

<b>Report To:</b>	Management Committee Meeting
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<b>Agenda Item 5.1:</b>	Minutes of Pineview Housing Association Ltd Committee Meeting Held by remote access using MS Teams on 24 November 2020
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<b>Prepared By:</b>	Joyce Orr, Director
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<b>Date Prepared:</b>	19 January 2021
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<b>Meeting Date:</b>	28 January 2021
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<b>Minutes - Rule 62 - SFHA Charitable Model Rules (Scotland) 2013</b>
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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.

<b>Item Details</b>
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<b>1. Sederunt</b>
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<b>Present:</b> Matthew Dillon (MD) Myra Frater(MF) Dan Martyn (DM) Josephine McGinty (JMc) Victoria Phelps (VP) David Syme (DS)	<b>Apologies:</b> Sharon Kane (SK) Karen Byrne (KB) – Housing Services Manager  <b>Special Leave:</b> Jean Black (JB) Winifred McPhail (WM) Jim O'Connor (JO'C) Anna Welsh (AW) Committee gave ongoing approval.  <b>Absent Without Apologies:</b>	<b>In Attendance:</b> Isobel Ferguson – Finance & Corporate Services Officer Lucy Neilson (LN) - FMD Joyce Orr (JO) – Director & Secretary  <b>Guest Speaker/Presenter:</b> None
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All papers issued in advance of meeting unless detailed in minute.  
The meeting started at 5.30pm.

<b>2. Declaration of Interest</b>
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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.  
- nothing declared for this meetings business.

Item Details	Action	By
<b>3. Guest Speaker – None</b>		
<p>The Chair advised that there was no guest speaker this month.</p> <p><u>Decisions Made:</u></p> <p>N/A</p>		
<b>4. Decisions / Approvals Summary Report</b>		
<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>		
<b>5. Minutes of Previous Meeting(s) / Matters Arising</b>		
<p>5.1 Minute of the Management Committee Meeting of 27 October 2020 noted, no changes requested. Discussed Matter Arising regarding naming of office bearers, following advice from Linda Ewart.</p> <p>5.21 Minute of the Health &amp; Safety and Staffing Sub Committee Meeting of 10 November 2020 noted, no changes requested.</p> <p>5.3 Previous Minutes Decisions Action Implementation Report noted and agreed. Committee noted items complete; to be considered at meeting; and discussed the overdue items and agreed new timescales.</p> <p><u>Decisions Made:</u></p> <p>5.1 - Minute of 27 October 2020 approved - proposed by DM, seconded by DS. Minute to be signed by Chair when Covid19 restrictions lifted or alternative arrangements in place. Office Bearer Treasurer position to be replace with a second Vice Chairperson and relevant policies updated.</p> <p>5.2 - Minute of 11 November 2020 approved - proposed by VP, seconded by MD. Minute to be signed by Chair when Covid19 restrictions lifted or alternative arrangements in place.</p> <p>5.3 - Decisions Report – Overdue items completion dates to be amended as discussed and reflected in next update report.</p>	<p>VP/IF</p> <p>JO</p> <p>VP/IF</p> <p>JO</p>	<p>TBC</p> <p>31/01/21</p> <p>TBC</p> <p>28/01/21</p>
<b>6. Items Requiring Decision / Approval</b>		
<p><b>6.1 Management Accounts to 30/09/2020:</b></p> <p>The meeting Chair introduced the report, advised no queries in Decision Time and asked if any updates – LN advised no updates to report. LN advised the meeting on the positive variance position mostly due to Covid19 created underspend.</p> <p>LN explained the estimated overspend in estate costs mostly due to c/fwd. 2019/20 alarm work (within c/fwd. approved) and the potential bringing forward of some 2021/22 paintwork to 2020/21 quarter 4 (approved decision between meetings).</p> <p>Committee noted cashflow statement to Sept 2021.</p> <p>Committee noted financial KPI outcomes and no cause for concern.</p>		

