

Report To:	Management Committee Meeting
-------------------	------------------------------

Agenda Item 5.1:	Minutes of Pineview Housing Association Ltd Committee Meeting Held by remote access using MS Teams on 29 September 2020
-------------------------	---

Prepared By:	Joyce Orr, Director
---------------------	---------------------

Date Prepared:	14 October 2020
-----------------------	-----------------

Meeting Date:	27 October 2020 at 6.00pm
----------------------	---------------------------

Minutes - Rule 62 - SFHA Charitable Model Rules (Scotland) 2013
--

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: Matthew Dillon (MD) Myra Frater(MF) Dan Martyn (DM) Josephine McGinty (JMc) David Syme (DS)	Apologies: Sharon Kane (SK) Victoria Phelps (VP) Special Leave: Jean Black (JB) Winifred McPhail (WM) Jim O'Connor (JO'C) Anna Welsh (AW) Absent Without Apologies:	In Attendance: Karen Byrne (KB) – Housing Services Manager Isobel Ferguson – Finance & Corporate Services Officer Lucy Neilson (LN) - FMD Joyce Orr (JO) – Director & Secretary Guest Speaker/Presenter: Gordon Birrell (GB) – Chiene & Tait Financial Planning.
--	--	--

All papers issued in advance of meeting unless detailed in minute.
The meeting started at 6.00pm.

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.

- Staff declared an interest in Item 3 PHA Pensions.
- There were no additional declarations and no updates.

DM Chairing meeting in VP absence.

Item Details	Action	By
3. Guest Speaker – Gordon Birrell (Chiene & Tait Financial Planning) PHA Pensions Review		
<p>JO introduced Gordon Birrell (GB) to the meeting. JO advised that staff have a declared interest and would normally leave the meeting for such items, however GB suggested that it might be beneficial for staff to remain as observers. This was so that staff were aware of the information being given to Committee and the background to any decision that Committee may make. Committee requested that staff members remain.</p> <p>GB shared his screen and presented a PowerPoint presentation to Committee (presentation loaded to Committee Portal as a pdf document). GB explained the benefits and risks of the different pension schemes within the SHAPS framework – defined benefits (DB - final salary or CARE) and defined contributions (DC). DB offers guarantee to employees but has higher employer risk as the cost of meeting in future is unknown. DC transfers risk to employees, with employer paying fixed sum into a pot, the value of which could go up or down.</p> <p>GB explained the DB pension deficit position and the proportionate share of liabilities, and the changes to this over the years. GB advised that the only way to remove future deficit risk would be to stop providing a DB system. GB explained that the cost to employees to be in a DB scheme could also become unaffordable if their share continues to increase as it has in the past. GB explained that if employees voluntarily opt out of DB they lose salary link. Salary link is retained if employer closes DB.</p> <p>GB advised that PHA had already dealt with some risk elements by closing DB to new members and now only has four DB members.</p> <p>GB explained options to Committee including Final Salary (current DB scheme); CARE (DB scheme with entitlement based on share of each year's salary in membership) and DC scheme.</p> <p>GB advised that it is good governance for Committee to regularly review pension options. This allows understanding of what suits the individual organisation. Pensions are emotive and there is not necessarily a right or wrong decision, but the decision needs to take account of the interests of the business now and in the future.</p> <p>Can do scenario planning to try to measure but cannot guess all changes or how a valuation will be on a specific date every 3 years. While the DB deficit is in a better position, it had previously trebled. The impact of the current economic circumstances and Covid19 are all unknowns.</p> <p>Committee discussed a number of matters including implication of debt materialising if DB scheme closed – JO advised would not happen as PHA also use DC scheme; employee views on possible change to their employment benefits; employee membership profile; employee affordability. JO reminded Committee of need for staff consultation, and the time involved, and that EVH, for a cost, could assist Committee with this.</p> <p>Decisions Made:</p> <p>Bring back to February 2021 CoM meeting for further consideration, including modelling figures and impact on LTP; considering a possible ceiling for future contributions; and gaining DB employees views on how much more they could afford or would be willing to pay in contributions (if these were to increase again in future).</p>	<p>LN</p>	<p>23/02/2021</p>

