exceeding our target. The Board discussed the number of repairs complaints (25) against the total number of repairs carried out during the period.

The Board also considered customer satisfaction with the environment in which they live, including open space. It was noted that some customers have raised concerns with open-space management and refuse collection for which we are not responsible but that we continue to engage with relevant parties and advocate on our customers' behalf.

**Decided: The Board noted the performance report and actions to improve performance.**

## **10 Rent Campaign**

The Board received a presentation on the rent campaign for 2019-20 which would go live in December. The Board noted the competing demands on customers and discussed the importance of ensuring we reach as many customers as possible to help ensure they understand the need to continue to pay their rent since this has a direct impact on our ability to continue to provide services to them.

## **11. Group Health and Safety**

The Board received the report and was provided with assurance about the robust approach to health and safety including the management arrangements in place to support this particularly in relation to: asbestos, fire safety, gas safety, control of legionella, construction design and management, and transport safety. The Board was also informed about our approach to enhance our health and safety arrangements.

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

## **12. Finance report [This item was considered between items 6 and 7 of the agenda]**

The Board received the report and discussed financial performance for the year to date.

**Decided: The Board**

- 1) Noted the management accounts for the period to 31 October 2019;**
- 2) Approved the draft EIB consent letters and delegated authority to any Board member, the Group Chief Executive, Group Director of Finance, Director of Treasury or Company Secretary to agree the final form of the letters and execute same on behalf of Loretto Housing;**
- 3) Approved the draft funding syndicate consent letter and delegated authority to any Board member, the Group Chief Executive, Group Director of Finance, Director of Treasury or Company Secretary to agree the final form of the letter and execute same on behalf of Loretto Housing; and**
- 4) Noted that the funding syndicate letter can also be signed by Wheatley Housing Group Limited as agent of Loretto Housing.**

### **13. Information Governance**

The Board received the report and noted the extension of Freedom of Information (Scotland) Act 2002 to certain housing activities with effect from 11 November 2019.

**Decided: The Board noted the status of the Freedom of Information (Scotland) Act 2002 implementation plan.**

### **14. Group Assurance Update**

The Board received the report and discussed the internal audit activity to September 2019 which had identified no findings that were classified as “important” or “critical”.

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

### **15. Loretto Housing Corporate Risk Register**

The Board received the report which included an updated risk register.

**Decided: The Board agreed and approved the revised corporate risk register.**

### **16. AOCB**

The Board was informed about changes within the customer contact centre through which we were seeking to improve performance.