

Report To:	Management Committee Meeting
Agenda Item 5.1:	Minutes of Pineview Housing Association Ltd Committee Meeting Held by hybrid access using MS Teams and Golden Jubilee Hotel on 26 May 2022
Prepared By:	Joyce Orr, Director
Date Prepared:	6 June 2022
Meeting Date:	30 June 2022

Minutes - Rule 62 - SFHA Charitable Model Rules (Scotland) 2013	
<p>62. Minutes of every general meeting, Committee Meeting and sub-committee meeting must be kept. Those minutes must be presented at the next appropriate meeting and if accepted as a true record, signed by the Chairperson of the meeting at which they are presented. All Minutes signed by the Chairperson of the meeting shall be conclusive evidence that the minutes are a true record of the proceedings at the relevant meeting.</p>	

Item Details		
1.	Sederunt	
<p>All papers issued in advance of meeting unless detailed in minute. The meeting started at 6.00pm.</p>		
<p>Present: Richard Bolton (RB) John Brechany (JB) Linda Devlin (LD) Myra Frater (MF) Josephine McGinty (JMc) Jamie Graham (JG) Daniel Martyn (DM) Rosie Stephen (RS) David Syme (DS) Anna Walsh (AW)</p>	<p>Apologies: Victoria Phelps (VP)</p> <p>Absent:</p> <p>Leave of Absence:</p>	<p>In Attendance: Karen Byrne (KB) – Housing Services Manager Isobel Ferguson (IF) - Finance & Corporate Services Officer Robert McGinlay (RM) - FMD Joyce Orr (JO) – Director & Secretary</p> <p>Guest Speaker/Presenter(s):</p> <p>Observing: Teresa Brannan</p>
<p>The Chair welcome everyone to the meeting and advised that Teresa was present this evening to observe the meeting before considering joining the Committee.</p>		

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2.	Declaration of Interest
<p>The Chair reminded everyone of the importance of keeping their Register of Interest entry up to date and declaring any interests and ensuring their ongoing committee eligibility status. The Chair reminded everyone of confidentiality and collective responsibility.</p> <p>Declarations – None.</p>	

3.	Decisions / Approvals Summary Report
Chair advised the report would be used to guide meeting and ensure all required decision made.	

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<p>4. Annual Return on the Charter Presentation – Karen Byrne, Housing Services Manager</p> <p>The Chair passed over to Karen Byrne (KB) for the ARC presentation.</p> <p>KB shared PowerPoint presentation taking the meeting through the outcomes of the ARC return and comparing results for 2021/2022 with those of 2020/2021.</p> <p>Committee noted all outcomes and considered the performance changes as highlighted:</p> <ul style="list-style-type: none"> - Complaints - SPSO stage 2 complaints longer to resolved, due to volume of work to resolved. Previously unresolved KHA matter. - Satisfaction - results from 3 yearly survey other than repairs satisfaction. KB advised repair satisfaction has increased but need to have ongoing sample size of responses increased during 2022. - Repairs – impact of covid on materials and labour and lockdowns. Non-emergency repairs time improved. Time for adaptations lengthened due to materials shortage. % of homes meeting SHQS down slightly but for different reasons to 2020/21 – due to no accesses cases for detectors and electrical periodic checks. All properties meet current EESSH. One gas safety check outwith time. - Allocations/Voids and anti-social behaviour – ASB case resolution improved; tenancy offers refusals higher; void loss higher and to be improved upon but still low in comparison (impact of labour and materials shortage and meter suppliers); time taken to relet longer but almost six times as many lets (41 compared to 7 in 2020/21) and same void impact as above. - Arrears – rent collected down slightly; gross rent arrears down but still high and an area of priority; rent increase much lower than CPI; write offs increased due to increasing level of arrears being left by former tenants. - KB explained that stock details added direct to SHR Portal and staffing details have been covered in IF reporting. <p>Committee raised a number of questions, including:</p> <ul style="list-style-type: none"> ➤ Why are lets refused higher this year? KB explained that the refusal rate was higher largely due to the increase in the volume of lets this year (41 compared to 7 the previous) and due to the condition of some ex KHA properties. KB advised no properties classified at difficult to let and work will be undertaken to ensure standards increased for any poor ex KHA units. ➤ % of tenants who pay or have benefit for rent payment? KB advised about 52% for either part or full benefit but will confirm. (Note added to Decision Time 06/06/2022 as at 31/03/2021 36.16 of tenants on full benefit, 14.49% on partial benefit and 49.35% with no benefit). ➤ Why does rental income figure changes for Indicator 18, 26 and 27? KB advised of different definitions within ARC guidance as each 		