Item Details	Action	By
4. Decisions / Approvals Summary Report		
<p>The Chair referred members to the Decisions / Approvals Summary Report to be used to guide the meeting decisions / approvals required, with the assumption that members have read all the reports and had the opportunity to raise comments in advance of the meeting.</p> <p><u>Decisions Made:</u></p> <p>Detailed below under each section to which they relate.</p>		
5. Minutes of Previous meetings		
<p>4.1 Minute of the Management Committee Meeting of 25 August 2020 noted, no changes requested.</p> <p>4.2 Minute of the Annual General Meeting (AGM) of 8 September 2020 noted, no changes requested.</p> <p>4.3 Previous Minutes Decisions Action Implementation Report noted and agreed. Committee noted items either complete; to be considered at meeting; or not yet due.</p> <p><u>Decisions Made:</u></p> <p>4.1 - Minute of 25 August 2020 approved - proposed by DM, seconded by DS. Minute to be signed by Chair when Covid19 restrictions lifted.</p> <p>4.2 - Minute of 8 September 2020 approved for presenting to 2021 AGM for approval - proposed by DM, seconded by JMc. Minute to be signed by Chair when Covid19 restrictions lifted.</p> <p>4.3 – Action Report – Committee approved request to retime following to Nov CoM, with Actions report to be updated:</p> <ul style="list-style-type: none"> - HMO rents and Service charge reporting to CoM 24/11/2020; - ARC benchmarking to CoM 24/11/2020 with SHR national figures; - reporting on CX Feedback system to COM 27/10/2020; - HUB reconciliation and update confirmation to CoM 27/10/2020. 	<p>VP</p> <p>VP</p> <p>KB</p> <p>JO</p> <p>KB</p> <p>KB</p>	<p>TBC</p> <p>TBC</p> <p>24/11/2020</p> <p>24/11/2020</p> <p>27/10/2020</p> <p>27/10/2020</p>
6. Items Requiring Decision / Approval		
<p>6.1 Business Plan General Report:</p> <p>The meeting Chair introduced the report and asked if any updates – JO advised that the only updates were the comments within decisions time, which has been shared with MF and JMc:</p> <p>All matters within report noted.</p> <ol style="list-style-type: none"> 1. Returns - noted the Returns update and all met on time to date. 2. Priorities Outturns to 31/08/2020 –noted outcomes; discussed reasons for those not met and the impact of Covid19; and committee considered staff requests for retiming of unmet Priorities. 3. Kendoon Housing Association - noted progress update on ToE; consultation and ballot timeframe; due diligence update and costs to 31/08/2020; and lenders update. LN updated the meeting on the ToE pension position and work being undertaken. Committee discussed the latest proposed timetable aiming for a transfer date of no later than 31/01/2020. Committee note volume of work involved in ToE process and impact on other areas of work, although this is being minimised. 4. 2021/22 Budget setting and rent increase – committee discussed the budget and rent increase consultation for 2021. The complication of 		

Item Details	Action	By
<p>the ToE process and the date by which the ballot outcome will be known was discussed. Committee discussed the volume of budgeting work already undertaken during 2020 as part of ToE considerations and Covid19 implications, and were satisfied with their level of knowledge and assurance in this area of strategic importance. Committee considered the standard annual processes normally undertaken at PHA, and discussed alternatives for planning for 2021. Committee considered the long term negative impact of low rent increases including the negative impact on the ability to deliver services and planned replacements for tenants for minimal rent charge savings. Discussed that long term projections are based on 2% rent increase and 2% inflationary cost increases. Committee noted the higher cost increases already being advised from suppliers. Discussed the importance of the timing of considering rent increase options in order to allow for effective tenant consultation to be undertaken.</p> <p>5. Updated SHR Business Planning Guidance – Committee discussed the SHR supplementary business planning guidance and its focus. Committee considered the range of questions posed within the guidance documents and were confident that PHA was considering most if not all. Discussed suggestion of drafting a reference document answering the questions for assurance purposes.</p> <p>Decisions Made:</p> <p>2. Priorities – approved requests for retiming of Priorities, with update within next Priorities reporting (Jan 2021 for period to 30 Nov 2020). Business Plan to be updated to reflect decision.</p> <p>4. 2021/22 Budget setting – approved proposal to not have draft budget for this year only. Final budget to go to Jan 2021 CoM.</p> <p>4. Rent increase options to be brought to 24/11/20 CoM for decision making on consultation options, with consultation Dec.</p> <p>5. SHR supplementary Business Planning Guidance – staff to draft up record of responses to question section within guidance and bring to 24/11/2020 CoM for consideration and assurance.</p> <p>6.2 Committee and Membership Report: The meeting Chair introduced report and asked if any updates - IF updated re post AGM share membership cancellation and proposal for non-cancellation this year for Committee to consider. Committee noted and confirmed the ongoing leave of absence arrangements, and the importance of other members attending meetings to achieve quorum for decision making. Committee reviewed the committee annual appraisal / performance review process. Committee noted expiry of existing contract and considered options of tendering for the work at this point or negotiating an extension. JO advised extension price would be held at 2020 cost. Committee noted and supported proposal to recommence Drumcog committee training (virtually) in Jan/Feb 2021 (not 2020 as in report). Committee advised report noted with no further detail required.</p> <p>Decisions Made:</p> <p>- Post AGM Membership – decision not to cancel share membership of non-attending members in 2020 due to it being first virtual AGM.</p>	<p>JO</p> <p>LN/KB/JO</p> <p>LN/KB/JO</p> <p>JO/LN/KB</p> <p>IF</p>	<p>30/10/2020</p> <p>26/01/2021</p> <p>24/11/2020</p> <p>24/11/2020</p>

