

**Minute of the Management Committee meeting
held on Tuesday 30 July 2019 in the offices of
Blochairn Housing Association, 1 Blochairn Road, Glasgow**

Present: [REDACTED]

In Attendance: Michael Carberry (Director); Carol Niven (Finance Assistant – up to Item 8)

1) Apologies

Apologies were received from [REDACTED] and [REDACTED].

2) Election of Office Bearers

The Director took the Chair and invited nominations for the position of Chairperson. [REDACTED] proposed Lynsey Morgan and this was seconded by [REDACTED]. There were no other nominations and Lynsey Morgan was duly elected. The Chairperson asked for nominations for the position of Vice Chairperson. [REDACTED] proposed Joan Reuston and this was seconded by [REDACTED]. There were no other nominations and Joan Reuston was duly elected. The Chairperson asked for nominations for the position of Secretary. [REDACTED] proposed [REDACTED] but [REDACTED] declined to accept the post. [REDACTED] proposed Frances Tierney and this was seconded by [REDACTED]. There were no other nominations and Frances Tierney was duly elected.

3) Election of Sub Committees

- a) A Staffing Sub Committee had been elected in April 2019 and it was agreed that members, [REDACTED] and [REDACTED] would continue to serve. All five accepted the nomination
- b) It was agreed that the Management Committee would receive reports on housing management and maintenance issues every 3 months rather than form a specific sub-committee
- c) There were no nominations or volunteers to attend Employers in Voluntary Housing (EVH) meetings (1st Monday of each month)
- d) It was agreed that [REDACTED] would attend Royston Strategy Group meetings (Friday mornings, every 2 months) and that the agenda would be circulated to allow other Committee members to attend when available

4) Standing Orders and Committee Remits

The Committee considered the Standing Orders and remits for both the Management Committee and Staffing Sub Committee. After discussion these were adopted.

5) Code of Conduct and Register of Interests

The Committee considered the Code of Conduct and this was adopted. Confirmation that the Code would be adhered to is within the Register of Interests form.

6) Adoption of the Previous Minute

The minute of **18 June** was adopted by [REDACTED] and seconded by [REDACTED].

7) Matters Arising from the Previous Minute of 18 June

- a) **Previous Item 3(a)** - [REDACTED]. The Director advised that the [REDACTED]. Blochairn's acquisition will proceed when this is settled
- b) **Previous Item 15(b)** - [REDACTED]. The Director advised that the house was let on 7 July with a monthly rent of £[REDACTED]. The allocation was [REDACTED]
- c) **Previous Item 12 - Policy.** The Director advised that he had informed Employers in Voluntary Housing (EVH) of the error in the Model Dignity at Work Policy. [REDACTED] had pointed out that it referred to the Law of Tort, which is English Law, rather than the Law of Delict, which applies in Scotland. EVH asked that their thanks are passed on to [REDACTED] for this
- 8) Management Accounts to 30 June 2019**
- a) The Finance Assistant, Carol Niven, advised that Finance Agent, Lorna Wylie, was unable to attend due to a family emergency. She delivered the Finance Agent's report highlighting variances from the budget
- b) The Finance Assistant advised that the Auditor's Management Letter had been received. There were no audit or accounting issues identified and no recommendations made by the Auditor
- c) It was agreed that the Finance Agent could begin the process of tendering for audit services for 2020/2021
- d) Handelsbanken. The Committee considered the business arrangement with Handelsbanken and agreed that a Business Debit Card should be obtained; internet banking should be established and the Association's current account should be switched from the Royal Bank of Scotland. The resolutions are contained in Appendix 1.
- 9) Employers in Voluntary Housing (EVH)**
- a) The Director recommended that Committee members consider attending the EVH Annual Conference
- b) Committee noted the Code of Conduct for attending EVH events
- 10) Staffing Sub Committee**
There was no report on this item.
- 11) Health & Safety**
There was no report on this item.
- 12) Scottish Government/Scottish Housing Regulator**
The Director presented a proposal to engage a consultant to carry out a check on Blochairn's annual return on the Scottish Social Housing Charter (the ARC). This ARC Validation would take 3 days on site and 2 days to write the report. Including travel costs the total cost would be £[REDACTED]. The Committee considered this excessive for an organisation of Blochairn's size and it was agreed that ARC Validation could be included in an Internal Audit later in the financial year.
- 13) Tenant Bonus Scheme**

Before the meeting, [REDACTED] and [REDACTED] collected their cheques and made the draw for July. Winners were [REDACTED] and [REDACTED]

14) National Accommodation Strategy for Sex Offenders (NASSO)

The Director presented a draft letter to the Scottish Housing Regulator regarding the refusal to intervene following the failure to implement the housing related recommendations in the George Cameron Significant Case Review. The Committee recognised that these were difficult and controversial issues but felt that they could not be ignored and that the Regulator had a duty to intervene and to assess the risk to social housing tenants. There were several suggestions made to add to or alter the letter, including that the Chairperson of the Scottish Housing Regulator should be invited to a Management Committee meeting.

