



Meeting: BOARD

Date & Time: Tuesday 26 March 2019 at 5:30pm

Venue: 51 North Bridge Street, Hawick

Present: David Gordon (Chair)
Ronnie Dumma
Eileen Frame
Ray Sneddon
Rita Stenhouse
Christine Stewart
Garyth Thomas
George Young

In Attendance: Fraser Kelly (Chief Executive) (CEO)
Gregor Booth (Operations Director) (OD)
Reuben Basak (Finance Manager) (FM)
June Wilson (Executive Assistant – Governance) (EAG)
Lenore Suddon (Housing Services Manager)

Lenore Suddon, Housing Services Manager carried out a presentation on Universal Credit and its impact on Waverley Housing.

Universal Credit (UC) is a means tested benefit introduced by the Welfare Reform Act in 2012 and administered by the DWP with monthly assessment and payment periods. It is a single benefit for working age persons encompassing:

- Income Support
- Job Seekers Allowance (JSA)
- Income Related Employment Support Allowance (ESA)
- Child Tax Credit
- Working Tax Credits
- Housing Benefit

Of the tenants with Waverley Housing, who are not claiming UC at present, 39% are receiving housing benefit (HB), and a further 30% are believed to be in receipt of other non-legacy benefits. Whilst HB tenants are reducing each month UC claimants are on the increase

Before UC was introduced WH received a rent payment every 4 weeks, resulting in 13 rental payments per year from tenants in receipt of HB. UC claimants receive a payment once per month, on the same date every month that the claim was made, however landlords continue to receive rental payments every four weeks. The issue that has arisen from this is that DWP will not pay a rental payment for a claimant if the claimants assessment date and rental payment date are within the same assessment period. DWP are aware of this however to date have offered no solution.

Tenants can choose to receive all monies they are entitled to and then pay their rent themselves or have the housing element paid directly to their landlord. Because of the assessment period and payments issue as described above, Housing Officers are encouraging Tenants to set up a D/D for their rent payment on the date they receive their UC payment.

For those tenants who are working and from time to time work extra hours, or those that have a zero-hour contract, whereby their salaries fluctuate on a weekly basis, UC can be problematic as payments can vary month on month. Often WH receive no rental payment for these tenants and it is difficult for us to recoup the missed rent in one payment as often the tenants have spent their wages. WH encourage tenants to set up a D/D to ensure that their rent is paid each month and for them to ensure that there are enough funds in their account to cover their rent and avoid bank charges.

When a tenant applies for UC, they must apply on-line and they are given a unique log-in number and access to their personal journal. They are responsible for keeping their personal journal up to date and is referred to as their 'journey back to work'. They are responsible for alerting DWP of any change of circumstances i.e. household composition or increased rental charge. The initial application form can be difficult for vulnerable tenants to complete and often can take up to two hours to complete and submit. It is imperative that the claimant makes a claim for housing costs on the day that they claim UC as no monies will be backdated; monies are paid on the date the claim is submitted only. Unfortunately, there can be issues regarding which agency is responsible for certain parts of a claim i.e. we often witness whereby the claimant is given the wrong advice from SBC and by the time this is addressed the claimant can lose out on payments due to them, resulting in them being in rent arrears from the off!

WH do everything we can to assist our tenants, we offer the use of computers in reception area in order to assist claimants make claims, update their journal, apply for jobs etc. HO's have been trained so they can deal with UC queries, assist people to apply and can offer those tenants who do not have a computer or iPhone, access to their journal via the HO's iPad.

If a tenant does not pay their rent WH will often ask for an Alternative Payment Arrangement (APA) to be put in place i.e. rent is paid direct to us, and/or for a 3rd party deduction which will be automatically paid to us towards any arrear. Unfortunately, this can incur unrest with the Tenants when they do not receive the amount they were expecting and can lead to staff having to deal with very angry and irate tenants.

HO's have direct access to DWP assistance to query any individual issue, and if an issue cannot or is not addressed, they can use the direct escalation route to a senior member of DWP who will assist them. Staff attend monthly update meetings with peer organisations throughout the Borders and with DWP.

Waverley Housing have Preferred Landlord Status which allows (although very limited) access to tenant's journals.

Full migration for all persons on legacy benefits has not taken place yet, it is anticipated that the Scottish Borders now will not be affected until Spring 2020, however this could be changed as information released is regularly updated. However, the target date for all UK UC recipients is 2023.

1. Apologies

There were apologies received from Billy Robson.

2. Declarations of Interest

There were no declarations of interest submitted.

3. Minutes of Previous Meeting – 26th February 2019

The Minutes of the Meeting held on Tuesday 26th February 2019 were approved and signed by the Chair and Company Secretary as being an accurate record of the meeting.

There were no matters arising.

4. Board Action Point Tracker

The Board Members noted the Action Point Tracker.

The CEO informed the Board that the Calling Notice for the Special General Meeting on 20th April (prior to the Board Meeting) will go out this week.

5. Chair's Items

The Chair informed the Board members that he found the CIH Scottish Housing Festival Conference to be informative and asked for views of others who had attended.

