



NOTICE OF MEETING

The Meeting of the Full Management Committee will be held on Thursday the 27th of January 2022 at 19:00 hrs at the Association’s offices through the on-line virtual meeting portal.

AGENDA

\*\*\* for approval / decision

- 01.0 MANAGEMENT COMMITTEE
  - 01.01 APOLOGIES
  - 01.02 REGISTRATION, DECLARATIONS & CODE OF CONDUCT
  - 01.03 TRAINING
  - 01.04 REGULATORY & STATUTORY RETURNS 2021 / 22
  - 01.05 WHISTLEBLOWING, FRAUD & NOTIFIABLE EVENTS REGISTER 2021 / 22
  - 01.06 HEALTH & SAFETY MATTERS
- 02.0 NEW MEMBERSHIP APPLICATIONS
- 03.0 DOCUMENTS FOR SIGNING AND USE OF SEAL
- 04.0 CORRESPONDENCE
- 05.0 MINUTES OF THE FULL MANAGEMENT COMMITTEE MEETING 25.11.21
  - 05.01 APPROVAL OF MINUTES \*\*\*
  - 05.02 MATTERS ARISING
- 06.0 CORPORATE GOVERNANCE REPORTS
  - 06.01 QUARTERLY KEY PERFORMANCE INDICATOR TARGETS REPORT
  - 06.02 SENIOR OFFICER APPRAISAL REPORT
- 07.0 FINANCE REPORTS
  - 07.01 QUARTERLY CASH FLOW TO 31.12.21 REPORT
  - 07.02 QUARTERLY PROPERTY MANAGEMENT TO 31.12.21 REPORT
  - 07.03 QUARTERLY MANAGEMENT ACCOUNTS TO 31.12.21 REPORT
  - 07.04 TREASURY MANAGEMENT TO 31.12.21 REPORT
  - 07.05 POLICY REVIEW REPORT
    - 07.05.1 Tenant Reward Scheme Policy \*\*\*
    - 07.05.2 Treasury Management Policy \*\*\*
    - 07.05.3 Fraud Policy \*\*\*
- 08.0 DEVELOPMENT REPORTS
  - 08.01 DEVELOPMENT SCHEME REPORT
  - 08.02 POLICY REVIEW REPORT
    - 08.02.1 Policy on Contractor Insolvency \*\*\*
- 09.0 HOUSING MANAGEMENT & MAINTENANCE REPORTS
  - 09.01 POLICY REVIEW REPORT
    - 09.01.1 Maintenance Policy \*\*\*
    - 09.01.2 Minimal Lettable Standards Policy \*\*\*
    - 09.01.3 Residents Handbook \*\*\*
  - 09.02 ANNUAL RENT REVIEW 2022/2023 \*\*\*
    - 09.02.1 Comparability Report
    - 09.02.2 Affordability Report
    - 09.02.3 Financial Impact Report
    - 09.02.4 Recommendation Report
  - 09.03 QUARTERLY COMPLAINTS HANDLING TO 31.12.21 REPORT
  - 09.04 TENANT PARTICIPATION STRATEGY REPORT
  - 09.05 ARREARS CASES REPORT \*\*\*
- 10.0 DATE OF NEXT MEETING 31.03.22
- 11.0 A.O.C.B.

Distribution

- |                               |   |                       |   |                            |   |
|-------------------------------|---|-----------------------|---|----------------------------|---|
| 1. Shields, Graeme (Chairman) | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> | 6. Jarvis, Anna-Maria | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> | 11. Walker, Catriona       | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> |
| 2. Ballantyne, Mary           | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> | 7. McKendrick, Mick   | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> | 12. Wronowska, Agnieszka   | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> |
| 3. Busby, Elaine              | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> | 8. Parker, Morag      | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> | 13. Vandermotten, Roderick | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> |
| 4. Donnelly, Lisa-Marie       | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> | 9. Porter, Josephine  | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> |                            |   |
| 5. Fleming, Anne              | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> | 10. Ryan, Isobel      | <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> |                            |   |



## MINUTES

Minutes of the Full Management Committee Meeting held on Thursday the 27th of January 2022 at 19:00hrs through the Association's on-line virtual meeting portal.