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<p>Committee noted all banking covenants met comfortably. LN advised no issues of concern to bring to Committees attention.</p> <p><u>Decisions Made:</u> Management accounts approved and to be forwarded to Clydesdale Bank as per covenant requirement.</p> <p><b>6.2 Treasury Management Quarterly Report</b> The meeting Chair introduced the report and asked JO if any updates to the report. JO advised only update was in respect of request raised in Decision Time which JO would cover. Loans - Committee noted the loan portfolio of the Association and the update on loan finance in respect of transfer of engagements (ToE). Committee noted all loan covenant requirements met and no concerns. Investment and Cash - The investment and cash position was noted. The ongoing drop in interest rates, and the effect on interest income, was noted. Noted drop in inflation not matched in Association costs which are increasing at a much higher rate due to Covid19 safety matters. Noted anticipation of Brexit increasing costs further. Committee noted that the ToE required available cash for payment of lenders, lenders agents and other transfer costs. Discussed staff preference to have cash available in instant access accounts for the period Dec to March. Discussed that impact of this on split of funds across three investment institutions. The BoS share of cash would be in operational accounts other than 32 day notice acc. Discussed request to approve that the Director and Finance Agent have delegated authority to act outwith Policy section 5.6g (not to hold more than 65% of investments with any one institution), if required, during the period Dec – March, with Committee reconsidering position at Feb meeting with the 3<sup>rd</sup> quarter treasury management report. Committee agreed monthly deposit/cash summary in Decision Time would suffice to keep them updated on position.</p> <p><u>Decisions Made:</u></p> <ul style="list-style-type: none"> <li>- Delegated authority to Director and Finance Agent to act outwith Policy section 5.6g Dec to March, with CoM reviewing at Feb 2021 meeting.</li> </ul> <p><b>6.3 Business Plan General Report:</b> The meeting Chair introduced the report and asked if any updates – JO advised update was in respect of the additional files added 20/11/20 (6.3.2.3; 6.3.3.3; 6.3.2.7) and 23/11/20 (6.3.4) – all to be discussed. All matters within report noted.</p> <ol style="list-style-type: none"> <li>1. Financial KPIs to 30/09/2020 – noted outcomes in Item 6.1.</li> <li>2. 2021 Rent, Management Fee and Service Charges review – Committee considered in detail noting the additional updated information provided on rent affordability and scenario testing. Noted compounding effect of any changes to 30 year financial planning assumptions. Committee also considered the impact of the ToE rent increase restriction commitments (for 3 years). Committee considered the plans of other RSLs (through GWSF survey and Drumcog). Discussion took place on the definition of inflation and how it could impact on the consultation options. Committee considered the idea of a contingency fund for hardship but decided that this would create more adverse issues for tenants due to tax and benefit implications.</li> </ol>	<p>JO</p>	<p>29/11/20</p>
<p><u>Decisions Made:</u></p> <ul style="list-style-type: none"> <li>- Delegated authority to Director and Finance Agent to act outwith Policy section 5.6g Dec to March, with CoM reviewing at Feb 2021 meeting.</li> </ul> <p><b>6.3 Business Plan General Report:</b> The meeting Chair introduced the report and asked if any updates – JO advised update was in respect of the additional files added 20/11/20 (6.3.2.3; 6.3.3.3; 6.3.2.7) and 23/11/20 (6.3.4) – all to be discussed. All matters within report noted.</p> <ol style="list-style-type: none"> <li>1. Financial KPIs to 30/09/2020 – noted outcomes in Item 6.1.</li> <li>2. 2021 Rent, Management Fee and Service Charges review – Committee considered in detail noting the additional updated information provided on rent affordability and scenario testing. Noted compounding effect of any changes to 30 year financial planning assumptions. Committee also considered the impact of the ToE rent increase restriction commitments (for 3 years). Committee considered the plans of other RSLs (through GWSF survey and Drumcog). Discussion took place on the definition of inflation and how it could impact on the consultation options. Committee considered the idea of a contingency fund for hardship but decided that this would create more adverse issues for tenants due to tax and benefit implications.</li> </ol>	<p>JO/LN</p>	<p>25/02/21</p>