In particular, the workshop from Marsha Scott, Chief Executive, Scottish Women's Aid made an impact with Ray Sneddon and Christine Stewart:

*Make a Stand: what housing can do to support victims of domestic abuse.
CIH is leading a campaign to get all UK housing organisations to put policies in place to support victims of domestic abuse. Why is this so important and how can we affect long-term and meaningful change?*

There was further discussion around this presentation and it was agreed that for future discussion:

- Can WH do anything to support the victims of domestic abuse?
- Can WH take action to remove the perpetrator of domestic abuse?

The Chair recalled a comment made at the Child Poverty presentation:

'Children are like wet cement, everything that lands on them leaves an impression'

6. Chief Executive's Items

The CEO spoke to his report covering:

1. Borders Housing Network CEO Meeting
2. Borders Housing Alliance Meeting
3. RSL Annual Summary of Information 2017/18
4. Scottish Housing Regulator – Statutory Guidance on Notifiable Events

Succession Planning

Following the recent vacancy on the Board it was discussed how to fill this vacancy.

Continuing to follow previous routes ie:

- Open advertising
- Transition from the Customer Review Group
- Engagement with partner Organisations
- Word of Mouth

It was agreed that the senior executive team will explore the recent tenant satisfaction surveys for potential Board Members. However, a Tenant joining the Board, with no housing knowledge can be very daunting and using the route of becoming a member of the Customer Review Group in the first instance with the next step of joining the Board would be less so. It is intended to pursue this approach as a matter of course.

Ray Sneddon commented on how daunting becoming a Board Member was for him, the responsibility of being such and the intensity of the volume and understanding of the papers and the expectation of making decisions.

It was agreed that if any Board Members have prospective candidates to pass the information to the CEO.

7. Performance Reports – February 2019

The Monthly Performance Reports for February 2019 were discussed in detail.

8. Review of Policies/Plans & Strategies

The Board Members approved the following documents subject to 2 amendments to the Action Plan Review 2018/19:

- (a) Community Engagement Strategy – document was approved.
- (b) Community Engagement Action Plan Annual Review 2018/19 – document approved subject to 2 minor amendments.
- (c) Tenancy Sustainment Strategy – document was approved.

9. Annual Budget 2019/2020

The Board members approved the Annual Budget for 2019/2020.

10. Financial Plan 2019

The Board Members approved the Financial Plan for 2019.

11. Review of Former Tenant Debt – Bad Debt Write-off

The Board Members approved the Bad Debt Write Off.

12. Employment Law Services

The Board Members authorised the Chief Executive to appoint an appropriate employment law advisor company following consideration of competitive proposals.

13. Appointment of Consultants – Upper Langlee

The Board Members were requested to approve the appointment of Thomson Gray and Camerons to undertake the preferred stock refurbishment option for Upper Langlee on the terms contained within their fee proposal.

The OD informed the Board Members that Camerons have been informed that if they are appointed for the refurbishment works there is no certainty that they will be appointed for the newbuild phase.

The Board Members approved the appointment of Thomson Gray and Camerons to undertake the preferred stock refurbishment option for Upper Langlee.

In addition the Board Members were requested to approve the appointment of Ark Consultancy on the terms contained within their fee proposal.

Ark Consultancy have offered general support throughout the preparation work for the refurbishment stage of the estate regeneration plans. In relation to the demolition and new build phase they would lead on the preparation of tender and contract documentation for the appointment of other professionals required to undertake these works e.g. Architect, Principal Designer, Quantity Surveyor and Contractors. They will also offer advice on financial appraisal and viability, funding and risk mapping for the demolition and new build phases.

Tenant Consultation and decanting will be dealt with inhouse.

The Board members approved the appointment of Ark Consultancy to provide advice and guidance on the demolition/newbuild phases of the estate regeneration plans.

14. Stock Refurbishment Options – Upper Langlee

Board Members noted the contents of the report, adopted and approved Option 3.2.1 contained in the scope of works number 2 in the report from Camerons at an estimated cost of £1.7 million.

15.	Upper Langlee - Update
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The Board Members noted the contents of the report regarding updates on the Upper Langlee Regeneration.

16.	Minutes of Committee Meetings
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The AICC Meeting took place on Tuesday 12th March 2019.

15.	Equality Impact Assessment
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During discussion of the foregoing agenda items no equality issues were identified.

16.	Risk Assessment
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During discussion of the foregoing agenda items no further risk assessments were identified.

17.	Communications to Stakeholders
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During discussion of the foregoing agenda items the following communication requirements were noted:

- Scottish Housing Regulator – to inform of calling notice of SGM and removal of Board Member.
- Tenants in the Refurbishment blocks of Upper Langlee to be provided with an update on the decision made by the Board at this meeting.
- Thomson Gray and Camerons to be informed of their appointment to undertake the preferred stock refurbishment option for Upper Langlee.
- Ark Consultancy to be informed of their appointment to provide advice and guidance on the demolition/newbuild phases of the estate regeneration plans.

19.	For Information
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These items were circulated for information purposes only, and are not for discussion:

- LAWmail – February 2019 via email 28.2.19.
- Updates for Governance Handbook via post with Board Papers for March meeting.

19.	Date of Next Meeting
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Tuesday 30th April 2019