



NOTICE OF MEETING

The Meeting of the Full Management Committee will be held on Thursday the 30th of January 2020 at 18:30 hrs in the offices of Yoker Housing Association Limited, 2310 Dumbarton Road, Yoker

AGENDA

- 1.0 MANAGEMENT COMMITTEE
 - 1.1 APOLOGIES
 - 1.2 REGISTRATION, DECLARATIONS & CODE OF CONDUCT
 - 1.3 TRAINING
 - 1.4 REGULATORY & STATUTORY RETURNS 2019 / 20
 - 1.5 WHISTLEBLOWING, FRAUD & NOTIFIABLE EVENTS REGISTER 2019 / 20
 - 1.6 HEALTH & SAFETY MATTERS
- 2.0 NEW MEMBERSHIP APPLICATIONS
- 3.0 DOCUMENTS FOR SIGNING AND USE OF SEAL
- 4.0 CORRESPONDENCE
- 5.0 MINUTES OF THE FULL MANAGEMENT COMMITTEE MEETING 05.12.19
 - 5.1 APPROVAL OF MINUTES
 - 5.2 MATTERS ARISING
- 6.0 MAINTENANCE & DEVELOPMENT REPORTS
 - 6.1 MAINTENANCE SCHEME REPORT
 - 6.2 POLICY REVIEW REPORT
 - 6.2.1 Maintenance Policy
 - 6.2.2 Policy on Contractor Insolvency
 - 6.3 DEVELOPMENT SCHEME REPORT
 - 6.4 BLAWARTHILL HOSPITAL CONVERSION PROJECT REPORT
- 7.0 HOUSING MANAGEMENT REPORTS
 - 7.1 ARREARS CASES REPORT
 - 7.2 ANNUAL RENT REVIEW 2020 / 2021
 - 7.2.1 Comparability Report
 - 7.2.2 Affordability Report
 - 7.2.3 Financial Impact Report
 - 7.2.4 Recommendation Report
 - 7.3 TENANT PARTICIPATION STRATEGY REPORT
 - 7.4 QUARTERLY COMPLAINTS HANDLING REPORT
 - 7.5 ENTITLEMENTS, PAYMENTS & BENEFITS REPORT

Distribution

1. Shields, Graeme (Chairman)	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	6. Elsby, Paula	<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. Fleming, Anne	<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. Jarvis, Anna-Maria	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	13. <i>Casual Vacancy</i>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
4. Calder, Deborah	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>	9. Parker, Morag	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	14. McKendrick, Mick (Co-optee)	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
5. Colvin, Paul	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	10. Porter, Josephine	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	15. Ryan, Isobel (Co-optee)	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>



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AGENDA

8.0 FINANCE REPORTS

- 8.1 QUARTERLY CASH FLOW TO 31.12.19 REPORT
- 8.2 QUARTERLY PROPERTY MANAGEMENT ARREARS TO 31.12.19 REPORT
- 8.3 QUARTERLY MANAGEMENT ACCOUNTS TO 31.12.19 REPORT
- 8.4 TREASURY MANAGEMENT REPORT TO 31.12.19 REPORT

9.0 CORPORATE GOVERNANCE REPORTS

- 9.1 COMMITTEE CODE OF CONDUCT
- 9.2 BUSINESS PLAN REVIEW REPORT – PAUL MCNEILL HRC
- 9.3 SALARY REVIEW REPORT – EAMONN CONNOLLY EVH
- 9.4 REGULATORY COMPLIANCE REPORT – LINDA EWART
- 9.5 QUARTERLY RISK MANAGEMENT REPORT
- 9.6 QUARTERLY KEY PERFORMANCE INDICATOR REPORT
- 9.7 SCOTTISH HOUSING ASSOCIATIONS’ PENSION SCHEME EMPLOYEE CONSULTATION REPORT
- 9.8 AUDIT POLICY

10.0 DATE OF NEXT MEETING 26.03.20

11.0 A.O.C.B.

Distribution

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MINUTES

Minutes of the Full Management Committee Meeting held on Thursday the 30th of January 2020 at 18:30hrs in the offices of Yoker Housing Association Limited.

Present

Shields, G (Chair)
Ballantyne, M
Colvin, P
Fleming, A
McKendrick, M
Parker, M
Wronowska, A

In Attendance

Forrest, C J (Director)
Bryce, L (Senior Property Services Officer)
Freeman, K (Senior Housing Services Officer)

Connolly, E (Employers in Voluntary Housing)
Ewart, L (Consultant)

1.0 MANAGEMENT COMMITTEE

1.1 APOLOGIES

Apologies for absence were received from J Porter, E Busby and I Ryan.

