



**Cardiff Community Housing Association
Board Meeting Minutes**

Meeting Date	3 rd June 2020	
Meeting Time	17:00	
Meeting Venue	Virtually via Microsoft Teams	
Present	<p>Mike Owen Janet Beauchamp Scott Rooks Emma Britton Michelle Wade Tamsin Stirling Vinita Nawathe</p> <p>Hayley Selway Brian Pickett Jonathan Jones Liz Evans Daniel Lewis Susan Anscombe Katie Burden Andrea Hibbert Samantha Williams</p> <p>Didi Ketter Sandra Amaechi</p>	<p>Chair Board Member Board Member Board Member Board Member Board Member Board Member</p> <p>Chief Executive Corporate Director - Central Services Corporate Director – Property Services Corporate Director – People & Places Head of Governance Communities and Regeneration Manager Senior Communities and Regeneration Officer Senior Project Manager Development Governance & Executive Support Officer (minutes)</p> <p>Scrutiny Group Member Resident Panel and Governance Scrutiny Member</p>
Agenda item ref.	Minutes of discussions held	Actions
B15.20/21	Apologies for absence	
	There were no apologies for absence.	
B16.20/21	Declarations of interest	
	There were no declarations or conflicts of interest.	
B17.20/21	Minutes of previous meetings	
	The minutes of the previous meetings were approved as an accurate record.	
B29.20/21	Resident Panel and Governance Scrutiny update report	
	<p>This item was brought forward and discussed ahead of B18.20/21.</p> <p>SA introduced SAm and DK to the Board and detailed the work and achievements of the panel to date. She highlighted the ICT solution we are currently working on putting in place so engagement can re-start remotely. SAm noted the achievements of the group and confirmed that the tenants all felt very involved with the M Team project. She confirmed the only matter they didn't feel involved with was the van procurement. She asked there is a tenant representative for any procurement in the future. TS suggested also expressing to contractors our tenant's involvement with decisions so they fully understand our values. HS noted the challenges with the timeline of introducing the M Team. She detailed the matters the panel were involved with and noted that we need to try and ensure longer lead in times in the</p>	NL



	<p>future so the panel can be involved with as much as possible. MW noted this can be included in the Procurement Framework. SAm highlighted the confidence that she has gained from being involved.</p> <p>DK introduced herself and the Scrutiny Group. She confirmed they are currently planning further training on service charges ahead of the review being progressed. She noted there is a lot of interest in the review and opportunities to learn new skills. MO asked if there is a budget should the group want to take independent advice. SA confirmed there is money in the budget for this financial year so the group can access consultancy work if needed. KB advised that we have three staff members on the Scrutiny Group including DL, to support and advise as well. HS noted that DK and SAm were involved with the recruitment of LE and have been involved with a number of other things. DK noted the confidence she has built from working with CCHA. MO gave thanks to DK and SAm for all work to date and iterated the Board's appreciation. He iterated that the Board will listen and ensure changes are made where needed. SAm and DK gave thanks for the opportunity. TS advocated the need for tenants to be challenging with the service charge review. EB confirmed that she will be attending the panel meetings moving forward.</p> <p>SAm, DK and KB left the meeting at 17:27.</p>	
B20.20/21	Schooner Wharf: Lessons Learned	
	<p>This was brought forward and discussed after B29.20/21</p> <p>The Board noted the report and discussed the lessons learned. They noted the positive surplus generated from the scheme.</p>	
B28.20/21	Development update	
	<p>This item was discussed after B20.20/21.</p> <p>SR noted the Q&A completed ahead of the Board meeting. AH advised that Holbrook Homes have returned to work at Ffordd Nowell this week and WRW have are returning to work on Longcross House next week. This will mean that all sites are live again. MO asked if we have received any communication from contractors to state that there will be site delays due to additional measures required under Covid-19. AH advised that we are currently anticipating a three-month delay and had not been advised of any cost claims from contractors but only time extension claims. She confirmed that she wasn't expecting any claims for costs but if costs for preliminaries were requested, this would be a matter for discussion. SR advised that he hasn't heard of anyone claiming costs currently.</p> <p>The Board noted the report.</p>	
B30.20/21	Commercial Assets	
	<p>This item was discussed after B28.20/21.</p> <p>JB asked if we will be considering commercial assets in any of our new schemes moving forward. BP noted that commercials are fine if they are pre-let with good covenants. He confirmed if this isn't in place they we have to pay business rates until units are occupied. He advised that our</p>	