15) Royston Strategy Group

The next meeting will be on 30 August.

16) Policy

There was no report on this item.

17) Training

The Director urged Committee members to consider the training opportunities available and to consider attending seminars and conferences. [REDACTED] and [REDACTED] will attend the 'Housing Association in a Nutshell' (HAIAN) course, for new Committee members, and [REDACTED] and [REDACTED] will attend the 'Governance of Scottish Housing Associations' (GOSHA) course, for Committee members with a year or more experience.

18) Items for Future Agendas

Committee members were reminded to advise the Chairperson or Director of issues they might want to discuss under future agendas. An item identified for future discussion currently is more direct engagement with young people in the community.

19) Any Other Competent Business

- a) **Membership Applications.** The Committee considered and approved membership applications from [REDACTED] and [REDACTED]
- b) **IT Review.** The Director advised that discussions had begun with computer support company, M2 Ltd, about renewal of IT equipment. He will ask for samples of iPads and tablets for Committee members for the next meeting
- c) **Web Site.** The Director advised that Blochairn's web site will be launched before 5 August
- d) **Parking restrictions in Royston.** The Director advised that consultation on the introduction of parking restrictions in Royston has begun. He highlighted the distinction between early improvement contracts and the new build development at Cloverbank Gardens and Blochairn Place. Parking Permits are not required for new build parking bays that are not adopted by the City Council. This will create management issues for the Association. There is no designated parking space for houses other than for the wheelchair adapted houses; there are more houses than parking spaces and some households own more than one car. The Parking Permit is likely to be around £85 per

year. It was agreed that the Association should oppose the introduction of Parking Permits

- e) **Evictions by SERCO.** The Committee considered the letter from Paul Sweeney MP regarding the ongoing situation with SERCO, who are changing locks and evicting asylum seekers. The Director advised that his view was that the situation is governed by the contracts between the various parties - the asylum seeker (tenant), Glasgow City Council, SERCO and the Home Office. If Blochairn had provided a house, SERCO would have to abide by the conditions of the contract. SERCO could not change locks without Blochairn's permission. If locks were changed without permission Blochairn would change them again and insist that proper Court procedure had been followed before any eviction. This is the position taken by New Gorbals Housing Association who has leased houses to SERCO.

If rent is not covered by housing benefit Blochairn could not allow the house to be occupied without rent being paid. Similarly, irrespective of the views on how SERCO conduct business, the company could not reasonably be expected to cover the cost of the lease. Neither would it be reasonable for Glasgow City Council to cover the cost. That suggests that the Home Office must accept responsibility for the housing situation when they refuse an asylum application.

The Committee believe that people seek asylum for legitimate reasons, often coming from war zones where they experience things we could not even comprehend. As a civilised society we should not be making these people destitute and homeless.

Appendix 1

Handelsbanken Resolutions

Debit Card

The Committee noted that the terms and conditions relating to each Business Debit Card were contained in the following documents which were produced to the meeting and considered by the directors:

1. The Business Banking Terms and Conditions (and in particular, Part F);
2. The Business Debit Card charges schedule
3. The Business Debit Card Application Form; and
4. A Business Debit Card Authorised User Application Form, (together, the “**Documents**”)

It was further noted that signing a Business Debit Card Authorised User Application Form would enable the person or persons nominated in such form (each, an “Authorised User” and the meeting noted that for the purposes of the meeting such expression shall include all further Authorised Users nominated by or on behalf of the Registered Society from time to time) to use a Business Debit Card in relation to the relevant accounts of the Registered Society (to make payments, withdraw cash and give instructions to the Bank in relation to Business Debit Cards (and the related accounts)) and that the Registered Society would be liable for the use (including any unauthorised use) by each Authorised User of a Business Debit Card.

In addition, it was noted that the Registered Society has provided a mandate to the Bank which sets out amongst other matters (i) persons who are entitled to give instructions to the Bank concerning the Registered Society’s accounts and to make withdrawals from and carry out other payment transactions in relation to such accounts and (ii) persons who may apply for and request the availability of certain payment services. It was further noted that the nomination of Authorised Users from time to time would allow persons (who are not necessarily named) referred to or identified in such mandate or any other relevant agreement between the Registered Society and the Bank) to draw on, have access to, make use of and give instructions to the Bank regarding Business Debit Cards and that the signing of the Business Debit Card Application Form by or on behalf of the Registered Society would not necessarily be carried out in accordance with the current terms of the mandate or any other relevant agreement between the Registered Society and the Bank.

