



**Cardiff Community Housing Association
Board Meeting Minutes**

Meeting Date	4 th November 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 Amina Yusuf Fadhili Maghiya Lerisha Hansraj Bhardwaj Joga Singh</p> <p>External Paul Stevens</p> <p>CCHA Staff Hayley Selway Brian Pickett Jonathan Jones Liz Evans Naveeda Morgan Daniel Lewis Andrea Hibbert Nikke Cole Paul Folland Katie Burden Samantha Williams</p>	<p>Chair Board Member Board Member Board Member Board Member Board Member Board Member Board Member Board Member Board Member Board Member</p> <p>Centrus</p> <p>Chief Executive Corporate Director - Central Services Corporate Director – Property Services Corporate Director – People & Places Head of Finance Head of Governance Senior Project Manager Development Consultant (Development) Finance Manager Staff Observer Senior Governance Officer (minutes)</p>
Agenda item ref.	Minutes of discussions held	Actions
B82.20/21	Apologies for absence	
	<p>There were no apologies for absence.</p> <p>MO noted the comments submitted in advance of the meeting and responses circulated.</p> <p>HS noted the Welsh Government Development consultation response and confirmed we will be adding further information to our response.</p>	
B83.20/21	Declarations of interest	
	There were no declarations or conflict of interest.	



B84.20/21	Minutes of previous meetings	
	The Minutes of the previous Board meeting held on 29th July 2020 and special Board meeting held on 21st October 2020 were approved as an accurate record.	
B85.20/21	Action Log	
	<p>HS noted the proposed agenda for the Board away day. She advised that we are currently working with Hugh James on a training package for new Board Members. She highlighted funding secured with WCVA for a digital inclusion role.</p> <p>The Board noted the action log.</p>	
B86.20/21	Board Work Plan 2020/21: 6 monthly update	
	<p>DL presented the report and six-month update of progress with the Board Work Plan.</p> <p>The Board noted the six-month update to the Board Work Plan 2020/21.</p>	
B87.20/21	CEO Coronavirus update	
	<p>HS noted the regular updates sent out in the weekly Board communication emails and drew attention to the update sent with regards to the 'Firebreak' arrangements. She further detailed the work of the Incident Management Team and confirmed that we will be reverting back into the amber stage of our Covid-19 Management Plan from next week. She detailed the services we will be changing and highlighted our planned maintenance programme which we will be re-starting. She noted communications that will go out to tenant's tomorrow, detailing our move back to the amber stage and staff will be briefed at the all staff meeting tomorrow. She iterated that staff will need to continue to work from home where possible, however, we will re-open the office under a bubble model. She confirmed that we have been contacted by the Cardiff and Vale Voluntary Service to establish the number of staff we have in frontline/care roles to be put forward for a priority vaccine, which we have provided. MO questioned tenant feedback on services during the 'Firebreak'. HS detailed support that remains in place for tenants. She noted that in this lockdown we were able to continue with routine repairs and mutual exchanges where they were already booked. She iterated that this is still a difficult time for tenants and she highlighted the resource we have put into mask poverty. She confirmed that we continue to provide food delivery where required also, however, this is now down to 9-10 tenants.</p> <p>VN joined the meeting at 17:15.</p>	
B88.20/21	Emerging Assurance Areas	



	<p>HS noted that DL will detail the response we had from the Regulator later on the agenda, with regards to where they have graded us from a risk perspective.</p> <p>HS advised that staff wellbeing is an emerging risk and we will be taking a deep dive paper to Audit and Risk Committee (ARC) on stress. She confirmed that the People and Culture Committee considered this at their last meeting also. She noted the Welsh Housing Quality Standard and stock condition surveys which we need to continue to pay attention to. She highlighted work the Property Team are doing on this.</p> <p>HS highlighted the de-zoning for development coming in across Wales shortly.</p> <p>TS noted the stock condition information and potential money available via Welsh Government for decarbonisation work. She iterated that she is pleased to hear that we are progressing work in this area. JJ advised that we have good data on the energy efficiency of our homes. He confirmed that as part of the stock condition survey programme, we will look at what homes can take for further energy efficiency improvements. HS confirmed that we will be taking a risk based approach to prioritising the stock condition surveys. MO noted what other businesses are doing in terms of the environmental agenda, which we need to consider. JJ confirmed that this will be covered later on the agenda.</p>	<p>LE (ARC)</p>
B89.20/21	CONFIDENTIAL ITEM	
	CONFIDENTIAL ITEM	
B90.20/21	CONFIDENTIAL ITEM	
	CONFIDENTIAL ITEM	
B91.20/21	Revised Committee Membership	
	<p>DL presented the report, highlighting the changes proposed as discussed at the last meeting.</p> <p>The Board approved the election of Officers to required positions of Audit and Risk Committee, People and Culture Committee and Remuneration Committee.</p>	
B92.20/21	Policy Reviews	



	<p>DL presented the report. He drew attention to the proposed changes to the Policy Framework and request to extend policy review deadlines.</p> <p>The Board approved the following changes to the Policy Framework and policy approval process:</p> <ul style="list-style-type: none"> • All ‘minor’ and ‘major’ changes to Category B policies are approved by a Director only. • All ‘minor’ changes to Category A policies continue to be approved by a Director in line with reserved matters. • All ‘major’ changes to Category A policies are endorsed by a Director and sent to the Board for approval. <p>The Board approved review extensions for all Category A policies to coincide with their proposed Board meeting, as outlined in the report.</p>	
<p>B93.20/21</p>	<p>Environmental Agenda Statement</p>	
	<p>JJ presented the Environmental Agenda Statement of intent. He confirmed that it commits us to decarbonisation. It also considers fuel poverty and impact on tenants. He further detailed the report and commitments to environmental standards. He highlighted the work underway with our internal Green Group. He advised that the Statement will have other policies that sit under it. He noted EPC targets and suggested that we set progressive targets to work towards EPC rating A.</p> <p>MW stated that she felt the statement was wider than environmental and covering sustainability. JJ noted how we have attempted to ‘catch all’ to save asking Board for further approvals in the future. VN asked if we can reference the spirit of the Wellbeing of Future Generations Act. The Board debated changing the title of the Statement so it encompasses sustainability. HS noted that when we bring future papers to Board, we have agreed with MW that we will look at them through the prism of environmental standards.</p> <p>The Board approved the Environmental Statement of Intent subject to changing the title so it encompasses sustainability.</p> <p>It was agreed for the revised title to be fed back to Board once agreed.</p>	<p>JJ</p> <p>JJ</p> <p>JJ</p>
<p>B94.20/21</p>	<p>Entertainment, Hospitality & Gifts Policy</p>	



	<p>DL presented the revised Entertainment, Hospitality and Gifts Policy.</p> <p>The Board approved the Entertainment, Hospitality & Gifts Policy.</p>	
B95.20/21	Management Accounts Q2 20/21	
	<p>PF presented the Management Accounts for Q2 2020/21. He noted that our surplus is currently £924K ahead of budget and detailed the reasons for this.</p> <p>The Board approved the Q2 2020/21 Management Accounts.</p>	
B96.20/21	20/21 Financial Forecast	
	<p>PF presented the financial projections for the remainder of the 2020/21 financial year. He noted the Covid-19 restrictions that we anticipate for the remainder of year. He advised that the largest change to budget is the refinancing costs of the new loans.</p> <p>MO questioned underspend on the capital programme and how this will effect us next year. BP advised that we expect to spread this cost over the next two to three years to smooth this. He further noted that this is due to supplier capacity and capacity in our team. MO iterated the need for discussion with tenants on why we need to change some of the capital programme. JJ noted where our stock condition surveys are important, as they will also help us replace components on condition rather than just life cycle.</p> <p>EB noted the information requested and received in relation to Acorn supporting Board recruitment. She requested further financial information for this.</p> <p>BP gave thanks to PF for all support and attendance at Board/ Committee meetings.</p> <p>The Board approved the financial forecast outturn for 2020-21 as at quarter two.</p>	BP/PF
B97.20/21	Compliance Statement & Regulatory letter actions review	



	<p>DL presented the report and noted the update on Welsh Governments review of the Regulatory Framework. He drew attention to the update on items that were included in our Regulatory Judgement in March. He further detailed the interim judgement arrangements and confirmed that we have been graded as low risk by the Regulator, so we can expect a judgement in Q1 2021/22.</p> <p>DL highlighted the additional self-assessment on governance and resident involvement. This self-assessment is based on our current position and we will submit an updated version when we are assessed in the coming months. He noted our Compliance Statement, which we want to submit to the Regulator in the spirit of good governance, despite it being suspended at present. He noted HS regular meetings with the Regulator and our monthly business continuity returns. He confirmed that the Regulator has not raised any concerns.</p> <p>PF left the meeting at 18:15.</p> <p>MO noted the positive low risk grading from the Regulator. The Board iterated this. TS noted our current rent arrears. HS noted that our rent arrears position was higher than others in the sector, pre-Covid-19 and that it was a priority for LE and the team. She detailed the measures Welsh Government reviewed to grade us under their framework.</p> <p>The Board:</p> <ul style="list-style-type: none"> • Noted the interim Regulatory Judgement approach announced by Welsh Government in October 2020; • Approved the self-assessment on Governance and Resident Involvement during the Covid-19 Pandemic; • Approved the summary annual statement of compliance in the spirit of good governance with routine regulatory oversight and judgement being suspended; and • Noted the six month update on regulatory improvements under PS10. A clear understanding of liabilities and asset performance. 	
B98.20/21	Strategic Risk & Assurance Q1/Q2 20/21	
	<p>MO noted the report. MW noted the review by the Audit and Risk Committee and their approval.</p> <p>The Board reviewed and approved Strategic Risk and Assurance Q1/Q2 2020/21.</p>	
B99.20/21	Strategic KPI Report: Q2 20/21	
	The Board noted and approved the Strategic KPI Report Q2 2020/21.	
B100.20/21	Corporate Strategy Monitoring Plan: 6 monthly update	



	The Board noted the Corporate Strategy Monitoring Plan six-month update.	
B101.20/21	Development update	
	The Board noted the Development update.	
B102.20/21	Use of Seal	
	The Board noted the Use of Seal.	
B103.20/21	ARC Chairs Report – 30.9.20	
	<p>MW presented the ARC Chairs Report and highlighted the deep dive on Covid-19 risks which will be a reoccurring matter whilst we are in the pandemic. She noted the internal audit reports presented to the Committee, which were of a great standard. She noted the incoming Board Members and staff who observed the meeting.</p> <p>The Board noted the report.</p>	
B104.20/21	People & Culture Committee Chairs Report – 23.10.20	
	<p>JB presented the report. She advised that we are exploring tenant Membership on the Committee. She noted that the Committee considered wellness at work and the People Strategy report at the meeting. She detailed actions being progressed in relation to the Happiness Index. She advised that the Committee are having a sub-group meeting to look at diversity, which will then be taken to the Strategy Away Day. She highlighted communication to staff on the Committee's activities. MO noted discussion with a journalist from Inside Housing regarding a feature they are looking to do on our latest Board recruitment. He suggested that they join the sub-group meeting to meet some of our Members. HS further detailed the feature proposals to date.</p> <p>The Board noted the report.</p>	
B105.20/21	CONFIDENTIAL ITEM	
	CONFIDENTIAL ITEM	
B106.20/21	Review of meeting and reflections	
	<p>SR noted a need to not rush through the agenda and consider if meetings should be longer or that the number of meetings should be increased. He recognised the work that officers had put into the papers presented. MO noted the amount of items for noting and we have reduced the number of meetings, which invariably means we will get more items for approval at each meeting. The Board discussed potential options to smooth this and noted further discussion to have at the away day on this matter. TS requested a copy of the Board Work Plan for the away day to support these discussions.</p>	DL
B107.20/21	Any other business	



It was noted that the following decisions were made between meetings:

- The Board approved REDACTED to remain as a non-tenant shareholder.
- The Board approved the Annual Report and Self Evaluation 2019/20.
- The Board approved, subject to required agreements/ checks (References, Board Agreement for Services, Share Membership Application, Declaration of Interest, HMRC Fit and Proper Person Declaration, Confidentiality and Data Protection Agreement, Code of Conduct and personal/skills information):
 - the following as shareholders and Board Members under Rule D10, with effect from 1 November 2020 until the AGM September 2021, when they will submit themselves for election:
 - Fadhili Maghiya
 - Lerisha Hansraj Bhardwaj
 - Anoop Joga Singh
 - Amina Yusuf (apprentice)
 - the following as shareholder and Board Member under Rule D10, with effect from 1 April 2021 until the AGM September 2021, when they will submit themselves for election:
 - Didi Ketter (apprentice).
 - CONFIDENTIAL ITEM.

The meeting closed at 19:03.

Date of next meeting: 27th January 2021, 5pm

Signed:

Chair

Date: