

Report To:	Management Committee Meeting
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Agenda Item 4.2:	Minutes of Pineview Housing Association Ltd Committee Meeting Held in the Association's Office at 5 Rozelle Avenue on 26 November 2019 at 6.00pm
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Prepared By:	Joyce Orr, Director
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Date Prepared:	15 November 2019
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Meeting Date:	26 November 2019 at 6.00pm
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Minutes - Rule 62 - SFHA Charitable Model Rules (Scotland) 2013
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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.

Item Details

1. Sederunt

Present: Jean Black (JB) Myra Frater (MF) Dan Martyn (DM) Josephine McGinty (JMc) – Vice Chairperson Jim O'Connor (JO'C) – Treasurer Victoria Phelps (VP) – Chair David Syme (DS) Anna Welsh (AW)	Apologies: Sharon Kane (SK) Winifred McPhail (WM) Special Leave: Matthew Dillon (MD) Absent Without Apologies:	In Attendance: Karen Byrne (KB) – Housing Services Manager Joyce Orr (JO) – Director & Secretary Lucy Neilson (LN) - FMD Guest Speaker/Presenter: None
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All papers issued in advance of meeting unless detailed in minute.
The meeting started at 6.00pm.
JO updated CoM on leave of absence request from Matthew Dillon as carried forward from 19/11/19 HS&S Sub Committee – approved leave of absence until February 2020.

2. Declaration of Interest

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.

- Declaration from KB and JO regarding membership of Pension scheme (Report 5.5). Agreed JO and KB would remain for report unless Committee wanted to discuss further matters than those within report. JO'C and VP declared an interest as SHAPS members – agreed would remain in meeting for Item.
- Declaration from JO'C as an employee of another organisation involved in Drumcog Common Allocation Policy – agreed would remain in meeting for item.
- No other declarations.

Item Details	Action	By
4. Minutes of Previous meetings		
<p>4.1 Minute of the Management Committee Meeting of 29 Oct 2019 noted, no changes requested other than date to show 29 October, not 24 Sept 2019.</p> <p>4.2 Previous Minutes Decisions Action Implementation Report noted and agreed. Committee noted all items as either complete; to be considered at meeting; or not yet due.</p> <p><u>Decisions Made:</u></p> <p>4.1 - Minute approved, subject to date change - proposed by JB, seconded by JMc, Minute signed by meeting Chair JMc.</p>	IF	
5. Items Requiring Decision / Approval		
<p>5.1.1 Regulatory Compliance Self-Assessment Action Plan Update</p> <p>The meeting Chair asked JO to present the report. JO presented the report, advising for discussion, noting and decision (reporting systems). Committee noted progress update on action plan and confirmed no changes to reporting systems at present but that this will be kept under review.</p> <p>The Chair reminded members that the requirement of assurance is ongoing and members should raise any concerns as they arise.</p> <p>Committee noted the SHR publication of annual assurance statements and the SHR planned visits to ten landlords, with a lessons learned report due to be published March 2020. JO advised that SFHA is likely to be doing a piece of work on the evaluation of the new framework too. JO advised that an SHR Board member was booked to come to the 18 May 2020 Drumcog Committees' session to give feedback on the process.</p> <p><u>Decisions Made:</u></p> <p>No changes to reporting systems at present.</p> <p>5.2 – Business Plan General Report</p> <p>The meeting Chair asked JO to present the report. JO presented the report, advising for discussion and decision (TSS action plan). All items noted with following discussed.</p> <p>5.2.2 Returns – Noted returns made since previous meeting and those to be approved/confirmed at meeting (management accounts for lenders). Noted all returns within required timescales.</p> <p>5.2.3 Tenant Satisfaction Survey – Committee discussed the recent outcomes, a proposed action plan and a proposed communication strategy with tenants. The meeting discussed the results and the Committee view that the results are relatively good, particularly when compared to the Scottish average and Committee advised that it had to be acknowledged that the 2016 results were especially good. However, Committee advised that any drop in tenant satisfaction had to be addressed and discussed the 3 proposals within the report and the associated benefits and downsides. Committee discussed the proposed action plan and how to communicate this to tenants and the importance of involving the Resident and Customer Forum.</p> <p><u>Decisions Made:</u></p> <p>5.2.3 TSS - A specific outcomes and update communication to be drawn up and delivered to all tenants during December and put on the website. This to be agreed and approved by the Resident and Customer Forum prior to issue.</p>	JO	20/12/19