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### Present

Shields, G (Chairman)  
Ballantyne, M  
Busby, E  
Donnelly, L  
Fleming, A  
Jarvis, A  
McKendrick, M  
Parker, M  
Ryan, I  
Vandermotten, R  
Wronowska, A  
Walker, C

### In Attendance

Forrest, C J (Director)  
Freeman, K (Secretary / Housing Manager)  
Bryce, L (Senior Property Services Officer)  
McKay, K (Senior Finance Services Officer)

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## 01.0 MANAGEMENT COMMITTEE

### 01.01 APOLOGIES

Apologies for absence were received from J Porter.

### 01.02 REGISTRATION, DECLARATIONS & CODE OF CONDUCT

The Director declared an interest in Agenda Item No.6.2. G Shields confirmed that this item would be considered at the end of the agenda when the Director and other staff had left the meeting.

All those present confirmed that they had nothing to declare beyond the details already recorded on the schedule of interests. It was noted that those tenant members of the Management Committee had a clear conflict of interest in Agenda item No. 9.2. However their participation in the decision-making process was specifically allowed under current rules and regulations while they continued to act in the best interests of the Association as a whole.

### 01.03 TRAINING

The Director confirmed the induction training for R Vandermotten was almost complete and that the remaining induction courses had been scheduled.

G Shields noted that a number of committee members were still falling short of their minimum training requirement and suggested that they may wish to consider participating in these events for some refresher training and to boost their total training hours.

### 01.04 REGULATORY & STATUTORY RETURNS 2020 / 21

G Shields referred to the report and those present noted that all regulatory and statutory returns were up to date. The report was then noted by those present.

### 01.05 WHISTLEBLOWING, FRAUD & NOTIFIABLE EVENTS REGISTER 2020 / 21

G Shields referred to the report and all those present or in attendance confirmed that they were not aware of any new whistleblowing or fraud matters having been raised since the last meeting. He also noted the change of status of the Covid-19 Notifiable Event to closed.

The report was then noted by those present.



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**01.0 MANAGEMENT COMMITTEE (Continued)**

01.06 HEALTH & SAFETY MATTERS

G Shields asked if there were any health and safety matters to be raised and the Director confirmed that while there were no matters to report under health and safety there were two issues regarding administration.

In the first instance the Director confirmed that the on-line questionnaire issued by the Scottish Housing Regulator as part of their risk assessment exercise had been completed and submitted by the due date for submission.

The second matter was referred to by the Housing Manager who explained that a number of updates to the Health and Safety policy had been received from Employers in Voluntary Housing (EVH) and that these would be incorporated within the Association's Health and Safety Policy.

**02.0 NEW MEMBERSHIP APPLICATIONS**

There were seven new membership applications from bona fide applicants as follows:

<u>Share Certificate No.</u>	<u>Name</u>	<u>Address</u>
1272	[REDACTED]	[REDACTED]
1273	[REDACTED]	[REDACTED]
1274	[REDACTED]	[REDACTED]
1275	[REDACTED]	[REDACTED]
1276	[REDACTED]	[REDACTED]
1277	[REDACTED]	[REDACTED]
1278	[REDACTED]	[REDACTED]

Approval of these membership applications was proposed by R Vandermotten, seconded by M Parker, and unanimously agreed by those present.

**03.0 DOCUMENTS FOR SIGNING AND USE OF SEAL**

Other than the aforementioned share certificates, there were no other documents for signing and use of the Seal.

**04.0 CORRESPONDENCE**

Other than the aforementioned Health and Safety Questionnaire from the Scottish Housing Regulator, there were no items of correspondence.

**05.0 MINUTES OF THE FULL MANAGEMENT COMMITTEE MEETING 25.11.21**

05.01 APPROVAL OF MINUTES

The Minutes were proposed by I Ryan, seconded by L Donnelly, and unanimously approved by those present.

