



MINUTES OF FORTH HOUSING ASSOCIATION  
MANAGEMENT COMMITTEE MEETING HELD ON  
31<sup>st</sup> JANUARY, at 7pm VIA  
VIDEO CONFERENCING

	<b>Present</b>
	Gordon Mason (Chair), Linda Mason, Robert Buchanan, John Jenkins, Lynore MacLeod, James Bryce, Alistair Hutton, Jane Mullarkey, Ann Dickson
	<b>In Attendance</b>
	Jacqueline Norwood, Niall Patterson (Part), Elaine Shepherd (Part), [REDACTED – PERSONAL DATA] (part) Margaret Glencross
	<b>Special Leave</b>
	Priscilla Maramba
<b>ITEM</b>	<b>AGENDA</b>
	<b>Gordon Mason welcomed everyone to the meeting,</b>
<b>1</b>	<b>Apologies</b>
	Cllr Jim Thomson
<b>2</b>	<b>Declaration of Interest</b>
2.1	Chairs Statement
2.2	The Chair asked if there were any Management Committee Members who wished to declare any interest specifically in the business of the meeting.
	None declared.
<b>3</b>	<b>Previous Minutes (meeting 20<sup>th</sup> December 2021)</b>
	The minutes were approved by Lynore MacLeod and seconded by Ann Dickson.
<b>4</b>	<b>Matters Arising</b>
	Committee requested that in future this could in future be in larger size print. Committee email addresses are currently being set up. DPO Training - Jacqueline to check when this can be carried out. Jacqueline advised that the Procurement of Reactive Maintenance had gone to office bearers for approval and was approved by them, a copy of the report will be presented to the

	February meeting for homologating. It should be noted that the tender amount was within Jacqueline's delegated authority.
<b>5</b>	<b>Operational</b>
5.1	Housing Management Report
	<p>This was presented by Elaine Shepherd who explained that the target of 100% of applications being added to the housing list within 10 working days was not met this quarter. The performance was 90%, this was due to staff resources and an application being considered for exceptional circumstances. The cumulative figure will not meet the 100% target; however, we are aiming to achieve 100% in the final quarter.</p> <p>Elaine advised there were 20 properties relet in this quarter. Of these, two properties were let out with our performance targets. This was due to repairs required to the property and a late refusal of a wheelchair property.</p> <p>During the quarter there were 9 refusals, and one property was refused twice. Housing Management will ensure in future that the applicant is matched to the property. Committee enquired if there was still a check list at application stage and if the application form matched criteria or was the form requiring to be amended. Jacqueline advised that [REDACTED – PERSONAL DATA] will be checking this, and committee suggested that the form be checked as to how relevant it is and if it required to be even more specific. Elaine advised that there is also an annual form sent out asking applicants if they still required to be on the housing list. Jacqueline felt that there is still further questioning to be done at application stage and further questioning at application stage would prevent people refusing properties.</p> <p>Allocation of property by category was not achieved during the quarter however the target for nominations to Stirling Council has been brought back on target at year to date. Elaine advised that targets can sometime change when a property is delayed into the following quarter. During this quarter there were two exceptional lets carried out in accordance with the Associations Policy. One allocation was to allow for best use of housing stock and to free up an under occupied property. One allocation was to prevent an ongoing neighbour dispute escalating further between two tenants.</p> <p>Committee thought that new tenancy visits would be higher when carried out over the phone. Jacqueline advised that a comparison could be done between visits and phone calls to see the different responses. Committee felt that new tenants should be prioritised as this is an area to concentrate on and at this stage annual tenancy visits could also be prioritised.</p> <p>Committee felt that at sign up stage is a good idea for tenants to be given the date and time for the home visit.</p> <p>Of the two abandoned properties Elaine advised that unfortunately one was due to the death of a tenant and incorrect paperwork being received from the next of kin.</p>