At this point it was agreed that Agenda item No 9.3 be taken to accommodate E Connolly. The Director, Senior Property Services Officer and Senior Housing Services Officer all declared an interest and left the meeting.

9.0 CORPORATE GOVERNANCE REPORTS

9.3 SALARY REVIEW REPORT – EAMONN CONNOLLY

E Connolly referred to his report and explained that he had completed an assessment of Association staff grades by reference to the Employers in Voluntary Housing (EVH) grading structure and without reference to existing staff salary details.

He explained that with the exception of the two administrative assistant posts which he had graded higher than the Association, the grades applied by EVH mirrored the grades applied by the Association which adopted essentially the same grading structure as EVH.

With respect to terms and conditions generally, he confirmed that those provided by the Association were almost identical to those of EVH with only minor differences except in relation to illness absence pay. He noted that Association staff received no illness absence pay for the first three days of any illness absence period and this was a significant detrimental variation from the EVH terms and conditions.

With respect to salary levels, he noted that all Association staff were paid approximately fifteen percent above EVH scales with the exception of the administrative assistant posts at the lower end of the scale where the differential was slightly less.

Referring to the options available to the Association, he suggested that the Association could maintain existing arrangements although this would mean the Association having to continue to negotiate annual salary increases locally with staff. Alternatively the Association could adopt EVH scales and terms and conditions fully but that this would require extensive re-alignment, discussions around salary protection and may bring unwelcome industrial relations issues to an otherwise stable, high performing and efficient organisation. A mid-way option would be to maintain the existing salary structure but link all future increases to cost of living increases applied by EVH through its collective bargaining process.

E Connolly concluded his presentation with the recommendation that the mid-way option be adopted.

At this point those present thanked E Connolly for his attendance and he left the meeting.



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9.0 CORPORATE GOVERNANCE REPORTS (Continued)

9.3 SALARY REVIEW REPORT – EAMONN CONNOLLY (Continued)

Those present then discussed at length the various options open to the Association. However the discussions did not conclude with a consensus of opinion on the best way forward. Due to the importance of the matter, the lateness of the hour and the remaining business it was agreed that it be given further consideration at an additional meeting at the end of February.

At this point the Director, Senior Property Services Officer and Senior Housing Services Officer were invited to re-enter the meeting.

1.0 MANAGEMENT COMMITTEE

1.2 REGISTRATION, DECLARATIONS & CODE OF CONDUCT

G Shields reminded those present that if in any doubt about an interest or conflict of interest, they should declare the interest or ask for clarification. Tenant committee members' interests in Agenda Item No. 7.2 and staff interests in Agenda Item No. 9.3 were noted.

In attending his first meeting following the AGM, P Colvin completed the individual registration and declarations schedule and signed the Code of Conduct.

1.3 TRAINING

G Shields referred to the monitoring schedule and A Wronowska noted that it had not been updated to reflect her attendance at the SFHA Finance Conference. The Director apologised for the omission and confirmed that it would be updated at the next meeting.

With respect to progress in training generally, the Director explained that he had discussed the possibility of the training programme being taken forward by SHARE and those present agreed that the Director should proceed with this arrangement on his return from annual leave.

The Senior Housing Services Officer invited any present with an interest to participate in the housing management induction training that he was arranging for I Ryan and D Calder. He agreed to circulate dates once these had been firmed up.

1.4 REGULATORY & STATUTORY RETURNS 2019

G Shields referred to the report and those present noted that all statutory returns for the financial year 2019 / 2020 had now been completed.

1.5 WHISTLEBLOWING, FRAUD & NOTIFIABLE EVENTS REGISTER 2019 / 20 REPORT

G Shields referred to the report and those present noted that there had been no recorded incidences since the last meeting.

1.6 HEALTH & SAFETY MATTERS

The Senior Property Services Officer explained that a fire risk assessment of the Association's offices was due to be completed this month. There were no other health and safety matters to be considered at this time.

2.0 NEW MEMBERSHIP APPLICATIONS

There were no new membership applications.



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3.0 DOCUMENTS FOR SIGNING AND USE OF SEAL

There were no documents for signing or use of seal.

4.0 CORRESPONDENCE

Letter of Resignation – M Walker

Those present noted the decision of M Walker to resign from the Management Committee due to a change in her personal family circumstances.

There were no items of correspondence.

5.0 MINUTES OF THE FULL MANAGEMENT COMMITTEE MEETING 05.12.19

5.1 APPROVAL OF MINUTES

The Minutes were proposed by A Wronowska, seconded by M Ballantyne and unanimously approved by those present.