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<p>indicator deals with a slightly different things. JO asked if anyone would like to see technical guidance and agreed to send the details to LD.</p> <p>KB advised that the other document related to tenant safety measurements that may form part of the ARC return for 2022/23. KB advised Pineview would have systems in place to ensure that these indicators could be answered.</p> <p>Committee confirmed all matters noted and no additional queries to raise. The Chair thanks KB for her presentation.</p> <p>Decisions Made:</p> <ul style="list-style-type: none"> - ARC approved for submission to SHR. - ARC return, internal audit report and presentation to be added to Decision Time resource library. - Query re rent benefit to be updated in Decision Time. - ARC guidance to be shared with LD for information. 	<p>JO</p> <p>JO</p> <p>JO</p> <p>JO</p>	<p>31/05/22</p> <p>09/06/22</p> <p>09/06/22</p> <p>09/06/22</p>
<p>5. Minutes of Previous Meeting(s) / Matters Arising</p>		
<p>5.1 Minute of the Management Committee Meeting of 28 April 2022 noted, no changes.</p> <p>5.2 Previous Minutes Decisions Action Implementation Report and progress updates noted.</p> <p>Decisions Made:</p> <p>5.1 - Minute of 28/04/2022 approved - proposed by LD, seconded by JMc. Minute to be signed by Chair of Meeting approving - DM.</p> <p>5.2 – Previous Minutes Decisions Action Implementation Report – Committee noted updates on outstanding /due matters, and agreed decision implementation report be updated with following updates:</p> <ul style="list-style-type: none"> ➤ Clydesdale Bank signatories (IF) – IF updated that bank still processing. ➤ KHA/PHA 6-month comparisons reporting (KB) – approved extension to report to June CoM (KB). ➤ Delegation arrangements (JO) – approved extension to Aug CoM to tie in post AGM (JO). ➤ Treasury Management Policy (JO) – approved review for Jan/Feb 2023 CoM (JO/FMD). ➤ HMO void (KB) – KB updated that an applicant has gone through all processes and due to start tenancy during June. ➤ Walk about of Committee and staff (KB) – KB to arrange a couple of dates for Committee for July/Aug for walkabout and advise during June (no need to tie in with anything else). ➤ TIS/TPAS proposals for tenant committee recruitment (IF) – IF updated that contact has been made and awaiting responses and will report update to June CoM. ➤ Strategic objectives delivery plan (JO) – approved extension to Aug CoM. 	<p>IF</p> <p>KB</p> <p>JO</p> <p>JO</p> <p>KB</p> <p>KB</p> <p>IF</p> <p>JO</p>	<p>30/06/22</p> <p>23/06/22</p> <p>18/08/22</p> <p>23/02/23</p> <p>23/06/22</p> <p>23/06/22</p> <p>23/06/22</p> <p>18/08/22</p>