	<p>preference is to not to build additional commercial units unless we can get a pre-let on them. He noted that local authorities' preference in built up areas is to have shops on the ground floor. He highlighted the agreement that was put in place with the Council for the Maelfa shops. SR questioned whether we should dispose of commercial units if they are costing us more than what we're receiving in rent. BP confirmed that apart from the voids on Moira Terrace which are a unique case, we've been successful with securing new leases. MW noted that the location of commercial units is key. VN asked if we have a map of where everything is and where we are planning sites. DL to circulate to all.</p> <p>AH left the meeting at 17:38</p>	DL
B18.20/21	Action Log	
	<p>MO noted the comments submitted in advance of the meeting and responses circulated¹.</p> <p>This item was discussed after B30.20/21.</p> <p>MO asked that all completed actions are now removed from the action log and noted the re-cast of due dates.</p> <p>Action 124: BP noted Centrus who are doing strategic treasury review for us. He advised that he would like them to hold a training session with Board over the next 4-6 weeks outside of a Board meeting. He confirmed that initial findings from their review is that we will not be doing a whole sale re-finance.</p>	
B19.20/21	CEO Coronavirus update	
	<p>HS noted the paper and Incident Management Team (IMT) actions. She confirmed that there was a further meeting this week. She noted the school's announcement made by Welsh Government (WG) today which we will consider including any HR implications. She detailed the information included in the report and drew attention to the Q&A completed before the meeting. She noted the work that has been taking place on this with the vulnerable person's group and support put in place for sheltered schemes. MO commented on the amount of tenants isolating who don't have access to technology. SA noted the resilience of some of the tenants and our encouragement to take up support. She confirmed that we have had tenants donate equipment which we've gifted with a disclaimer. She advised that there has been a lot of tenants who need support with food as well. She detailed the support we have in place for this via our Flourish Project and Fare Share. SA detailed a complex isolation case that we have been supporting. She highlighted that despite having a lot of intervention from other organisations, we are the only one who has truly listened. The Board suggested doing an information sheet and case study to distribute to the Minister, MP's/AM's in the area so they can see what is going on. HS noted that the Daily Mirror are going to be running a complimentary article on work Heather McDowell, Flourish, has done.</p>	

¹ See copy of comments and responses appended to these minutes for record.



	<p>JB asked if we are considering re-opening communal areas. HS noted discussions with the IMT and confirmed that we can't do this yet in line with guidance. She noted government guidance released on returning to work and confirmed that we are working through changes required to Tolven Court.</p> <p>The Board discussed vulnerable children and school provision in detail. They questioned access to communal facilities and its effect on service charges. BP confirmed that access to communal facilities doesn't drive the service charge costs. He noted the reduction in concierge service at Aquila which would affect service charges. He confirmed that we will review service charge accounts at year end and make adjustments as per our usual process, as to make changes in year would cause administrative difficulties with the Department of Work and Pensions for those in receipt of benefits. The Board noted the importance of how this is communicated to tenants.</p> <p>The Board noted the report.</p>	<p>HS</p> <p>BP/LE</p>
B21.20/21	Corporate Strategy Monitoring Plan update	
	<p>HS presented the report, noting that most of plan is amber for progress delivery. She detailed the red rated actions in the plan and confirmed that all items in grey haven't been started yet. She drew attention to the Q&A completed before Board.</p> <p>TS noted emerging issue of race equality and asked where this will fit into our plans. HS confirmed that this is in the People Strategy but it needs to be stronger. She noted that there will be an E&D presentation at People and Culture Committee, once we have had this and have a work plan in place, we will then get this incorporated into the People Strategy. The People Strategy then links back to Corporate Plan.</p> <p>The Board noted the report.</p>	
B22.20/21	30-year business plan indices	
	<p>BP noted the indices that feed the 30-year plan and the stress testing. He confirmed that the tests are likely to break the business as required by the Regulator. He advised that when the plan is brought back in July, it will cover in more detail how we mitigate some of the stress testing scenarios following a recommendation raised by Audit. He confirmed that the Regulator was content with our approach last year. TS noted the increase in bad debt provision percentage and commented that doubling this seems a reasonable response given the environment. BP noted that WG haven't issued sector risks paper for a few years. VN commented that we could also look at our own risk. BP confirmed that we will review our own risk map. He noted the prudent approach taken with forecasting interest rates. TS questioned Brexit and its potential effect on labour and construction costs. BP noted that it is unlikely to have a large impact.</p> <p>MW asked if the likely increase in unemployment is linking into the bad debt provision. BP confirmed that it does and we took a prudent view. MW questioned the external assumptions that will be used for the base rates. BP confirmed that we have reviewed two different advisers information for the</p>	