5.2 MATTERS ARISING

There were no other matters arising.

At this point it was agreed to take Agenda Item 9.4 to accommodate L Ewart.

9.0 CORPORATE GOVERNANCE REPORTS

9.4 REGULATORY COMPLIANCE REPORT – LINDA EWART

L Ewart referred to her report and explained her approach by addressing the “indicators of non-compliance” that had been issued by the Scottish Housing Regulator in July 2019.

She explained that the Association had addressed most of the key areas of weakness but that there remained a number of areas where improvement actions could be taken. She expressed the view that most of the outstanding actions would be for improvement rather than compliance. She explained that she would have been surprised and concerned if all of the areas of weakness had been addressed in such a short time frame as she felt that such change will take time to embed.

She remarked upon the Business Plan revision and how this alone had been a significant piece of work in addressing a number of areas of non-compliance.

The areas where further improvement could be made were highlighted and these were particularly in relation to streamlining of reporting and continuing to reduce the level of operational detail within reports. She felt that the current levels of detail in reporting were onerous for both staff and committee.

G Shields asked if L Ewart agreed with the Management Committee’s view that there were no material areas of non-compliance. In response, she said that materiality was a very subjective area but confirmed that for example the lack of policies in certain areas was not material as they related to issues that were not relevant to the Association or had not become issues for the Association to date.

With respect to moving matters forward, it was agreed that it would be useful for L Ewart to provide further input pending a response to the information submitted to the SHR in November and December 2019. It was also agreed that she liaise with the Director on his return from annual leave with a view to discussing streamlining of reporting formats.

At this point those present thanked L Ewart for her attendance and she left the meeting.



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6.0 MAINTENANCE & DEVELOPMENT REPORTS

6.1 MAINTENANCE SCHEME REPORT

Energy Efficiency Standard for Social Housing (ESSH)

Current ESSH compliance was noted and progress in achieving the 2032 milestone of ESSH2 compliance was also noted based upon current Energy Performance Certificate (EPC) ratings. It was noted that the 2032 milestone would be reviewed in 2025 and those present agreed that in the interim the Association would implement low cost measures to increase EPC ratings to Band B as EPCs are renewed in the run up to the 2025 assessment scheduled by the Scottish Government.

SHQS Survey – Follow-up works

Those present noted the progress of essential follow-up works and that tenders were due to be returned in on 31 January 2020 in advance of consulting owners and instructing the works.

Glasgow City Council (GCC) Survey – Lady Anne Street / Dumbarton Road Block

The Senior Property Services Officer referred to the recent approach from GCC concerning the condition of the unimproved tenement block. She confirmed that the Association was liaising with GCC in carrying out surveys with a view to the possible provision of funding for improvement works.

The report was then noted.

6.2 POLICY REVIEW REPORT

6.2.1 Maintenance Policy

G Shields noted that the core policy was unamended and that the only changes were in relation to the provision of a standardised cover sheet making reference to legal requirements, regulatory standards, equality and diversity, etc.

The recommended policy was considered by those present and in the absence of any proposed amendments, the policy as presented was proposed by A Fleming, seconded by M Ballantyne and unanimously approved by those present.

6.2.2 Policy on Contractor Insolvency

As with the previous policy, G Shields noted that the only changes were in relation to the provision of a standardised cover sheet making reference to legal requirements, regulatory standards, equality and diversity, etc.

In the absence of any proposed amendments, the policy as presented was proposed by P Colvin, seconded by A Wronowska and unanimously approved by those present.

6.3 DEVELOPMENT SCHEME REPORT

Blawarthill Hospital Site

G Shields noted the lack of progress in securing the building warrant for the new build element of the site. The Senior Property Services Officer said she anticipated progress on the building warrant following discussions between Building Control and the architect in December.

Yoker Primary School Site

An update on the progression of the tender application for this site, the site acquisition and contractor procurement were provided. It was noted that the submission of a tender to GCC before the end of March was ambitious but that the Senior Property Services Officer was continuing to work towards that goal in tandem with the design team.



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6.0 MAINTENANCE & DEVELOPMENT REPORTS (Continued)

6.4 BLAWARTHILL HOSPITAL CONVERSION PROJECT REPORT

G Shields noted the progress of the scheme to date and in the absence of any issues or questions the report was noted by those present.

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

7.0 MANAGEMENT REPORTS

7.1 ARREARS CASES REPORT

Case 1398

G Shields referred to the report and to the recommendation that enforcement of decree for recovery of possession not be enforced at this time following substantial payment to arrears.