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<ul style="list-style-type: none"> ➤ Renewal of CAB SLA (KB) – KB updated that all amendments accepted with exception of one which required involvement of CAB manager who was on leave. To be resolved for June CoM. KB confirmed service provision is happening. ➤ Druncog Communities Fund application (KB) – KB updated that CLS developing application and awaiting funding portal to open. KB will update to June CoM. ➤ Non-financial KPIs update to Business Plan (JO) – JO updated that all KPIs would be updated, including financial in line with FYFP to be considered at meeting. ➤ Bad debt provision information given as requested – Committee confirmed nothing further required. ➤ Disaster recovery plan appendices (IF) – IF advised to have insurance company details updated. Update to June CoM. ➤ Tenant/Customer Participation Action Plan for website loading (KB) – KB advised completed and to be uploaded to website which IF will arrange (IF). ➤ Donations and Wider Action Policy amendment (KB) – KB advised completed to be uploaded to website which IF will arrange (IF). <p>Committee confirmed all matters noted and no additional queries to raise.</p>	<p>KB</p> <p>KB</p> <p>JO</p> <p>-</p> <p>IF</p> <p>IF</p> <p>IF</p>	<p>23/06/22</p> <p>23/06/22</p> <p>30/06/22</p> <p>-</p> <p>23/06/22</p> <p>16/06/22</p> <p>16/06/22</p>
6. Items Requiring Decision / Approval		
<p>6.1 Management Accounts for Quarter 4 to 31/03/2022: The Chair asked RM to present report. RM presented the report and took Committee through the SOCI and SOFP, highlighting variances from budget. Committee noted staffing costs greater than budget due to temporary staff costs. Increased reactive repair and void repair costs, affected by labour and material costs and the condition of some voids. Cyclical and planned maintenance costs below budget due to work not being undertaken during 2021/22 due to covid restrictions and labour and material shortages. RM explained actuarial gain on Pensions in comparison to previous year. Committee noted 12-month cashflow summary showing a net cash outflow, but still retaining a healthy cash balance. RM took Committee through KPI ratio outcomes, highlighting the ratio of concern being arrears, which Committee had been kept updated on through Housing Services reporting. RM confirmed all financial covenants for loans comfortably met. Committee confirmed all matters noted and no additional queries to raise. <u>Decisions Made:</u></p> <ul style="list-style-type: none"> - Committee approved the management accounts for forwarding to lenders and publication on website. <p>6.2 Financial Projections – Long Term and FYFP Return: The Chair advised the meeting of the notes added to decision time. The Chair asked RM to present report. RM presented the report on the Long Term Projections (LTP) and FYFP and took Committee through the assumptions and proposals. RM explained that the base for year 1 is the 2022/23 approved budget. Due to the changing of the timing of the return by SHR to 31 May the outturns for Year 0 are based</p>	<p>JO</p>	<p>10/06/22</p>

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<p>on the Quarter 4 management accounts rather than the annual financial statements which will not be audited and concluded until the end of June. RM advised that the assumption retain the promises made as part of the Kendoon transfer of engagements in order to keep promises made by PHA. Committee discussed rent increases and the inclusion of CPI only increases in the projections. It was noted that this would be considered each year at budget setting and through tenant consultation. RM explained that the base model included the ongoing employment of a SHO, with existing staff structure remaining. RM confirmed above inflation increases assumed for repair and maintenance costs given the current cost increases being experienced. Loan interest payment on variable loans is assumed given increasing BBR. Loans will be clear by year 12. Committee discussed the future opportunity to raise additional finance if required. RM took Committee through the graphics on 30 year surplus position, 30 year cash position, 30 year loan position and 30 year net asset chart. Committee noted the positive outcomes but acknowledged that any assumptions after year 5, or year 10 at most, should not be relied on and require to revisited annually as so much can change, as the previous 2 years have clearly illustrated. RM took Committee through the stress testing sensitivities. RM explained the cash position of the base model and the low level of cash in Year 19. RM explained that the cost of wall finishes currently planned for Year 18 has been spread over Years 18 to 20 to avoid any cash deficits in the base model. Committee discussed the timing of planned maintenance spend and requested that staff look to smooth this out further, if required, as part of the 2022 stock condition survey work. RM explained that Years 1 to 5 of the LTP were the figures used for the SHR FYFP Return. Chair raised query regarding the allocation of costs in Capital Expenditure & Financial Investment section against Construction or acquisition of Housing Properties rather than Improvement of Housing- RM advised he would check definition and would move to Improvement of Housing before return to SHR. Committee discussed additional matters related to this item including pressure points for arrears with tenants facing ongoing increases in fuel costs; the condition of some of the ex KHA stock and works planned/required; and the requirements to meet carbon reductions (including ESSH2 and net zero). Committee discussed the difficulty in trying to effectively plan for carbon reductions given the unaffordability of measures; the unknown performance and future of technologies; alongside the material, labour and skill shortages. Committee discussed that carbon reductions would be a priority for the Association moving forward but the Association needs to be wary of expending resources until there was more certainty on the options, the longevity, the costs and the associated funding.</p>		
<p>Decisions Made:</p> <ul style="list-style-type: none"> - Committee approved the updated LTP as the current base model for the Association to operate from. - Committee approved submission of SHR FYFP subject to movement of expense to Improvement of Housing. 	<p>All FMD/JO</p>	<p>31/05/22</p>

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<p>6.3 Treasury Management Report to 31 March 2022 and Policy / Strategy Review: The Chair asked JO to present report recommendations. JO advised that the report was for update, discussion and decision with a number of matters seeking Committee approval. Committee noted loan portfolio and update on interest rate position now that variable loans had moved onto bank base rate (BBR) plus margins, replacing libor. Committee noted loan balances of £2,713,541 at year end, with recommendation not to have any non planned repayment during 2022/23 and not to seek any security release during 2022/23. Committee note stock valuation for Clydesdale Bank security and discussed whether or not there would be any benefit in having a stock valuation for all stock when there was no intention to borrow. Committee noted the rebuild valuation that had been undertaken for the insurance renewal. Committee noted no forecasted covenant compliance concerns. Committee noted the investment and cash position as at 31/03/22 and the implementation of the Committee decision to have a larger % of cash in fixed/notice accounts for maximising interest income. Discussed the low interest rates available, with the next review of the bank rate due 16/06/22. Committee considered the review of the approved investment institutions with no recommendation for change. Committee discussed inflation rates and the reduction on value of money, and the impact on customers of cost of living increases. Committee noted CPI at 9% with Bank of England predicting a rise to 10%, and not dropping until next year. Committee discussed the above inflation increases seen in many areas of the Association's work. Committee discussed the current Treasury Management Strategy, considered the Policy and the request to review the Policy early in 2023.</p>		
<p>Decisions Made:</p> <ul style="list-style-type: none"> - 1.1 Approved loan portfolio information for SHR Loan Portfolio Return. - 1.3 Approved no non planned repayment of loan debt during 2022/23. - 1.8 Approved not to seek any security release during 2022/23. - 1.9 Decision to review position on stock valuation during 2023 (for 2024), subject to cost and an appraisal of any benefits. - 2.4 Approved that Director and FMD review fixed investments on approval of the FYFP, checking rates available after the next bank review due 16/06/22. - 2.4 Approved retention of investment institutions without change. - 3.6 Approved recommendation to retain existing Treasury Management strategy. - 4.3 Approved review of Treasury Management Policy for Feb 2023. - 4.4 Approved retention of existing policy without change - 4.4 Committee confirmed their assurance with the adequacy of the policy and operational strategy. 	<p>FMD/JO - - JO JO/FMD - - JO - -</p>	<p>30/06/22 - - 2023 30/06/22 - - Feb 2023 - -</p>
<p>6.4 Risk Register Quarterly Report: The Chair advised the meeting of the notes added to decision time. The Chair asked JO to present report. JO advised on the proposed revisions to risks 22, 23, 38, 39, and 71.</p>		

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<p>JO advised on the proposal to add two additional risks to the register:</p> <ul style="list-style-type: none"> - Russian invasion of Ukraine – due to impact on supplies and costs. - Energy costs – due to increased business costs and impact on customers and therefore on rent payment and home fire safety. <p>Committee discussed the need to continue to review and assess energy efficiency opportunities across the stock for carbon reduction and the difficulties in doing this as discussed at Item 6.2. Without adequate funding costs can only be met from rents and the rent levels that would require to be charged would simply move many from fuel poverty into rent poverty.</p> <p>Decisions Made:</p> <ul style="list-style-type: none"> - Approved recommended changes for updating the risk register. <p>6.5 Business Plan Report:</p> <p>The Chair advised the meeting of the notes added to decision time. The Chair asked JO to present report for decisions on recommendations.</p> <p>6.5.1. Equalities - JO took the meeting through section 1 of the report on equalities and the regulatory requirement to collect data. JO advised that as it was a regulatory requirement, there was no option not to collect data and instead the strategic decision required from Committee was on the format of the collection. JO reminded committee that although there is a requirement for RSLs to collect data there is no obligation on anyone to provide the information unless it is essential for the service they require or for another legal / regulatory requirement.</p> <p>JO presented the table that illustrates which data is currently collected for the groups on protected characteristics, and the format of the data. The second table presented was the options for the format of data collection. Committee discussed the options and whilst still concerned about asking the groups for the data, they understood the regulatory requirement. Committee were keen that the data be collected on an anonymised basis unless required identification or an individual wanted it to be identified.</p> <p>The meeting discussed the “how” of collections and it was agreed that this was an operational matter and should form part of our equalities action plan that is being updated with Dr S Montgomery.</p> <p>JO recommended that the Association continue with current data collection methods until we update the action plan, develop new collection form and undertake update training within the staff team.</p> <p>JO recommended that Committee received quarterly updates on progress so they can have assurance of progress and meeting of regulatory requirement.</p> <p>6.5.2 Strategic Objectives Delivery Plan and Reporting – JO updated on work that has been undertaken to date but needs more work before finalised for Committee use. JO explained recommendation to retime delivery plan and reporting to Aug 2022.</p> <p>6.5.3 Scheme of Delegation – JO updated on delay with this and recommendation to tie in with post AGM arrangements. Committee assured that existing standing orders cover this adequately.</p> <p>6.5.7 JO advised on requirement to sign fraud register and reminded Committee of contents for 2021/22. Chair and Director signed.</p>	JO	30/06/22