Item Details	Action	By
<p>- Committee reviewed the committee annual appraisal / performance review process and determined the following decisions:</p> <ul style="list-style-type: none"> ➢ Retain independent element within process. ➢ Extension to existing contract to cover 2020/21 process. ➢ Tender during 2021 for 3 year period from 2021/22. ➢ Add tender requirement to 2021/22 Priorities within Business Plan. <p>6.3 Regulatory Compliance Self-Assessment Action Plan Update Report and Draft 2020 Annual Assurance Statement (AAS) The meeting Chair introduced report and asked if any updates – JO advised no additional updates. Committee noted and approved the updates to the Action Plan and discussed the impact of Covid19 on various elements. Committee advised that no changes to reporting format of Committee Reports was required at present. Committee discussed the regulatory compliance audit file and their satisfaction with this. Committee considered and discussed the draft AAS. Discussed the length of the AAS and the benefit of scaling back and keeping much of the detail as part of the evidence bank rather than in the AAS itself. JO reminded Committee of the importance of this being the Committee’s AAS and that CoM had to ensure that they were assured. Committee confirmed their assurance and confirmed that assurance was an ongoing requirement and they would raise any concerns immediately.</p> <p>Decisions Made:</p> <ul style="list-style-type: none"> - No change required to committee reporting format at present. - Regulatory compliance evidence bank to be administratively tidied up and loaded to Decision Time for CoM reference. - AAS to be scaled back and brought to CoM 27/10/2020 for final review before submission by 30/10/2020. - Approved use of DPO signing system if required. <p>6.4 Covid19 Summary Impact Report The meeting Chair introduced report and asked if any updates – IF provided update on the remote mailing and website Live Chat and the pursuit of GDPR related matters to allow progress. Remote mailing system set up for testing and IF will have fully operational by w/e 23/10/2020 and will update at CoM 27/10/2020. Too many GDPR concerns regarding Live Chat system and alternatives will need to be considered – not so urgent or essential now that customers having calls answered directly. IF will review further and update to Nov CoM meeting. KB updated on lettings and proposal for non-transfer lettings to continue to be used to assist GCC with homelessness provision as leased accommodation – KB advised decision requested in Report 6.5. KB updated on HMO and advised sufficient checks and systems in place to comply with health & safety and licence requirements. Committee considered Scottish Government guidance and PHA office use and working from home (WFH) arrangements. Discussed the purpose of the guidance to try to minimise community transmission and infection rates. As such, Committee preference that the office use by staff should be minimised and WFH be the default position for office based staff.</p>	<p>JO JO JO</p> <p>JO JO IF</p>	<p>Ongoing 31/05/2020 30/10/2020</p> <p>30/10/2020 27/10/2020 30/10/2020 30/10/2020</p>