Following discussion it was agreed that decree should not be enforced while repayment arrangements were being maintained.

7.2 ANNUAL RENT REVIEW 2020 / 2021

7.2.1 Comparability Report

Rent comparability against other local housing providers, The Glasgow Housing Association Ltd and the Scottish average were reviewed. It was noted that the Association had the lowest average rent when benchmarked against all these other benchmarks.

7.2.2 Affordability Report

Affordability measures were reviewed and it was noted that the Association's rents remained in the first quartile of affordability compared to the sector as a whole. It was also noted that with the exception of the youngest single persons on statutory minimum wage levels, the Association had affordable housing for every other demographic.

Those present concluded that rent levels remained affordable and only a significant increase in rent levels would change this situation.

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

7.2.3 Financial Impact Report

The impact upon the Association's income of various rent increase levels was considered by those present. It was noted that while not applying any rent increase was affordable in the short term, this was not a sustainable long-term policy. This had also been the conclusion of the independent assessment of the Association's long term financial projections.

The long term plans suggested an increase in line with general inflation was sustainable and therefore deviation from this would need to be justified and should be very carefully considered.



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7.0 MANAGEMENT REPORTS (Continued)

7.2 ANNUAL RENT REVIEW 2020 / 2021 (Continued)

7.2.4 Recommendation Report

The report recommendation of a 2.2% increase in rent levels in line with RPI inflation was discussed and debated.

An alternative offered by G Shields to restrict the rent increase to CPI inflation at 1.3% did not receive any support from those present and A Wronowska suggested that an increase of 3.0% should be considered as the Association faced significant increased costs as a result of regulatory intervention and compliance.

Justification for an RPI inflation increase was then debated and the possibility of employing two new trainees – possibly through the modern apprenticeship route – was considered.

Following further discussion and debate, a rent increase of 2.2% was approved by those present.

7.3 TENANT PARTICIPATION STRATEGY REPORT

G Shields noted that the targets within the strategy had been largely met and that only one element of consultation had not been achieved.

As the strategy had well over a year still to run, those present felt that it was being successfully implemented and the report was noted.

7.4 QUARTERLY COMPLAINTS HANDLING REPORT

G Shields remarked upon the relatively low levels of complaints and successful implementation of the Scottish Public Services Ombudsman's (SPSO) complaints handling procedure with no identified trends or training needs from complaints raised.

The report was then noted by those present.

7.5 ENTITLEMENTS, PAYMENTS & BENEFITS REPORT

The approval of an allocation of a two apartment tenement flat to a Miss Laura Kane, daughter of management committee member Paula Elsby, was the subject of the report.

The report confirmed the allocation was in accordance with the Association's published allocations policy, that neither the applicant nor anyone connected with the applicant had in any way been involved in the allocations process and that once approved, the allocation would be registered in the Association's Entitlements, Payments and benefits Register within five days of commencement of the tenancy.

Based upon the report and information provided by the Senior Housing Services Officer, the allocation was unanimously approved by those present.

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



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8.0 FINANCE REPORTS

8.1 QUARTERLY CASH FLOW TO 31.12.19 REPORT

G Shields referred to the report and noted that cash flow remained positive and ahead of budget for the period to 31 December 2019. The report therefore indicated no issues or concerns around cash flow management.

The report was then noted by those present.

8.2 QUARTERLY PROPERTY MANAGEMENT ARREARS TO 31.12.19 REPORT

G Shields referred to the report and noted the continuing downward trend in arrears. The Director confirmed that this was largely down to on-going recovery of high level arrears that had been associated with owner shares of high cost common repairs and improvements. The number of owners and amounts of high level arrears had therefore continued to drop significantly over the last twelve months.

The report was then noted by those present.

8.3 QUARTERLY MANAGEMENT ACCOUNTS TO 31.12.19 REPORT

The quarterly management accounts were reviewed by those present and it was noted that performance remained ahead of budget with no significant negative variances except in relation to training and professional fees which were all associated with additional costs of regulatory intervention and compliance actions.

G Shields noted the surplus of just over six hundred and seventy-five thousand pounds was almost one hundred and sixty thousand pounds higher than budgeted to the end of December.

The report was then noted by those present.

8.4 TREASURY MANAGEMENT TO 31.12.19 REPORT

The report was considered by those present and G Shields noted that authorised borrowings of over two million pounds remained un-utilised while bank balances now exceeded over four million pounds.

The current strategy of investing up to eighty percent of cash resources was considered and the Director confirmed that longer term deposits were only placed in the context of cash flow demands. He confirmed that the current strategy of maximising returns from deposits of up to one year would continue.