05.02 MATTERS ARISING

Training on Zero-Carbon

In response to a question from M Ballantyne, the Senior Property Services Officer explained that she had approached Carbon Futures, but they had explained that they were not in a position to provide training in this area. She did however agree to look for alternative training providers or options.

There were no other matters arising.



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### 06.0 CORPORATE GOVERNANCE REPORTS

#### 06.01 QUARTERLY KEY PERFORMANCE INDICATORS TARGET REPORT

G Shields referred to the report noting performance across the various strategic objectives.

The Director highlighted the main variances from target and the Senior Property Services Officer provided additional context where targets had not been met in relation to development expenditure.

G Shields noted that in overall terms the Association was performing well with high levels of compliance with strategic objectives for the year-to-date.

The report was then noted by those present.

At this point those present agreed to take Agenda Item 9.2 in order to ensure adequate time was given for this key decision.

### 09.0 HOUSING MANAGEMENT REPORTS

#### 09.02 ANNUAL RENT REVIEW 2022 / 2023

##### 09.02.1 Comparability Report

G Shields referred to the report and the Housing Manager provided an overview of rent levels compared to those of other local social landlords as well as the Scottish average. Those present noted that the Association had the lowest average rent and as such the Association's rent levels compared very favourably with other local social landlords.

The report was then noted by those present.

##### 09.02.2 Affordability Report

G Shields referred to the report and noted that the Association's rent levels for all properties appeared to be affordable for most income demographics.

The Housing Manager explained how the report was compiled with reference to the Scottish Federation of Housing Associations' (SFHA) rent setting tool. He confirmed that only young single person households on minimum wage and in larger Association properties would have affordability issues. In overall terms the Association's properties were very affordable.

The report was then noted by those present.

##### 09.02.3 Financial Impact Report

G Shields noted the impact of various rent increases on the short medium and long term.

The Senior Finance Services Officer then provided a review of the figures contained within the report and demonstrated how even small short-term increases could have a very significant long-term impact on both cash and reserves.

G Shields referred to the various measures of inflation and there was general discussion on the elements contained within each index and the merits of always focusing on one inflation measure.

The report was then noted by those present.

##### 09.02.4 Recommendation Report

G Shields referred to the report and noted the relatively high level of response from the tenant consultation exercise and the fact that less than six percent of tenants considered their rent to be unaffordable.



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## 09.0 HOUSING MANAGEMENT REPORTS (Continued)

## 09.02 ANNUAL RENT REVIEW 2022 / 2023 (Continued)

## 09.02.4 Recommendation Report (Continued)

The Housing Manager provided a further overview of the outcome of the consultation and those present noted that the overwhelming majority of tenants voted for a rent increase of no more than three percent. This included over a third of tenants who felt that no increase should be applied.

A summary of rent increases relative to inflation over the last five years was also provided to those present demonstrating that the Association's rent increases have been below inflation over the last five years.

The Housing Manager then concluded the report with a recommendation that the Association increase rent levels in line with inflation or an average of the various inflation measures.

M McKendrick asked if EVH had provided an indication of the future salary increase as this would be a significant cost that any rent increase would have to cover. However the Director confirmed that EVH had not yet released this information as he understood negotiations were ongoing between the employers and the union representatives.

M McKendrick explained that he believed local housing providers in his own area of Inverclyde were recommending increases of between 2.75% and 3.5% this year.

Discussion then centred on the outcome of the consultation and the Director suggested that the key element of the consultation was related to affordability. This demonstrated that the overwhelming majority of tenants still considered their rent levels to be affordable. He also reminded those present that they must consider the long-term investment required to meet energy efficiency targets.

G Shields suggested that an inflationary increase based upon the current Retail Price Index of over seven percent was simply too high with the other inflationary pressures that tenants faced at this time.

The Senior Finance Services Officer reminded those present that the tenant reward scheme operated by the Association would result in tenants being refunded any increase agreed – irrespective of how much that might be.