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<p>Following much discussion Committee approved Option 3 for implementation and authorised the additional unbudgeted cost.</p> <p>5.3 Quarterly Treasury Management Report: The meeting Chair asked JO to present the report. JO presented the report, advising for noting and decision (policy change; bank loan finance changes; investment changes; and treasury management strategy). Committee noted the loan balances as at 30/09/2019. Committee noted the update to the proposed changes to the loan finances and discussed the indicative rates and periods to fix the three variable Nationwide loans – noting that the actual rates would be those available on the specific date of any fix (@30/11/19). Discussed Treasury Management Policy wording change recommendation. Discussed Clydesdale Bank fixed rate loan rate maturity due in December and considered four options. JO updated on the meeting JO and LN had held with the Clydesdale Bank to review options. Committee noted investment and cash portfolio position as at 30/09/19. Committee considered the changes due in the period Oct – Feb and the proposed actions.</p>	JO	30/04/20
Decisions Made:		
<p>Following decisions made regarding loans:</p> <ul style="list-style-type: none"> - 3 x Nationwide loans to be fixed for the periods detailed in the report. - 3 x Nationwide loans to be fixed at rates available on day of fix, subject to rates being no more than 0.2% above highest indicative rate given for illustrative purposes. - Approval to amend wording in Treasury Management Policy (section 5.5a) as recommended in report. - Clydesdale Bank maturing fixed rate loan to fall to variable rate on fixed rate maturity (Dec 2019). - Consideration to paying off any loan finance to be reviewed again in Treasury Management Report to February CoM meeting. 	<p>JO</p> <p>JO</p> <p>JO</p> <p>JO</p> <p>JO</p>	<p>01/12/19</p> <p>01/12/19</p> <p>29/11/19</p> <p>02/12/19</p> <p>25/02/20</p>
<p>Following decisions made regarding investments and cash:</p> <ul style="list-style-type: none"> - Investment recommendations contained within the report approved for implementation. 	JO	Dec/Jan
<p>5.4 30 September 2019 Management Accounts: The meeting Chair asked LN to present the report. LN presented the report, advising for discussion and decision (accounts to lenders and external auditor; additional spend). LN took the meeting through the management accounts explaining position as at 30/09/19 in comparison to budgeted position to that period and against the 2019/20 annual budget, explaining variances. Income in line with budget. Expenditure shows a positive variance of almost £173,000 which is largely due to timing of spend which will move more in line with the budget as the year progresses. The largest positive variance relates to cyclical and planned maintenance works where there are invoices awaiting payment and where works will be later on site than planned in original budget – no cause for concern. Negative variances relate largely to timing of spend. LN explained the request for additional unbudgeted expenditure circa £16,500 for additional planned replacements works and for additional tenant</p>		

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<p>satisfaction work. LN explained that the cost of this work should be compensated for by the projected savings in the staffing and service costs. The cashflow statement shows cash balances remaining fairly static across the 12 months to 30/09/20, based on budgeted figures to 31/03/20 and then inflated at 2% for the following 6 months. The cashflow will be updated within the quarter 3 management accounts to incorporate projections from the 2020/21 budget to be approved at the Jan CoM meeting. LN took the meeting through the KPIs, confirming all KPIs performing in line with, or better than, budget. LN confirmed that all loan financial covenants have been met comfortably.</p>		
<p><u>Decisions Made:</u></p>		
<p>Requested additional expenditure approved for spend.</p>	KB	31/03/20
<p>Copy of management accounts to be shared with lenders in line with covenant requirements.</p>	JO	29/11/19
<p>Copy of management accounts to be shared with external auditor.</p>	JO	24/12/19
<p>5.5 Pension Consultation Update Report:</p>		
<p>The meeting Chair asked JO to present the report. JO presented the report, advising for noting, discussion and decision (terms of current consultation; review of pension offering longer term). JO updated Committee on the initial feedback to the consultation, as decided at the CoM meeting of 29/10/19 – all members supportive of retaining the 50/50 split on contributions; most members interested in finding out about salary exchange options; most members interested in having pension advice provided; all members would currently like the DB scheme to remain; and all members advised they would afford to remain in the scheme even with the increased staff member contributions required. Committee considered the next steps proposed within the report.</p>		
<p><u>Decisions Made:</u></p>		
<p>No changes to consultation agreed at 29/10/19 CoM.</p>	-	-
<p>Decision at 28/01/20 CoM to determine final decision on DB contributions split.</p>	CoM	28/01/20
<p>Advise SHAPS TPT on decision re DB contributions split from April 2020.</p>	JO/LN	31/01/20
<p>Arrange pension advice from Chiene and Tait for staff team, including advice on salary exchange options, with the opportunity for personal advice sessions.</p>	JO	29/02/20
<p>Arrange procedural advice from Chiene and Tait on setting up and operating salary exchange arrangements, if required, from 01/04/2020.</p>	LN/IF	March
<p>Arrange advice for Committee from Chiene and Tait regarding longer term review of pension offerings. Timing to be agreed following discussion with Chiene and Tait on completion of above work.</p>	JO	TBC
<p>5.6 Gifts, Hospitality and Donations Report:</p>		
<p>The meeting Chair asked JO to present the report. JO presented the report, advising for noting and decision (donations requests). Record on donations made to 31/10/29 noted. JO updated that WFI costs should read @ £786 not £7858. Committee considered the charitable donation requests received and the additional request presented at the meeting. JO updated Committee on the staff teams work on a reverse advent calendar to raise food donations for the Drumchapel Foodbank.</p>		
<p><u>Decisions Made:</u></p>		
<p>Following donations approved:</p>	IF	24/12/19