	<p>sector and the Bank of England. He advised that we have two thirds of our debt on a fixed rate and it is likely that we will look to fix further debts due to the low interest rates. This will allow us to de-risk future interest rate increases on our current debt portfolio.</p> <p>The Board approved the indices, which will inform the plan throughout the 30 years and the suggested scenario testing.</p>	
B23.20/21	Governing Review – Central Report	
	<p>The Board noted the previous circulation of Central Consultancies review report and the learning points. They noted the side letter from the Regulator and commented that it was positive to see only one recommendation. They noted the changes proposed and agreed that it would be beneficial to have future looking items at the start of an agenda. They noted the revised delegations and detail that all need to be mindful of. MO iterated the reference within governing documents for the Executive to raise any concerns or issues with the Board.</p> <p>DL detailed the recommendations for approval and reduction in meetings proposed and the need to recast the forward work programme.</p> <p>The Board noted the outcome of the governance review and approved the following:</p> <ul style="list-style-type: none"> • The recommendations for further governance improvement as set out in the report; and • To reduce the number of Board meetings to six per annum (bi-monthly) and to continue with two away days per annum. <p>MO noted the vacancy on the Audit and Risk Committee.</p> <p>The Board approved Vinita Nawathe as a member of the Audit and Risk Committee.</p>	DL
B24.20/21	Board appraisal outcome	
	<p>DL noted the report and recommendations proposed. He highlighted the Q&A document circulated ahead of the meeting and request for risk training. HS confirmed that we will add the risk dashboard to the front of the Board Pack for the next meeting. The Board agreed that it would be beneficial to have risk training. They agreed that they need to challenge themselves on reports and discussions taking place and whether they link to the register.</p> <p>The Board approved:</p> <ul style="list-style-type: none"> • the recommendations identified in the report from Board Member and Independent Committee Member appraisals; and • the Board Learning and Development Programme. 	SW
B25.20/21	H&S and Compliance: Six monthly report	
	<p>DL noted the report being presented for approval. MW highlighted the significant discussions on this at Audit and Risk Committee last week and that the Committee recommended it to the Board for approval.</p> <p>JB asked if we can guarantee sufficient levels of PPE for the next 6-12 months. JJ noted the stocks we have in place now and forecasting we have</p>	



	<p>done. TS asked if staff feel safe and that we're providing the right equipment. JJ advised that we have no PPE shortages and that there are no staff working without being provided the appropriate PPE and task based risk assessments.</p> <p>The Board approved the H&S and Compliance six monthly update report.</p>	
B26.20/21	H&S Statement and Policy	
	<p>MO noted the statutory approval required for this policy and that it remains the same as last year.</p> <p>The Board approved the H&S Statement and Policy.</p>	
B27.20/21	Electrical Tender	
	<p>MO asked when we employ contractors whether we have any influence on their employees contracts such as no zero hour contracts. JJ confirmed that this is included in the community benefits element of the tender which we review and score.</p> <p>The Board approved the contract award, entering CCHA into a servicing and maintenance contract for Electrical Testing, Responsive & Emergency Repairs and planned works service with R&M Williams Ltd.</p>	
B31.20/21	Annual review of Board's decisions	
	The Board noted the report and decisions made during the year.	
B32.20/21	Staff & Board annual declarations of interest	
	The Board noted the report and declarations of interest.	
B33.20/21	Review of meeting and reflections	
	<p>The Board took a short break at 18.30 and returned to the meeting at 18.40.</p> <p>The Board reflected on the meeting. MO commented that he is finding more difficult virtually. TS noted her experience of other virtual meetings and recommended giving everyone a chance to speak in turn to help generate more discussion. She asked that when future items are put at the beginning of the agenda, the Executive put together some key questions to aid discussion.</p> <p>SR asked the Executive Team if we can try and aim to get Board papers out seven days before to allow more time to raise queries. HS recommended using Teams on a laptop rather than the iPad. It was agreed for DL to work with the Head of ICT to support this.</p>	<p>CLT/SW</p> <p>DL</p>
B34.20/21	New normal	
	<p>JB questioned flexible working for staff moving forward, if we are ready for this and happy for those who want to, to work from home more. HS advised that a significant amount of staff will have to work from home for some time but there are implications for this. She confirmed that we do want to work more flexibly in the future and will pick this up with the People and Culture Committee. The Board discussed LE's experience of joining CCHA remotely. VN noted that we will need good self-starters in any new staff we recruit who need to work virtually straight away.</p>	