Following further discussion, those present unanimously agreed that an increase equivalent to RPI inflation should be taken off the table.

G Shields then suggested that those present take a vote on the proposals for a 4.6%, 5.1% or 5.6% increase based upon the recommendation report.

M Ballantyne raised the possibility of applying an agreed measure of inflation for the next two to three years and this was discussed at some length. However it was agreed that changes in circumstances and the relationship between different measures of inflation might render this approach impracticable.

R Vandermotten raised his concerns with a rent increase at the kind of levels being discussed. He suggested that the pressures that tenants were already facing through their energy and food bills would be exacerbated by these levels of rent increase. He suggested that a rent increase might be deferred to see how inflation performed over the course of the next six months or so.

G Shields acknowledged the difficulties being faced by tenants but reminded those present that the Association also faced inflationary pressures with energy and material costs for maintenance increasing dramatically in recent months. He suggested that deferring a rent increase would not be the right decision for the Association and that it would simply defer what might become an even more difficult decision in six or twelve months time.

A Wronowska reminded those present that a higher rent increase would result in a higher tenant reward scheme payment for qualifying tenants. She felt this was an important benefit as it was paid at a time of year when tenants would be facing higher energy bills.



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### 09.0 HOUSING MANAGEMENT REPORTS (Continued)

#### 09.02 ANNUAL RENT REVIEW 2022 / 2023 (Continued)

##### 09.02.4 Recommendation Report (Continued)

At this point G Shields suggested that the discussion be brought to a close and invited all those present to vote for their preferred rent increase.

All present then put forward their proposals with five suggesting a rent increase of 5.1% (CPI), two suggesting a rent increase of 4.6% (CPIH), three suggesting a rent increase of 3.0% and one suggesting a rent increase of 1.2%.

There then followed further discussion following which the rent increase of 5.1% based upon CPI inflation was approved by those present.

At this point R Vandermotten and A Jarvis left the meeting.

### 07.0 FINANCE REPORTS

#### 07.01 QUARTERLY CASH FLOW TO 31.12.21 REPORT

G Shields referred to the report noting the increase in the Associations cash reserves to just under five point three million pounds at the end of December 2021.

Following a brief review of the main variances within the report by the Senior Finance Services Officer, the report was noted by those present.

#### 07.02 QUARTERLY PROPERTY MANAGEMENT TO 31.12.21 REPORT

G Shields referred to the report and the Senior Finance Services Officer provided an update explaining that the arrears as reported at the end of December had reduced further to just below sixty-four thousand pounds.

The report was then noted by those present.

#### 07.03 QUARTERLY MANAGEMENT ACCOUNTS TO 31.12.21 REPORT

Quarterly performance as reported was noted as being significantly better than budget by G Shields and an improvement over the previous quarter's performance. However he also noted that some of the overhead costs had increased dramatically during the course of the year – including a fifty percent increase in energy costs. He cited this as an example of why the Association had to at least apply inflationary levels of rent increase.

Following further brief discussion the report was noted by those present.

#### 07.04 TREASURY MANAGEMENT TO 31.12.21 REPORT

The Senior Finance Services Officer explained that she had noting further to add to the report but that a decision had to be taken concerning the investment of funds on fixed term deposit due to expire in April 2022.

Following brief discussion, those present unanimously approved re-investment of the three million pounds for a further six months at 0.25%.

The report was then noted by those present.





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### 07.0 FINANCE REPORTS (Continued)

#### 07.05 POLICY REVIEW REPORT

##### 07.05.1 Tenant Reward Scheme Policy

G Shields referred to the policy and in the absence of any material amendments, the policy was proposed by M Ballantyne, seconded by A Wronowska and unanimously approved by those present.

##### 07.05.2 Treasury Management Policy

G Shields referred to the policy and the Senior Finance Services Officer confirmed that there were no material amendments being recommended at this time.

The policy was then proposed by I Ryan, seconded by L Donnelly and unanimously approved by those present

##### 07.05.3 Fraud Policy

G Shields noted that there were once again no material amendments required or being recommended to the policy at this time.