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<p>the positive feedback to date. KB explained that the proposed policy and rent calculation method would be easier for customers to understand. KB advised that discussions between KB and the HMO care provider and between KB and LN will need to be undertaken to consider the HMO charges. In the meantime it is proposed that both the rents and service charges are frozen for 2020/21.</p> <p>KB advised discussions ongoing with Solicitors regarding changes that can be made to shared ownership rents and services, and appropriate charges for owner occupiers.</p> <p>Decisions Made:</p> <p>Policy approved for implementation, with the following conditions/ongoing work:</p> <ul style="list-style-type: none"> - HMO rents and service charges frozen for 2020/21 and reconciliation work to be undertaken. Report to Sept 2020 CoM. - Non HMO rental income to achieve an increase of 1.5% for 2020/21. - No rent reductions, rents frozen until catch up with structure level. - 2020/21 rent under new model to be capped so that no tenants can have an increase of greater than £10 per month. Cap to continue until rent difference is £10 or less per month, unless becomes void. - If a capped rental property becomes void the cap is to be removed and the full rent charge applied. - Shared ownership and owner occupiers queries to be concluded with Solicitors and an update provided to Jan CoM in the Housing Services Update Report. 	<p>KB</p> <p>KB/JO/LN KB KB</p> <p>KB</p> <p>KB</p>	<p>29/09/20</p> <p>01/04/20</p> <p>28/01/20</p>
<p>6. Items For Update</p>		
<p>The meeting Chair reminded the meeting that these agenda item reports are for updating and should simply be noted unless members require more information or any clarification from staff, or if staff have any relevant updates since the time of writing the reports.</p> <p>6.1 Director's Report</p> <p>Committee advised all items noted with no further detail required. JO advised there was one additional item, since time of writing report, for Committee to consider. JO advised on Facebook incident involving a person commenting on the Association adversely. Committee considered the detail of the matter and the action taken by the Director to manage the incident and to remove the option of reviews from the PHA Facebook page. Committee considered the incident in terms of the notifiable events guidance, and determined that the incident was not material and had been managed appropriately. It was determined by Committee that this incident did not constitute a notifiable event.</p> <p>6.2 Staffing & Health & Safety Report:</p> <p>Committee advised all items noted with no further detail required. JO'C, as Chair of the HSSSC, confirmed the HSSSC Appraisal Panel had undertaken the Director's appraisal on 19/11/19 and there were no matters of concern to bring to the attention of the meeting. JO confirmed that there were no matters to raise from her perspective.</p>		

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<p>6.3 Housing Services Update Report: Committee asked for an update on the action being taken to deal with increasing debts (arrears and factoring), and noted the update from KB on the work within the team to prioritise. Committee asked for an update on the shared ownership buy back cases, and noted the updates from KB regarding valuation work and liaison with Solicitors. Committee advised all other items noted with no further detail required. KB gave an update regarding GCC and PHA agreeing to change the GCC bin collection day for the closes in the Pinewood area from Monday to Tuesday.</p>		
<p>7. Correspondence</p>		
<p>Committee noted correspondence.</p>		
<p>8. A.O.C.B</p>		
<p>There being no other business, the meeting closed at 7.55pm</p>		

Minute Approved by: Myra Frater Seconded by: Anna Welsh

Signed by Chairperson: Victoria Phelps Date: 28 January 2020