After due consideration of all of the circumstances and being satisfied that it was in the Registered Society’s best interests, it was resolved that:

1. The Registered Society should apply for the Business Debit Card by signing the Business Debit Card Application Form;
2. The Registered Society agrees to, accepts and will be bound by the Business Banking Terms and Conditions and the other Documents.
3. The Registered Society will be liable for any overdraft (whether authorised or unauthorised) or any other obligations arising in connection with the use of any Business Debit Card;
4. Notwithstanding the existing terms of the mandate provided to the Bank and any other relevant agreements between the Registered Society and the Bank, the Bank is hereby authorised to accept and act on instructions in relation to the relevant accounts of the Registered Society where any of the foregoing is in connection with a Business

- Debit Card and to accept and act upon the Business Debit Card Application Form and any Business Debit Card Authorised User Application Forms signed by or on behalf of (or which purport to be signed by or on behalf of) the Registered Society;
5. Any two of the following persons, the Director and one Office Bearer, are hereby authorised to complete and sign the Business Debit Card Application Form and to complete and sign (including by nominating Authorised Users) Business Debit Card Authorised User Application Forms from time to time and each of the following persons is hereby authorised to take any other action or decision in connection with any Business Debit Card or any Document.
 6. Any one director or the secretary of the Registered Society be authorised to certify the truthfulness and accuracy of the minutes of the meeting or an extract from the minutes of the meeting to the Bank.

Internet Banking

A copy of the Additional Service Conditions relating to the use of the Corporate Internet Services available from Handelsbanken plc (the "Bank"), together with the required Application and Amendment form, User Registration form(s) and optional User Permission Details form(s) were produced to the meeting (all such documents being collectively referred to as the "Agreements").

It was noted that by entering into the Agreements the Registered Society would gain access to information on its accounts with the Bank by way of an Internet connection and would further be able to make payments and otherwise give instructions to the Bank electronically through the Corporate Internet Service in relation to the operation of its accounts. It was further noted that any authorities granted to Authorised Users in the Agreements would override any existing mandate between the Registered Society and the Bank relating to the processing of transactions on, and the operation of, the Registered Society's accounts through the Corporate Internet Services.

After due consideration of all the circumstances and being satisfied that it was in the Registered Society's best interest the Directors of the Registered Society resolved that the Registered Society should enter into the Agreements with the Bank.

It was further resolved the Director and an Office Bearer were authorised by the board of Directors to sign and execute on behalf of the Registered Society all Agreements and to take any other action or decision required in connection with the Corporate Internet Services, including the appointment of Administrators who, it was noted and approved, would themselves have the ability to set and amend the level of Permissions granted to each other Authorised User on behalf of the Registered Society.

Current Account

The directors of the Registered Society held a meeting to consider whether or not the Registered Society should apply to switch current accounts from its existing bank (the "**Old Bank**") to Handelsbanken plc (the "**New Bank**") under the terms of a service that will enable the Registered Society to switch any UK sterling current account (and all corresponding payment details such as direct debits, standing orders and internet beneficiaries) from the Old Bank to the New Bank in seven working days (the "**Current Account Switch Service**").

The following documents, containing the terms and conditions relating to the Current Account Switch Service were considered by the directors:

1. Business Banking Terms and Conditions;
2. Corporate Customer Account Switch Application Forms (including Additional Account Party Information Form and Additional Cardholder Information Form);
3. Current Account Switch Agreement;
4. Current Account Switch Guarantee;
5. Current Account Switch Service – guidelines and frequently asked questions; and
6. Current Account Switch Service – Account Closure Instruction, (together, the “Documents”).

Resolutions passed

After due consideration of all of the circumstances and being satisfied that it was in the Registered Society’s best interests, the directors resolved the following matters:

1. the Registered Society should apply for the Current Account Switch Service by signing each of the Documents, as applicable;
2. the Registered Society should agree a date with the New Bank for the Current Account Switch to take place and that such date should be stated in, and be subject to the provisions of, the Current Account Switch Agreement;
3. the Registered Society agrees to, accepts and will be bound by the Documents that are relevant to its application for the Current Account Switch Service at the New Bank;
4. any two of the following persons are authorised to complete and sign each of the Documents, as applicable, and each of the following persons is authorised to take any other action or decision in connection with the Current Account Switch Service or any Document:

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..... ; and

5. any one director or the secretary of the Registered Society are authorised to certify the truthfulness and accuracy of a copy of the above resolutions to the

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