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<p>JO advised that all other matters for updating and noting. Committee confirmed they were pleased with the Internal Audit outcome for the ARC return.</p> <p>Committee confirmed no queries to raise re Housing Services KPI outcomes to 31/03/22 and already covered at Item 4.</p> <p>Committee noted details change for SHR Regulation Manager for Pineview. Committee confirmed all other matters noted and no queries to raise.</p> <p>Decisions Made:</p> <p>6.5.1 Equalities decisions:</p> <ul style="list-style-type: none"> - data be collected on an anonymised basis unless required identification or an individual wanted it to be identified. - the “how” of collection classified as operational matter for staff to deal with. - continue with current data collection methods until equalities action plan is updated, new collection forms devised and update training within the staff team undertaken. - Committee to receive quarterly updates on progress with equalities action plan, to be included within Business Plan report from Sept 2022. <p>6.5.2 Strategic Objectives Delivery Plan and Reporting – approved retiming of delivery plan and reporting to Aug 2022 CoM meeting.</p> <p>6.5.3 Scheme of Delegation – approved retiming to Aug 2022 CoM meeting.</p> <p>6.6 Membership and Committee Report:</p> <p>The Chair advised the meeting of the notes added to decision time. The Chair asked IF to present report recommendations.</p> <p>6.6.1 Membership applications - IF presented one Share Membership application. IF advised no concerns from staff regarding the application and requested that Committee decide on application.</p> <p>6.6.6 AGM Arrangements - IF took committee through the AGM arrangements. Committee confirmed no planned changes to current office bearer arrangements or representatives to external bodies.</p> <p>Committee confirmed all other matters noted and no queries to raise.</p> <p>Decisions Made:</p> <p>6.6.1 Membership application – approved (T1480).</p> <p>6.6.6 AGM Arrangements – Those present can sign annual declarations on the night of the AGM if facilities allow, IF will pursue others after AGM to complete in advance of Aug CoM meeting.</p>	<p>JO</p> <p>JO</p> <p>JO</p> <p>JO</p> <p>IF</p> <p>IF</p> <p>IF</p>	<p>-</p> <p>-</p> <p>-</p> <p>22/09/22</p> <p>18/08/22</p> <p>18/08/22</p> <p>-</p> <p>07/07/22</p> <p>18/08/22</p>
<p>6.7 Policy Reviews</p> <p>None.</p>		
<p>7. Items for Update</p>		
<p>7.1 Housing Services Report:</p> <p>KB advised only update related to landscaping contract which had not started as contractor was trying to increase costs. Discussed that may need to retender and get another contractor in to manage in meantime. KB</p>		

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advised she is dealing with this as a matter of urgency. And will update at June CoM meeting.		
8. Correspondence		
Nothing additional.		
9. A.O.C.B.		
9.1 The Chair and Vice-Chair advised that neither would be able to make the June CoM meeting and requested that JB Chair the meeting – John advised that this should be okay.		
10. Date of Next Meeting		
Management Committee Meeting – Thursday 30/06/2022 There being no other business the meeting closed at 7.55pm.		

Minute Approved by: L Devlin

Seconded by: J McGinty

Signed by Chairperson: J Brechany
of meeting approving

Date Approved: 30 June 2022