Item Details	Action	By
<p>Discussed that while office to be available for ECS staff and for pre-arranged use by other staff for specific work purposes or wellbeing requirements, it is to remain closed to public. Committee discussed determining a date before which the office will not open and staff will not be expected to work in the office as a matter of course. The intention being to give staff some form of certainty during such uncertain times. Committee considered festive close down arrangements. Committee noted updated unbudgeted spend related to Covid19. Committee advised report noted with no further detail required.</p> <p>Decisions Made:</p> <ul style="list-style-type: none"> - IF to update on Live Chat to Nov CoM – required? options? - Festive closure – approved office based staff stopping on Thursday 24/12/2020, using 2 days annual leave alongside the 6 public holiday leave for festive closure, and returning to work Wednesday 06/01/21; - Festive closure – approved ECS staff arrangements to be determined by KB taking account of bin collection dates during the period 25/12/2020 – 05/01/2021. - Office use – office will not reopen, and standard office based working is not to take place, before 06/01/2021. WFH default position until at least this date. This arrangement to be reviewed prior to festive break so that staff team are aware of arrangements prior to stopping for festive break. <p>6.5 Housing Services Report: The meeting Chair introduced report and asked if any updates – KB advised on Decision Time update confirming proposed contract uplifts had been reviewed by contract consultant. KB advised on Decision Time comment update confirming proposed contract uplifts had been reviewed by contract consultant. KB took the meeting though the report items requiring decision. Committee noted the planned and cyclical works and considered the recommendations and decisions required for works and contracts. Committee noted the increase in arrears and the need for staff to prioritise support to tenants and work to reduce arrears. KB advised on the request for GCC and HSCP request for RSLs to assist with accommodation for homelessness provision, particularly due to impact of Covid19. KB requested that Committee make a decision on her current recommendation, that is:</p> <ul style="list-style-type: none"> - Until Jan 2021, all applicable voids, net of any approved transfer requests, be leased to GCC for use as temporary emergency accommodation, subject to GCC accepting property within a reasonable amount of time (to minimise void loss and risk); - Properties not to be let with under occupancy (out with existing policy) due to inequity to other applicants, risk of bedroom tax liability and potential unaffordability to occupants; - “Flipping” tenancies to household occupants to be considered on a case by case basis by HSM, after a minimum of 4 months occupancy by the same household, and subject to property suitability (size, amenity etc.) and no anti-social issues having being identified. <p>KB updated on HUB reconciliation work and advised further update would be provided to CoM 27/10/2020 meeting.</p>	<p>IF</p> <p>KB</p> <p>JO</p>	<p>24/11/2020</p> <p>Nov/Dec</p> <p>24/11/2020 17/12/2020</p>

Item Details	Action	By
<p>Committee advised report noted with no further detail required.</p> <p><u>Decisions Made:</u></p> <ul style="list-style-type: none"> - Approved recommendation to extend gas contracts to 31/01/2020. - Procurement exercise to be undertaken to have new gas contract(s) in place by 31/01/2020. - Approved extension to MCN kitchen/boiler replacement contract for 2020/21 works on the terms contained within report. - Approved cost terms, as contained within report, of Magnus detectors and electrical testing works. - Approved recommendations from HSM regarding void properties and allocations, with matter to be reviewed Dec/Jan and Jan CoM to be updated on position and any further recommendations. - Updates on voids and allocations to be contained in monthly reports. - GCC/HSCP to be updated on allocation of voids decisions. 	<p>KB</p> <p>KB</p> <p>KB</p> <p>KB</p> <p>KB</p> <p>KB</p> <p>KB</p> <p>KB</p>	<p>30/10/2020</p> <p>31/01/2021</p> <p>30/10/2020</p> <p>30/10/2020</p> <p>26/01/2021</p> <p>Ongoing</p> <p>30/10/2020</p>
<p>At 7.50pm DM, advised that he would need to leave the meeting no later than 8pm and sought a volunteer to Chair for the remainder of the meeting. DS volunteered and everyone approved. DM advised this was a timely juncture for him to leave meeting. DS advised that only Policy review items remained as Items Requiring Decision/Approval and he proposed that members consider suspending standing orders until 8.15pm to allow these to be considered and any queries raised regarding the three Items for Update – all members approved.</p>		
<p>6.6 G.08 Committee Performance Review Policy (Review): The meeting Chair introduced report and asked if any updates - JO advised no additional updates. JO advised on the changes proposed, and the link to decision at Item 6.2. Committee advised report noted with no further detail required.</p> <p><u>Decisions Made:</u></p> <ul style="list-style-type: none"> - Approved proposed Policy changes. <p>6.7 G.09 Committee Structure, Standing Orders and Delegated Authority Policy (Review) The meeting Chair introduced report and asked if any updates - JO advised no additional updates. JO advised on the proposed changes from JO and Linda Ewart, as shown in the tracked changes document. Committee advised report noted with no further detail required.</p> <p><u>Decisions Made:</u></p> <ul style="list-style-type: none"> - Approved proposed Policy changes, with additional grammatical change suggested by DS. <p>6.8 S.02 Staff Development & Performance Review Policy (Review) The meeting Chair introduced report and asked if any updates - JO advised no additional updates and recommended review without change. Committee advised report noted with no further detail required.</p> <p><u>Decisions Made:</u></p> <ul style="list-style-type: none"> - Approved review of Policy with no changes. <p>6.9 S.11 Flexible Working Policy (Review) The meeting Chair introduced report and asked if any updates -</p>	<p>JO</p> <p>JO</p> <p>JO</p>	<p>20/10/2020</p> <p>20/10/2020</p> <p>20/10/2020</p>