	<p>MW asked what insight we have on staff's preferences and who will want to work more flexibly. HS noted the flexibility given at present and the difficulty with our CSA role, in particular, being a 9-5 role to cover calls. She detailed the rota and technology put in place to allow more flexibility for this team. She highlighted the focus on supporting staff's mental health and those who are finding working from home difficult or have concerns on returning to work. MW suggested seeking data on staff preferences to help inform any strategic changes. HS noted staff who want to return to the office but we cannot allow this at present due to guidance. She iterated the importance of physical safety and confirmed that we are putting support in place where required.</p> <p>MO noted the difficulty in monitoring the quality of work remotely. HS noted what we have in place and premise of trust that we have with staff. She advised that the CLT have worked with operational managers in relation to productivity and that all feedback suggests staff are busy and where this is capacity are helping in other areas. TS commented that focussed strands of work can support boosting productivity. HS noted the focussed strands of work currently in place which we feel staff have engaged well with. She confirmed that it has shown what a fantastic team we have.</p> <p>MO questioned whether DSE's are in place. HS confirmed that we have 100% DSE assessments completed and this also covers mental wellbeing. She noted equipment and furniture we have arranged where required. MW noted the discussion at Audit and Risk Committee on changes made to working from home in relation to matters such as policy, data protection and IT equipment. She confirmed that the Committee were assured that a huge amount of work has taken place. DL noted DSE's covered in the H&S Compliance Report paper. BP detailed the security of remote access to our systems.</p> <p>The Board discussed what changes to tenant's services have worked well in lockdown and what we could consider keeping in place moving forward. HS iterated the positive broader insight into tenants lives that we have now from changing how we work. JJ iterated the better engagement with tenants and how we need to ensure our policies are flexible enough moving forward. HS noted the small group of staff that normally work at Meteor Street and the health and safety issues that this can sometimes cause. She advised that the office is also expensive to run and we could consider offering a smaller support space and invest turning the office back into Housing.</p> <p>JJ confirmed that we will need to consider repairs delivery and potential back log of repairs. He confirmed that we have currently been able to deliver urgent repairs in an emergency repair timescale but we need to consider how and if this can be sustained moving forward. He noted that we will need to engage and communicate with tenants. LE iterated the importance of continuing the person centred approach and ensuring our systems can capture information required. The Board noted that we cannot always take a blanket approach. TS advised that we need to ensure we keep our</p>	<p>CLT</p>
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	<p>information up to date so we can tailor services and continue to enhance our relationship with the community.</p> <p>The Board further discussed working practices for staff moving forward and importance of being able to offer something for those staff whose roles are more restricted. TS noted the repairs service being done in weekdays from 9-5 which makes the assumption that people aren't working. JB asked if Staff Voice are getting involved with looking at working moving forward. HS advised that Staff Voice met today and there is a report from them which we will bring to People and Culture Committee. She noted that the majority of staff were supportive of agile working. The Board noted the principle of being fair and ensuring we don't have a two tier approach.</p> <p>It was agreed for MO to do a communication to all staff to reflect on what has been discussed and the good work taking place.</p>	
B35.20/21	Any other business	
	<p>HS confirmed that we will be going to start re-progressing the Board Member recruitment and will work with TS and JB.</p> <p>It was noted that the Board approved the following decisions between meetings:</p> <ul style="list-style-type: none"> • Land Disposal: Land at Croft Street, Roath. <p>The meeting closed at 19:30.</p>	
Date of next meeting: 3rd June 2020, 5pm		

Signed:

Chair

Date: