

## Board meeting

Minutes of the meeting of the Board  
at 5:30pm on **10th November 2020**

Held via:

WebEx video conference

### Board Members

Mr I Thompson  
Mr T Roehricht  
Mrs C Jardine

Ms K Kennedy  
Mrs C Lumsden  
Mr D McIntosh

Ms P Russell  
Mrs J Simpson

### Attending

Jean Gray, Chief Executive Officer (CEO)  
Howard Vaughan, Director of Finance and Assets (DFA)  
Helen McMorran, Director of Business Support (DBS)

Esther Wilson, Director of Housing and Support (DHS)  
Ann Wood, Director of Care (DC)  
John Rankin, Head of Business Support (Minute)

### Apologies received

Mr J Muir

### Minutes

Item	Subject	Action	Due Date
00	Welcome		
a	There being a quorum present, the Chair welcomed all and opened the meeting.		
b	No declarations of interest were made, or conflicts of interest noted.		
01a	Minute of previous meeting		
a	The minutes of the meeting of 22 September 2020 were reviewed, and one amendment was proposed in relation to agenda item 7c: the acronym 'DHA' should be deleted and replaced with the acronym 'DHS'. Subject to the inclusion of this amendment, the minutes were approved.  The minutes of the private session on 22.09.20 were also reviewed, and approved.	DBS	ASAP
01b	Matters arising and outstanding actions		
a	In relation to action 74 it was noted that this action should remain open, with a new completion date of end November 2020. Otherwise, all outstanding actions were considered to be closed.	DHS	30 Nov 2020
b	There were no matters arising not on the agenda or not included in the outstanding actions log.		
02a	Strategic Decision- Finance – Management Accounts 6 months to 30th September/ Reforecast to 31st March 2021/ Draft budget 2021/22		

Item	Subject	Action	Due Date
a	<p>The DFA noted, with apology, that the management accounts had not been included in the papers for today's meeting. The DFA advised that the accounts would be shared via Convene, and by email, and noted further that they had also been reviewed by the Financial Resilience Short Life Working Group in advance of today's meeting. The CEO circulated the accounts by email to each Board member.</p>	DFA	ASAP
b	<p>The DFA provided a verbal update on the management accounts. Noted that, in terms of the bottom line position to the end of September, turnover was down by £388k, predominantly due to Care Home income drop off. Operating costs were down £697k, related mainly to delayed planned and routine maintenance works. Otherwise, the DFA advised that the investments with Brewin Dolphin had recovered in valuation by £145k. Bottom line surplus at the end of September was £896k against a budget of £436k. The DFA noted that the position was greatly informed by the drop in income and the delayed spend, and noted further that further commentary was provided in the management accounts, which were being shared by email and in Convene.</p>		
c	<p>With regard to the Budget paper, the DFA noted that budget setting had been a challenging process this year, and the Short Life Working Group had, of necessity, scrutinised the figures more than in previous years. The DFA noted that the biggest issue was that Care Home income was difficult to forecast, as it was difficult to know what occupancy levels would be. A first version of the budget was considered by the Short Life Working Group to be slightly over optimistic, and consequently a second version was prepared. The DFA drew the meeting's attention to the table on page 1 of the paper, and noted that the updated version of the Budget had been prepared on the basis that Care Home occupancy from Dec 20 to March 22 would not improve significantly, with a knock on impact on Care Home salaries. The DFA noted further that the Short Life Working Group felt that the Housing Void loss in the first version was perhaps over optimistic, and therefore it is now proposed that this should drop from Q1 3.5% to 2% over the 4 quarters, which was still above what was budgeted last year.</p>		
d	<p>Given the many possible permutations noted above the Short Life Working Group considered key sensitivities that would impact on the budget, per the sensitivity table set out at page 2 of the paper. The Group was more concerned about downside risks, involving situations which become worse than the most conservative estimates, and this table gives a sense of the kind of variables that would impact on the bottom line. For example a 1% increase in rents would reduce the deficit by £83k, and the loss of the Supporting People grant together with the cost of the two new posts for the service redesign project would increase the deficit by £268k. In terms of other potential changes, general nurses pay rates were up by 3% rather than the 2% for the rest of the organisation, and, for example a 20p per hour change in carers rate equates to c£37k. The DFA also noted that there were items such as internal/ external decoration, which could be paused, but noted further that there had not been a great deal of progress in these areas in recent years, and consequently officers would not recommend considering savings in these areas.</p>		
e	<p>The DFA drew the meeting's attention to the table on the right hand side of page 2 which sets out across the top different levels of occupancy rate and down the side the funding ratios between private and local authority places. The DFA highlighted that the budget was for overall occupancy of 89.02%, with a mix of 75.31% private funded and 24.69% local authority. Noted that this tool could be used as a 'ready reckoner', being checked every month and if there was movement towards the bottom left things are getting worse, and</p>		

Item	Subject	Action	Due Date
	towards the top right, improving. The DFA noted that historically the organisation as a charity sought to achieve a 25% target for local authority funded places.		
f	The Short Life Working Group also stressed that ideally they would not be wanting a deficit budget to be presented for approval, albeit at a very high level the deficit is caused by the loss of the Supporting People Grant and the 2 new posts being brought into redesign of Housing and Support Services project. Noted that the first draft of the budget presented to the Group showed a surplus of £69k and at that level the CAF Bank covenant was met.		
g	The DFA pointed the Board to the section of the paper on staffing rates, noting that an update on proceedings at the recent Remuneration Committee meeting would be provided at this meeting.		
h	In terms of Capital expenditure, the DFA noted that within the budget the commitment in relation to a £5million overall spend was being maintained, albeit with slightly amended capital/ revenue ratios.		
i	In summary the DFA noted that the paper moves from an out turn reforecast in the current year, 2020/21, of £206k deficit to a budgeted deficit of £232k for 2021/22.		
j	The DFA noted a slight change to the proposed figures with regard to service charges, where it was now proposed that the proposed 2% increase for service charges would not include this increase for landscaping which would now be frozen for next year, given that not all tenants had had all landscaping visits during lockdown.		
k	Noted on behalf of the Short Life Working Group that the first budget proposal, which set out a potential surplus of £69k, looked as if it was focussed on meeting bank covenants, and the Short Life Working Group's focus was on including the most realistic figures. However, in terms of the updated figures, which project a loss of £232k, this would mean reporting a breach of covenant to the regulator/ bank, and of course the Board does not require to accept that, in which case the question would be what should be done differently. Noted also that the picture might change between now and February, supporting a different analysis.		
l	<p>The CEO noted that, in considering the budget it would be useful if the Board also considered the paper shared at today's meeting in relation to rent proposal alongside the update from the Remuneration Committee.</p> <p>The DFA noted further that there had been preliminary discussions with the Viewpoint Trust in relation to the Trust supporting the project redesign posts, and that this matter would be discussed at the Viewpoint Trust meeting which would take place later this week. If approved by the Trust this could result in additional income of approximately £100k, which would bring the budget closer to break even.</p>		
m	The Board asked for it to be noted that it would be preferable not to approve a budget which breaches bank covenants, and agreed that the Executive Team review the draft budget and identify potential savings to reduce the deficit. This would also consider further contingencies pending the outcome of the rent consultation..		
n	Noted further on behalf of the Short Life Working Group that voids were amended by the group in part on the basis that a decision may be taken not to let properties if the situation in relation to the pandemic gets worse. The Short Life Working Group didn't ask for an adjustment around salary costs		

Item	Subject	Action	Due Date
	<p>particularly around achieving the living wage because the Board had pre-approved this, but the Group did highlight that it may be necessary for the Board to look at again at this if there is a need to re-adjust the deficit. Finally in relation to Capex, noted that if less cash is spent, this would not have as a big an impact on income and expenditure account; proposed deficit as the saving would only relate to the depreciation on this type of spend. .</p> <p>o Noted in relation to all of the above that a Covid-19 vaccine had been announced, which was a possible cause for optimism. Noted further that the Short Life Working Group took no decisions in relation to the budget, but rather tested each aspect presented by officers to advise the Board to enable them to make informed decisions. Finally, noted that it would only be necessary to notify the regulator and the bank of a deficit budget in the event that the final budget breaches banking covenants.</p>		
2b	Strategic Decision- Proposed Rent Consultation		
	<p>a The DHS spoke to the relevant paper, noting that the aim in relation to this exercise would be that the outcome should be affordable, financially viable and broadly comparable with others providing similar services. Noted that, based on feedback from the VTRG no uplift was considered, but unfortunately this was not considered to be viable on this occasion, and consequently a 2% rent increase was proposed. Noted further with regard to service charge that, as mentioned above, a 2% uplift was proposed on all components other than landscaping, and that, as set out at Appendix 1, the impact in relation to service charge would be a very small amount per month, and the more potentially significant impact would be in relation to rent.</p> <p>b With regard to tenants in receipt of state pension noted that, due to the triple lock, a 2.5% increase would likely be implemented.. With regard to Universal Credit, the DHS noted that a temporary uplift was applied at the start of the pandemic, although it was not clear whether this would continue into the new financial year. The DHS noted however that the number of Viewpoint tenants claiming Universal Credit had significantly increased to 60 tenants during the pandemic, which shows the impact on working age tenants. That said the DHS noted that the team was keeping on top of rent arrears.</p> <p>c The DHS noted that, as yet, it has not been possible to conduct the affordability assessment which would usually be conducted, as all the data to populate the relevant industry tool had not been made available until recently. Therefore, although as yet officers had not had an opportunity to conduct the analysis, this would be done for the February meeting.</p> <p>d With regard to comparisons with peer organisations, the DHS noted that there was a wide variety of proposed increases, although perhaps proposed increases were lower than usual, 2% and under as opposed to previous increases which were generally between 2-4%.</p> <p>e The DHS advised that a programme of consultation would be carried out as set out in Appendix 2, and that, should the Board be minded to consider an increase in excess of 2%, this would need to be signalled to tenants now, as it would need to be consulted on.</p> <p>f Noted generally that the Board would not be comfortable with a proposed increase in excess of 2%, and that the key word in relation to the proposal in the paper was 'affordable', both in relation to the rent payable, and the proposed increase. Noted however, that whilst there was agreement in</p>		

Item	Subject	Action	Due Date
	relation to not consulting in excess of 2%, the position was not assisted by the fact that in the past rent increases have generally been below the market rate, and perhaps these should have been higher in the past.		
g	A query was raised in relation to the SFHA affordability toolkit mentioned previously, and the fact that there were gaps in the data at present. The DHS noted that all relevant data was now available for analysis and the data would be used e.g. to compare with the private rental market, and provide a much broader assessment of affordability. The DHS noted further that this tool had been used to good effect in the past, and was considered by officers to act as a 'can-opener', offering context in relation to the analysis.		
h	Noted, in terms of the above, that the greatest impact was potentially on our general needs tenants, and a query was raised as to how officers were looking at their situation. The DHS agreed, noting that it was difficult to ascertain the position with regard to general needs tenants, unless they had been in touch, and that, partly for this reason less was known generally about this group of tenants, and therefore more work would be required in this regard.		
i	A query was raised in relation to how the proposed 2% would correlate with the withdrawal of Supporting People funding. The DHS acknowledged that it would be necessary to communicate about this change in the appropriate way, separately from the rent and service charge consultation, and there would need to be a robust discussion with tenants in relation to what they are looking for in terms of future service in this regard, and what they are prepared to pay for.		
02c	Strategic Decision- Feedback from Remuneration Committee		
a	Noted that, in line with the Organisational Design project, a job evaluation had been carried out, and acknowledged that there was further analysis work still to be done in terms of all posts and salaries. Therefore it was not proposed that any decisions be taken at this point in relation to the salary review. Noted further that discussions were about to start with the Joint Consultative Committee in relation to benefits, and there was also discussion in relation to the Christmas Bonus which had been paid in previous years, and whilst it was proposed that it would be paid this year, it was also proposed that, subject to consultation, this would be removed in future years.		
b	Noted in relation to the points above, that a more robust job evaluation and salary review analysis was now in place, and that the further analysis would identify the most significant issues which would outline an appropriate timeline for any implementation.		
c	With regard to the Christmas Bonus it was noted that it would be necessary to consider the terms of Viewpoint's Entitlements, Payments and Benefits Policy, and whether this might impact in terms of a requirement to report to the Regulator. Further, with regard to the proposed salary increase, noted that CPI was at 0.1% and that EVH was entering into re-negotiation, based on a floor of 1.25%, against a backdrop of affordability, and therefore a concern was raised in relation to a proposed 2% increase with CPI at 0.1%. In this context it would be important for the Board to consider how these decisions are justified.		
d	With regard to the Christmas bonus, the CEO advised that last year legal advice was taken on this matter and the payment was approved as an ongoing payment by the Board, previously agreed in 2018. However the CEO added that this could be removed if the Board was so minded. With regard to the		

Item	Subject	Action	Due Date
------	---------	--------	----------

	proposed 2% salary increase, the CEO advised that historically salary increases have generally reflected rent increases, however any future salary increase figure was for the Board to determine and approve. The CEO also advised that this should be taken in context of other aspects, such as achieving the Scottish Living wage, and increases for nursing staff in the wider context, and agreed changes would need to be fair and equitable across the piece. Further, the CEO noted that this year had been a difficult year for staff, with some feeling isolated and experiencing low morale and asked that this was consider in the future discussion re the final budget in February 2021.		
e	Discussion as to whether it might make sense to defer any decision in relation to a pay increase until such time as the work in relation to the pay review was concluded, as the outcome of that work could indicate that different approaches need to be taken in relation to different posts, and consequently to proceed with the award now could compound issues for certain posts. That said, it was acknowledged that, in the context of the comments in relation to morale, this might have the potential to compound issues in that regard, and further it would be expected that a cost of living increase would be applicable to all irrespective of the outcome of any pay review.		
f	Noted that a new Scottish Living Wage rate had been announced this week, at £9.50 per hour, which was 10p less than budgeted for. The DFA confirmed that this adjustment would be made in the next version of the budget.	DFA	Feb 2021
g	The Board agreed that a 2% salary increase would seem acceptable at this time. The CEO also requested that, and with regard to the potential Christmas bonus, the Board consider this aspect during the members only meeting at the end of today's meeting, and feedback its decision to officers thereafter.		
h	With regard to the three items considered under agenda item 2, the Board: <ul style="list-style-type: none"> <li>• approved the management accounts to end September 2020, and noted that these would now be shared by officers with CAF Bank;</li> <li>• agreed that the draft budget should be remitted to the Executive Team for consideration, in order that they could consider what steps could be taken to reach a position where bank covenants would not be breached; and</li> <li>• Agreed that the proposed rent consultation should proceed on the basis of a 2% rent increase and a proposed increase of 2% in relation to service charges, other than landscaping service charges, in relation to which there would be no proposed change.</li> </ul>	Exec Team	Dec 2020

### 03 Internal Management Plan (IMP) Quarterly Update

a	The CEO spoke to the Internal Management Plan ('IMP') update which had been presented with the papers for today's meeting, apologising for any errors in relation to reporting on status of actions, and noting also that officers would have liked to have made more progress with delivery of certain actions, but that of course delivery of the IMP had been impacted by this year's pandemic. The CEO noted further that some dates in the IMP would require to be revised and that some of the actions in the IMP would carry forward into year 1 of the Strategic Plan, as they either would not be achieved by year end, or they were in any event ongoing actions.		
---	---	--	--

Item	Subject	Action	Due Date
b	The Board congratulated officers on the progress that had been made to date in relation to delivery of IMP actions, and progress in relation to those actions which had been completed by this point in the year.		
04	Risk & Audit Committee Update/Investigation (Verbal)		
a	The Chair of the Risk and Audit Committee (RAC) provided an update on proceedings at the meeting of the RAC on 03.11.20, noting first of all that he was elected as Chair of the RAC at the meeting. The RAC considered updated draft Terms of Reference, and was satisfied with them. The RAC also reviewed the Risk Register in detail and this would be presented to the December Board meeting for review. With regard to the H&S Report, it was positive to note fewer accidents and incidents, and also positive to note that a new H&S Adviser post was being recruited to, although with regard to training it was a concern to note that compliance in relation to Fire alarms and electrics training was below 85%. Further, with regard to the recent Fire Risk Assessment exercise, the RAC noted that of the 449 actions identified 25% had been completed to date, and work in relation to delivering these was ongoing, with the focus being on high risk category actions being completed first.		
b	With regard to the recent investigation completed by internal auditors into an allegation of fraud, and the report completed in relation thereto, it was positive to note that there was no clear evidence of fraud, and it was further positive that auditors found that a robust procurement policy was in place, although there was an issue in that it was not being adhered to. Internal auditors found that best practice was not being followed in relation to scoring, and also found that there was no signed contract in place with one of the suppliers considered notwithstanding that they had been given in excess of £450,000 of work during the period under review. Further, auditors found a major weakness with the works order and variation process, finding 96% of orders were varied, and the majority were approved after works were completed. The Chair noted that this would be a notifiable event, and that a Short Life Working Group had been set up to create and oversee delivery of the action plan which would come out of this report, with the Group's first meeting fixed to take place on 26.11.20.		
c	The CEO advised that the Executive Team had reviewed the report and had suggested that a Short Life Working Group be set up to ensure that an action plan is put in place with an achievable timeline for completion. The CEO will lead on the delivery of the plan albeit most of the work will fall within the remit of the Assets Team led by HV on taking remedial actions forward. With regard to procurement, the CEO further noted that whilst it was not possible to comment on historic decisions, officers were now adhering to the new policy approved in 2019. Further, it had been agreed at the Risk & Audit meeting that the auditors would be asked to conduct a full procurement audit in the early part of the next calendar year. Work would now be progressed in terms of finding solutions, including considering training issues, better utilising Assets software in relation to approvals, and also the coming into post of a new Assets Team Leader next week, to support further good practice within the team.		
d	Board members noted that the report seemed fair, and noted further that the situation in relation to addressing this issue seemed in some regards analogous to the governance audit report last year. Board members expressed their confidence that the Short Life Working Group would take forward its		

Item	Subject	Action	Due Date
	work, supported by officers, in the same efficient and effective way that the Governance Short Life Working Group did.		
05	Operations Committee Update (Verbal)		
a	The Chair of the Operations Committee noted that the Committee had had 2 meetings since its inauguration. The Chair noted that, at the first meeting of the Committee there was discussion in relation to its Terms of Reference, in the context of the Committee's acknowledgement that there was a broad scope for its work. Following that discussion the DBS had conducted a matching exercise in relation to the Terms of Reference, resulting in the Terms of Reference presented to today's meeting.		
b	The Operations Committee Chair noted that the Committee had considered the menu for approval of policies, and its first task had been to cleanse and streamline the menu, rationalising and packaging together policies wherever possible, and clarifying which aspects were policy-related, and which would be more appropriately considered as operational, and therefore procedures. This process would reduce the administration burden, and the Chair noted that officers had provided an updated policy template to today's meeting.		
c	The Operations Committee Chair noted that the Committee had considered what an operations report might look like in terms of addressing Housing, Assets and Care. The Committee had agreed that, from January onwards, future reports would be based on key strategic priorities and KPI exceptions or areas of concern, such as allocations or voids.		
d	With regard to complaints, noted that the Operations Committee had a strong desire to see complaints used as an improvement tool, and in that regard the Business Support Team was working on a new format for complaints reports which would provide more narrative, and more information on lessons learned from complaints.		
e	The Chair of the Operations Committee noted that the Committee had asked for an 'Our People' report in relation to how the organisation supports employees from an HR/ Training and Development perspective, and this was an area that was still under consideration, and which the Committee was looking forward to receiving further updates on.		
f	Finally, the Chair of the Operations Committee advised that the Committee had asked officers for updates in relation to the Asset Management and Care strategies, which are 2 significant areas for Viewpoint, which are also still developing. The Committee has a real willingness and desire to support this work moving forward, and once again the Committee is looking forward to further updates on these two specific areas of work.		
6a	Covid-19 & Remobilisation Update (Verbal)		
a	<p>The CEO provided an update on relevant developments, noting that a lessons learned exercise had been completed across the organisation, with detailed feedback that would require further analysis. In the meantime it had been noted that some key issues had been identified in relation to work-related stress and isolation for some staff. Further, noted that it was felt that some staff groups were particularly fragile - Housing Support staff, and some of those in Care Homes.</p> <p>In that regard there would normally be events around this time of year, such as Halloween and Children in Need, which would provide employees, tenants and residents an opportunity to celebrate together, but these had not been</p>		



Item	Subject	Action	Due Date
	<p>possible this year. Officers had noted that a vaccine may still be some time off, and it would therefore be necessary to deal with issues here and now. The key points have been pulled together and each department is working with specific staff with regard to the concerns raised.</p>		
b	<p>With regard to sustainability payments, there have been ongoing meetings and officers continue to make relevant claims. Whilst there is no consistency in relation to the methodology that is being applied with regard to decision-making, officers remain focussed on ensuring that these are progressed and we receive the claimed monies.</p>		
c	<p>With regard to vacancies in Care Homes, the CEO noted that there were 6 in St Raphael's, although there were 2 potential new residents being admitted next week. In Marian House there were 5 vacancies with 3 potential new residents, and in Lennox House there were 7 vacancies and currently no potential new residents.</p>		
d	<p>The CEO advised that efforts would be made to assist staff in understanding the current 5 tier approach, and to understand what happens if NHS Lothian moves from one tier to another.</p>		
e	<p>The CEO advised that it remained the position that officers did not consider it appropriate to open communal areas at this stage, despite the concerns of some tenants, and that this approach was in line with relevant guidance.</p>		
f	<p>Noted in relation to the CEO's update that it was positive to hear that the lessons learned exercise had been conducted, as it was important to hear how employees were feeling. In that regard it would be interesting to hear what measures would be put in place to address the concerns and issues raised by employees. It was agreed that the Board would be updated at a future meeting.</p>		
<b>6b</b>	<b>St. Raphael's Inspection Report</b>		
a	<p>The DC noted that the report which had been shared was an extraordinary report, and wasn't a typical inspection report, in that it related to a joint visit conducted by Health Protection Scotland, the Care Inspectorate and Public Health, with a key focus on infection control procedures in the Care Homes. The DC advised that the reports in relation to these visits were being laid before the Scottish Government every 2 weeks.</p>		
b	<p>With regard to this particular report, the DC noted that of the 38 care homes reported on, St Raphael's was one of 2 with 'very good' grades. This report has raised staff morale as they feel they are doing the right thing, and has also generated interest in St Raphael's, since the report is published on the Scottish Government website. The DC advised that similar inspections would take place in Marian House and Lennox House, and advised that it was hoped that there would also be similar outcomes there.</p>		
c	<p>With regard to Care Home visits, the DC noted that new guidance had been issued recently to the effect that designated visitors could visit Care Home residents for up to 4 hours. The Care Homes have balanced the relevant risks, and families have expressed themselves to be quite happy with the current arrangements.</p>		

Item	Subject	Action	Due Date
d	The Board offered its praise and congratulations for this report, and asked that the DC pass these on to all relevant team members.		
7	Procurement update		
a	The DFA spoke to the paper submitted to today's meeting, and noted that relevant asset team members had had a procurement away day with the external consultant recently, and it was apparent that even with the consultant's support there are still areas which Viewpoint can improve on. As this is a specialist area it was noted that we do not currently have adequate in-house expertise and therefore there is a reliance on external consultancy assistance. This also has an impact on other members of the assets team who are taken away from other tasks to assist. In order to improve our processes to the next phase it will be necessary to allocate some resource to future procurement activity.		
b	The DFA advised that, whatever the resource that was to be applied in this area, our processes would require flexibility, as a 'one size fits all' approach would not work. This might mean for example a mixture of frameworks and single contractors. At present where a single contractor is in place and there are capacity issues, it has not been possible to bring in other suppliers, and this has been an issue for officers and for the delivery of work.		
c	In terms of how the proposed new post is funded, the DFA noted that whilst this post would mean an additional £10k on the budget (over and above the originally proposed contracts performance officer), at present Viewpoint is spending £18k-£19k on external support, and further savings can be made elsewhere.		
d	The paper was commended and in relation to the 0.2% saving mentioned, a query was raised as to how that saving would be monitored. Noted that it might be of assistance to consider how much time is spent at present by the Assets team on this aspect, to give an indication of the potential savings that could be made.		
e	In terms of the additional salary, it was also noted that central support costs had increased substantially, and whilst all additional spends had been discussed and approved, it would be necessary for the Board to consider how it approaches this aspect in future.  The DFA noted that, whilst savings could not be guaranteed, there was a concern that Viewpoint might not be achieving the best market rate at present, and in any event simply moving away from external consultants would cover relevant costs, and would also bring relevant expertise into the organisation, as well as offering additional benefits such as being able to hold contractors to account to ensure that Viewpoint's tenants and residents receive the best possible service.		
f	The CEO noted that there had been some significant procurement recently, and in relation to tenders such as landscaping it would be necessary to ensure that all relevant works are included. Further the CEO advised that this post would provide organisational benefits, as although the initial benefit would be to the Assets Team, there were other areas, such as the Digital Strategy, where this post could provide support.		