The risk associated with placing all deposits with one institution was considered. The fact that the Bank of England had required UK banks to increase their liquidity and robustly stress test their exposure to changes in market conditions gave assurance to those present that the placement of all funds with a member of the Lloyds Banking Group represented a relatively low risk.

This approach was endorsed by those present while it was achieving maximum returns with minimum administrative cost.

9.0 CORPORATE GOVERNANCE REPORTS

9.1 COMMITTEE CODE OF CONDUCT

The updated Committee Code of Conduct was reviewed by those present.

The Director confirmed that the revised Code was based upon the latest version published by the Scottish Federation of Housing Associations (SFHA) and endorsed by the SHR.

Those present then unanimously approved adoption of the revised Code.

**MINUTES**

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9.0 CORPORATE GOVERNANCE REPORTS (Continued)**9.2 BUSINESS PLAN REVIEW REPORT – PAUL McNEILL HRC**

The formal report which had been issued following on from the presentation provided by P McNeill at the previous meeting was reviewed and debated by those present.

G Shields noted that the analysis provided the Management Committee with assurance that the current Business Plan projections were valid and in fact more prudent than Paul McNeill had suggested was necessary. With respect to the recommendations in the report, it was agreed that cost and life span assumptions in relation to components be updated at the next review.

The Director confirmed that the cost information was updated routinely to incorporate actual experience from the latest tender returns. With respect to life span of components, he agreed to carry out an analysis of replacement lives from the data held against each property which recorded how long components had lasted historically. This information would be fed into the Business Plan review for 2020.

The independent assessment and report from A Grant along with the holding of independently assessed EPCs for all properties was considered by those present to provide adequate assurance on SHQS and EESSH compliance respectively.

With respect to tenant safety, those present noted that the current arrangements for gas safety and electrical testing were already incorporated within budget costs and therefore did not require additional amendment to the Business Plan assumptions. With respect to testing for asbestos and legionella, these items were considered to be relatively immaterial as no testing to date had indicated a significant issue and in any event mitigating action had been taken to minimise the associated risks.

The report was then noted by those present.

9.5 QUARTERLY RISK MANAGEMENT REPORT

The quarterly risk register was reviewed by those present and G Shields noted that there was no significant change to the key risks at this time. It was agreed that the risks associated with the current regulatory engagement would continue to be mitigated through the progressing of the various matters on the action plan.

The report was then noted by those present.

9.6 QUARTERLY KEY PERFORMANCE INDICATOR REPORT

G Shields referred to the report and those present noted that medium or high levels of compliance with the Associations strategic objectives was being achieved based upon the targets set.

With respect to the projected outturn for 2019 / 2020 those present considered the projected outturn of medium or high compliance with all strategic objectives to be satisfactory and required no remedial action at this time.

The report was then noted by those present.



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9.0 CORPORATE GOVERNANCE REPORTS (Continued)

9.7 SCOTTISH HOUSING ASSOCIATIONS' PENSION SCHEME (SHAPS) EMPLOYEE CONSULTATION

The Director's interest was noted but no conflict was considered as the subject of the report was to provide feedback from the Director as a staff member as well as other staff members of the Association.

G Shields noted that the outcome of the consultation was that no staff had expressed an interest in either the defined contribution offering or the alternative defined benefit offerings at this time. Six out of the eight staff members currently in the SHAPS scheme were supportive of the proposal that future contributions be split on a fifty-fifty basis. One staff member felt the Association should bear the additional cost and one failed to respond to the consultation. Neither of the two staff members currently not in the scheme expressed an interest in any of the alternative lower cost arrangements on offer.

All staff expressed an interest in adopting a salary sacrifice arrangement and the Director was asked to obtain independent advice from Chiene + Tait in taking this forward.

It was agreed that a final decision on pension benefits would be discussed at the additional meeting scheduled to take place at the end of February.

9.8 AUDIT POLICY

The Director explained that he had not been able to draft this policy in time for the meeting and G Shields suggested that this policy be deferred to a future meeting.

This was unanimously agreed by those present.

10.0 DATE OF NEXT MEETING 26.03.20

G Shields reminded those present that an additional meeting was now being scheduled to take place in February to discuss the specific issue of remuneration and pensions following the earlier discussion on Eamonn Connelly's report. The next meeting would therefore be held on Thursday the 27th of February 2020.

11.0 A.O.C.B.

There being no other competent business the meeting closed at 21:40 hrs.

Proposed By _____

Seconded By _____