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<p>3. Kendoon Housing Association –noted progress updates on ToE work. Committee discussed updated due diligence report from BTO and updated Title matters following JO discussion with BTO and options. Committee considered and approved resolution drafted by BTO – this now negated the need for a special PHA CoM meeting on 22/12/20. Committee discussed date of transfer and agreed preference for 1 Feb for administrative, accounting and payment purposes. Committee confirmed ongoing delegation to Director, as Secretary, for signing authority for lenders and transfer related matters. JO discussed differences in KHA and PHA defined contribution pension arrangements and the treatment of life insurance element. Confirmed joint KHA/PHA introduction committee meeting 03/12/20. Committee noted work on rent arrangements and different payment contractual terms for KHA tenants which are legally retained.</p> <p>4. Internal Audit - committee noted update provided on November 2020 internal audit work as per committee approved audit plan. Committee noted audit closing meeting update that had been posted on Decision Time. JO advised on high recommendation in respect of invoice processing. LN updated on observation variation in Qtr. 1 accounts to value of circa £4k due to formula error.</p> <p>5. Returns Update – noted, no concerns or queries.</p> <p>6. Charter Report to Tenants and ARC Benchmarking – noted, no concerns or queries. Report to be issued before 31/12/20.</p> <p>7. SHR Business Planning Guidance Compliance Review – noted, agreed compliance and approved delay to loading to Decision Time.</p>		
<p><b>Decisions Made:</b></p>		
<p>6.3.2 2021 Rent, Management Fee and Service Charges review – Consultation options - authority delegated to office bearers on consultation options once JO reviews inflation options further. Post meeting decision by office bearers – consultation on increase options of 0.7%, 1% and 2%. Contingency fund – not to be taken forward.</p>	JO/OB	01/12/20
<p>6.3.3. Kendoon Transfer Update – Transfer date - approved for 1 Feb 2021.</p>	JO	01/02/21
<p>Title work - KHA to pursue GHA for rectification conveyancing for GHA stock and PHA to obtain Title Indemnity Insurance for any non GHA property.</p>	JO	01/02/21
<p>Resolution – proposal to accept transfer approved to be signed by Chairperson VP &amp; Secretary JO.</p>	VP/JO	22/12/20
<p>PHA pension - life insurance to be amended to match KHA from transfer date, i.e. life cover cost (0.45%) is in addition to employer contribution of 8% or 10%.</p>	LN/IF	01/02/20
<p>Delegation - ongoing delegation to Director, as Secretary, for signing authority for loans, lenders and transfer related matters.</p>	JO	Ongoing
<p>Confirmed joint KHA/PHA introduction committee meeting 03/12/20.</p>	CoM	03/12/20
<p>6.3.4 Internal Audit Update – Committee requested that a KPI be developed for invoice processing for implementation in 2021.</p>	IF/LN/KB	01/04/21
<p>6.3.6 Charter Report to Tenants to be issued before 31/12/20.</p>	IF	31/12/20
<p>6.3.7 SHR Business Planning Guidance Compliance Review – to be administratively tidied and loaded to Decision Time.</p>	JO	26/02/21

Item Details	Action	By
<p><b>6.4 Committee and Membership Report:</b>  The meeting Chair introduced report and asked if any updates – JO advised on update that two KHA committee members (Chair and Vice Chair) currently offering to join PHA.  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 noted the update on the committee annual appraisal / performance review process with the collective assessment meeting arranged for Tue 08/12/2020 for all to attend. Planned dates issued for individual appointments with Linda Ewart (LE) during February 2021. Discussed review of date for CoM meetings from Jan 2021 onwards.</p> <p><u>Decisions Made:</u></p> <p>KHA Chair and Vice Chair to join PHA committee after date of transfer.  Remaining 2 places offered to be kept free for KHA members/residents.  Collective Assessment – approved meeting for 08/12 at 6pm and leave of absence members not required to take part. Approval for JMc and MF to attend office to use video conferencing to take part, with JO facilitating.  Individual meetings – dates to be confirmed during Jan, confirmed to members and LE and reported to Jan meeting.  CoM meetings moved from last Tuesday to last Thursday of month.</p> <p><b>6.5 Gifts, Donations and Hospitality Report:</b>  The meeting Chair introduced report and asked if any further updates – IF gave update that no suggestions from forum or Drumcog for replacement of selection boxes this year.  Committee noted gifts, hospitality and donation records.  Committee considered the review of the donation budget, taking account of underspend in other areas due to Covid restrictions.</p> <p><u>Decisions Made:</u></p> <ul style="list-style-type: none"> <li>- Approved PHA donation budget of 2020/21 be increased to £2,000 and staff consider where useful donations could be made locally by 31/03.</li> </ul> <p><b>6.6 Covid19 Summary Impact Report</b>  The meeting Chair introduced report, advised on notes added to Decision Time on cyber essentials; Covid job retention bonus and reactive repairs in Protection Level 4 – updates noted by all and nothing further.  Committee considered office closure and working from home in line with Scottish Government guidance and the likely ongoing restrictions.  Committee considered continuity and safe working for staff.  Committee noted unbudgeted spend update.  Committee noted updates throughout report and the likely uncertainty that will continue until there is a mass vaccination roll out.  Committee considered reporting for information and assurance purposes.</p> <p><u>Decisions Made:</u></p> <ul style="list-style-type: none"> <li>- Office closure and WFH to be extended to at least 31/03/21 for office based staff, with monthly reviews by Committee.</li> <li>- Reporting to be streamlined to provide updates only and background can be checked from early reports in Decision Time.</li> </ul>	<p>JO</p> <p>CoM</p> <p>IF</p> <p>All</p> <p>IF/LN</p> <p>JO</p> <p>JO</p>	<p>12/02/21</p> <p>08/12/20</p> <p>22/01/21</p> <p>28/01/21</p> <p>31/03/21</p> <p>Ongoing</p> <p>28/01/21</p>

Item Details	Action	By
<p><b><u>Policy Reviews</u></b></p> <p><b>No reviews at this month.</b></p>		
<p><b>7. Items For Update</b></p>		
<p>The Chair reminded members these item reports are for updating and should simply be noted unless staff have any additional updates and/or members require more information/clarification.</p> <p><b>7.1 Regulatory Compliance Self-Assessment Action Plan Update Report</b>  The meeting Chair introduced report issued 20/11/20 and asked if any updates – JO advised no additional updates.  Chair advised of suggestion that to further streamline committee reporting, and given the level of assurance committee advise they have, this information will be included within the business plan report from Jan 2021 – all agreed.  Committee advised report noted with no further detail required.</p> <p><b>7.2 Staffing &amp; Health &amp; Safety Report:</b>  The meeting Chair introduced report and asked if any updates – IF advised on a property safety incident regarding a needle found in gutters during gutter cleaning and work with contractor regarding lessons learned from incident which KB will take forward.  JO updated on employment approach for recruiting for AHO vacancy – committee satisfied with approach.</p> <p><b>7.3 Director’s Report:</b>  The meeting Chair introduced report issued 20/11/20 and asked if any updates – JO advised no additional updates.  Committee noted approval of Decision Between Meetings regarding brining forward 2021 internal painterwork if Covid restrictions permit.  Chair advised on suggestion that to further streamline committee reporting, and to concentrate CoM attention on strategic rather than operational matters, that the information within this report will be stripped back and will be included within the business plan report from Jan 2021, with the following elements removed:  &gt;EVH/SFHA/GWSF/SHARE – CoM related information is issued as correspondence when received so no need for duplications.  &gt;Drumcog, Community Council, NAG – much of this is operational rather than strategic. On related strategic matters CoM members are aware and can raise queries as required and Director can highlight if there is anything specific or relevant for CoM to be made aware of.  &gt;Director’s Diary – this is operational and the HSS Sub Committee appraise the Director’s performance with any other CoM member free to raise query or concern at any time.  – all agreed.  Committee advised report noted with no further detail required.</p>	<p>JO</p> <p>KB</p> <p>KB</p> <p>JO</p>	<p>28/01/21</p> <p>28/01/21</p>