The policy was then proposed by M McKendrick, seconded by A Fleming and unanimously approved by those present.

At this point the Senior Finance Services Officer left the meeting.

### 08.0 DEVELOPMENT REPORTS

#### 08.01 DEVELOPMENT SCHEME REPORT

The Senior Property Services Officer confirmed that there were no decisions to be taken in terms of the development projects and that there were no further updates to the report as tabled.

The report was then noted by those present.

#### 08.02 POLICY REVIEW REPORT

##### 08.02.1 Policy on Contractor Insolvency

G Shields noted that the only amendments being proposed were the adoption of the standard policy cover sheet and the changes in reference to Glasgow City Council's funding body following an internal re-structure.

In the absence of any other material amendments, the policy was proposed by E Busby, seconded by C Walker and unanimously approved by those present.

At this point the Senior Property Services Officer left the meeting.



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### 09.0 HOUSING MANAGEMENT REPORTS

#### 09.01 POLICY REVIEW REPORT

##### 09.01.1 Maintenance Policy

G Shields referred to the policy report and the Housing Manager provided a brief overview of the minor amendments being made to the policy at this time.

Following brief discussion and in the absence of any other proposed amendments, the policy was proposed by M Ballantyne, seconded by M McKendrick, and unanimously approved by those present.

##### 09.01.2 Minimal Lettable Standards Policy

G Shields noted that only minor changes were being recommended to this policy at this time and the Housing Manager explained the nature of the recommended changes being made.

The policy was then proposed by L Donnelly, seconded by M Parker, and unanimously approved by those present.

##### 09.01.3 Residents Handbook

G Shields referred to the report and the Housing Manager explained the background to a number of amendments and additional sections being added into the handbook.

Those present noted that most of the changes were required to ensure continued compliance with regulatory requirements.

Following brief discussion the revised handbook was proposed by A Wronowska, seconded by A Fleming, and unanimously approved by those present.

#### 09.03 QUARTERLY COMPLAINTS HANDLING TO 31.12.21 REPORT

G Shields asked the Housing Manager to provide a brief summary of the report which identified twelve complaints that had been received for the first three quarters of the current financial year.

Following brief discussion, the report was noted by those present.

#### 09.04 TENANT PARTICIPATION STRATEGY REPORT

G Shields referred to the report and the Housing Manager confirmed that the main outstanding items in relation to the implementation of the "Next Steps" programme related to items that had been impacted by Covid-19. He expected these items to continue to be delayed until current social distancing regulations were fully relaxed.

The report was then noted by those present.

#### 09.04 ARREARS CASES REPORT

G Shields noted that a decision was required in relation to the enforcement of decree for repossession of this property. Based upon the information provided, those present unanimously agreed to defer enforcement on the assumption that the repayment arrangement entered into by the tenant was maintained.

At this point G Shields moved Standing Orders as the meeting was about to run over two hours.

### 10.0 DATE OF NEXT MEETING 31.03.22

G Shields noted that the next meeting was scheduled for Thursday the 31st of March 2022. M Ballantyne asked that her apologies be submitted for that meeting as she would be on holiday at that time.





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11.0 A.O.C.B.

GOSHA Assessor

In response to a question from M Ballantyne, G Shields confirmed that her assessor would be welcome to join the meeting at the end of April.

Staff Resignation

The Director informed those present of the decision of one of the recently appointed trainees to resign from their position following a sudden and unexpected family bereavement.

At this point the Director declared an interest and he left the meeting.

06.0 CORPORATE GOVERNANCE REPORTS

06.02 SENIOR OFFICER APPRAISAL REPORT

G Shields, M Ballantyne and I Ryan provided an overview of the process and the four key targets set for the next year as well as the anticipated timescales for completion and reporting.

Following brief discussion the report was noted by those present.

There being no other competent business the meeting closed at 21:15 hrs.

Proposed By \_\_\_\_\_

Seconded By \_\_\_\_\_