Item	Subject	Action	Due Date
g	Noted that it would also be beneficial if part of the Job Description for the post made reference to training existing staff so that others in the organisation could be supported	DFA	30 Nov 2020
h	Following consideration, the Board approved the proposal to recruit to a new post of Contracts and Performance Officer.		
8	Write offs Report		
a	The DHS spoke to the Write Offs Report paper, and noted that this was a standard report that is now provided to the Board on a quarterly basis. Noted further that approval was sought to write off the sum of £28,406.87, the majority of this sum being former tenant arrears, with a very small current tenant arrears component.		
b	It was noted that the last report related to write offs in the sum of £15k, and a query was raised as to why the figure was higher in this report. The DHS advised that a proportion of the debt referred to in the current report was historical, and that the team had more recently re-visited the process and received training so it was now considered unlikely that such high figures would be seen moving forward. The DHS noted further that arrears were now on a downward trajectory, and that although 2 court cases required to be raised last month, the team generally worked hard to ensure that such a point was not normally reached.		
c	A query was raised as to whether an update could be provided to the Board on any further historical debts, perhaps those over the sum of £10k. The DHS advised that this would be provided, and in the meantime the DFA noted that current provision for bad debts was in the sum of £230k, and the sums in this report would therefore not have a significant impact, as they were already provided for.	DHS	31 Mar 2021
d	The Board approved officers' proposal to write off the sums in the Write Off report.		
9	Governance Report		
a	The DBS spoke to the Governance Report noting that the Chair and CEO would meet on 12.11.20 and would deal with relevant signing there. The DBS also noted that there were 9 Notifiable Events ongoing with 3 notified since the last meeting, and that there were a high number of FOI requests being dealt with by officers. The DBS advised that updated Terms of Reference for the Risk and Audit and Operations Committees were being presented to today's meeting for approval, and with regard to the Assurance Statement, the statement had been included for review and approval, and if approved at today's meeting, would be signed by the CEO and Chair when they met.	DBS	20 Nov 2021
b	With regard to Governance Training at the Board Away day, the Chair advised that he had not as yet been able to confirm that this had been provided, partly because he was not part of the working party that set out what that training would be.		
c	The Chair of the Governance Working Group confirmed that the final meeting of the Group had taken place on 6.11.20, and with regard to the point above in relation to training, noted that this had been discussed with the relevant third party consultant, and the training would be provided at the December		

Item	Subject	Action	Due Date
	<p>meeting of the Board. Further, there were 5 items in the Governance action plan still to be confirmed. The Chair of the Governance Working Group noted that the Code of Conduct action for all Board Members was complete and would be taken forward with all employees in early course. With regard to the risk register, the Chair noted that this would be presented to the December meeting, that the Covid risks were captured as a separate register and were ongoing, and that Terms of Reference for the Risk and Audit and Operations Committees were presented for approval to today's meeting. Finally, the Chair of the Governance Working Group confirmed on behalf of the group that, completion of the Governance action plan supported completion of the Assurance Statement.</p> <p>With regard to the items for approval in the Governance Report the Board approved:</p> <ul style="list-style-type: none"> <li>• The updated Terms of Reference for the Risk and Audit Committee and Operations Committee;</li> <li>• The Annual Assurance Statement;</li> <li>• The removal of 6 shareholders who could not be traced from Viewpoint's Register of Shareholders;</li> <li>• The 6 new shareholder applications and the use of the company seal in relation thereto;</li> <li>• The proposed Committee dates for 2020-2021, subject to the AGM date being brought forward from 28.09.21 to 21.09.21, and with a potential date for a Board Away Day to be provided subsequently by the Chair; and</li> <li>• The revised policy template provided by officers.</li> </ul>		
	Any Other Competent Business		
a	With no further items being raised under competent business, the Chair thanked Board Members and officers for attending today's meeting.		
	10 Date of next meeting		
a	The next meeting will take place on 16 <sup>th</sup> December 2020 at 2pm at the Edinburgh Training and Conference Centre, St Mary's Street, Edinburgh		

The meeting closed at 8:00pm.

### Approval of the minutes

Signed as a true record of the meeting, following the approval of the draft minutes by a meeting of the Board.

Signed:

Date:

Iain Thompson, Chair