	<p>Elaine highlighted that the current arrears due from tenants had increased slightly, however still within the set target. Gordon reminded that despite this, it had been anticipated that rent arrears would increase dramatically due to the pandemic however this has not been the case and stated this was due to the staff's hard work.</p> <p>Elaine advised that she would be unable to explain the Income Maximisation Officers report. Gordon noted that this was credit to the Income Maximisation Officers hard work.</p> <p><b>Report was noted and the questions raised would be included in the matters arising for February meeting.</b></p>
5.2	Rent Arrears Policy – Tenant Grant Fund
	<p>Elaine presented this paper to committee and explained that this was brought in by the Government to give people a fresh start when they have been directly affected by Covid 19. Elaine explained the criteria for the scheme. She advised that under our current rent arrears policy, that when we remove tenants from court, we request a decree with expenses. Due to spirit of the Tenant Grant Fund, the Committee were asked to allow an exception in these circumstances to remove successful applicants from the Court without expenses being applied for, therefore not incurring more debt for the tenant concerned. Committee asked how much this would mean the Association would not be able to recover. Elaine advised that currently only one case was in the court system and would be approximately £400. Jacqueline reminded the Committee that it costs more to take a tenant to court than we can recover in expense. Elaine further advised that the Sheriff can also refuse a request for expenses to be paid.</p> <p><b>Committee agreed to exceptions for recovery of legal expense for the Tenant Grant Fund cases</b></p> <p>Gordon thanked Elaine for her participation in the meeting.</p>
5.3	Development Strategy
	<p>Niall Patterson joined the meeting and explained that this report was drawn up in conjunction with the development sub committee and how it linked in with the business plan. He confirmed that it was particularly important because development is one of the main strategic objectives of the Association.</p> <p>He explained that the Development Sub-committee had asked for the Management Committee to be presented with a final consultative draft by January. Once signed off by Committee engagement with strategic partners, tenants and applicants</p>

	<p>would follow, to allow their input. Niall went on to explain the three parts to the report: the strategy, the operational statement, and the appended extract from the current Business Plan. The Operational Statement explained why, what, where how and for who the Association would be building new homes. It included the Development Objectives, Governance and controls which will be put in place along with quantitative and qualitative measures, the Product, how our houses will be built to meet and the strategic priorities of Stirling Council alongside meeting current and future needs as required whilst always striving for more than minimal standards.</p> <p>In response to a member's query, Niall confirmed that the Strategy was time-limited in line with the SHIP and agreed private borrowing. It would require further review after the Business Plan itself had been reviewed. Committee also instructed a reference to securing grant funding, as well as private funding, be included at 2.5. A fourth key stage of appraisal, Post-Completion, to be added in at Committee request.</p> <p><b>Committee agreed the recommendation and instructed Niall to bring it back for final approval following consultation.</b></p> <p>The consultative draft also to go to the Regulator as soon as Committee's comments to date are incorporated.</p>
5.4	<p>Consent to Grant a Servitude to SGN -Kildean Business and Enterprise Hub</p>
	<p>Niall presented this paper and explained that the servitude was required in conjunction with the redevelopment of the boiler house at Kildean Hub. Scotland Gas Networks required to install and service gas pipes in connection with these works.</p> <p><b>Committee agreed to execute a Servitude to Scotland Gas Networks in order that it may install its apparatus, being gas pipes over the Association's land at Kildean Business and Enterprise Hub, Stirling.</b></p>
5.5	<p><b>Milnepark Bannockburn – Cost Stage Plan</b></p>
	<p>Niall presented this paper and began by advising that this was for 10 homes for social renting on a private development, currently under "pre-tender" negotiation as part of Lovell fulfilling an affordable housing obligation. The Association is receiving professional advice from Brownriggs. Cost per home represents good value as presented. In accordance with its draft development strategy members required assurance that the project would exceed minimum standards, make for lower maintenance costs and be easier and cheaper for tenants to live in. Niall explained that against the cost, the Association's negotiations were all about ensuring the necessary quality was secured. Committee suggested tenant feedback be obtained about Lovell's development for RSHA at Callander if possible. Committee enquired about heating and if contractors are beginning to think about changing the type of heating to meet</p>

	<p>progress towards zero carbon. They were and this would be reflected in future proposals but not this one.</p> <p>Subject to satisfaction on the points raised <b>Committee agreed with the recommendations.</b></p>
5.6	Rent Balance Write-Offs
	<p>Jacqueline presented this paper, and she stated that permission to write-off unrecoverable sums was being asked after the Association had tried to recover the various amounts.</p> <p><b>Committee agreed to write off unrecoverable former tenant and owners' arrears of £2,552.64 and unrecoverable legal fees of £2,102.93 along with the un-refundable credit balances of £375.69.</b></p> <p>Committee asked if the use of debt collector was effective, and Jacqueline advised that she would add to the Housing Management report in future.</p>
6.1	Rent Consultation – Responses
	<p>Jacqueline advised that 133 responses were returned which was a return rate of 15.4%</p> <p>58 – 3.6 52 – 4.2 23 – 5.1</p> <p>Responses via My Home alone totalled 61 which was a good response.</p> <p>Committee asked if an increase of 3.9% was feasible. Committee also pointed out that higher energy costs was also a fear for people. Jacqueline also highlighted that CPI was still a concern. <b>Committee agreed that the budget be run at increases of 3.6% and 3.9% before final decision is made.</b></p>
6.2	Private Finance Loans Tender
	<p>[REDACTED – PERSONAL DATA] from FMD joined the meeting at this point.</p> <p>He hoped explained that Santander and Scottish Building Society had not responded. [REDACTED – PERSONAL DATA] explained the various figures being offered by the banks shorter and longer term and re-iterated that it is up to Committee to make the decision on the way forward with the finance. Committee felt that with the longer term there was more of a certainty element. [REDACTED – PERSONAL</p>

	<p>DATA] provided information on CAF bank and that at the present time 15 RSL's deal with them. He also had further details which was emailed to Jacqueline, and she has sent on to Committee in order that they can consider CAF bank. [REDACTED – PERSONAL DATA] and Jacqueline will arrange a Zoom meeting soon to discuss this further. Gordon thanked [REDACTED – PERSONAL DATA] for his participation in the meeting and [REDACTED – PERSONAL DATA] left the meeting at this point.</p>
<b>7</b>	<b>Policy Review</b>
	No policies to be reviewed
<b>8</b>	<b>Governance</b>
8.1	Interim Directors Report
	<p>Jacqueline advised that the Internal Auditor, French Duncan were no longer able to do the audit. FMD asked T C Young if we could go back to the original tender and ask the next person on the list but having spoken to them, they were unable to accommodate either. Alexander Sloan was approached, and they can do it but not until the last week in August and the first week in September. There is currently a shortage of auditors across the country. There is likely to be an increase in cost which yet is unknown but as this is the 1<sup>st</sup> year it is likely to be more expensive. [REDACTED – PERSONAL DATA] has given his assurance that accounts would be available on time complying with all legal requirements, but the AGM would require to be moved to the end of September. Jacqueline has mentioned this whilst speaking to the Regulator and she will flag it up with their Finance Department. A committee member enquired why this had not been taken on by the audit committee and Gordon advised that it was due to the time limit.</p> <p><b>Committee approved the Appointment of Alexander Sloan and it was agreed that a date for the Audit and Risk Committee be set up.</b></p>
8.2	Governance Improvement Plan
	<b>Committee approved and noted this plan to date.</b>
	Standing Orders were Suspended at 9.15 pm
8.3	Introduction [REDACTED – PERSONAL DATA]
	<p>Jacqueline had invited [REDACTED – PERSONAL DATA] along to introduce himself to Committee and explain what his role would be. He was there to do a skills audit, and this would include appraisals, skills of committee, etc. This will be undertaken through questionnaires etc along with the four Senior Staff Members and Office Bearers. He will ask their thoughts on meetings, look at succession planning and identify any gaps</p> <p>Gordon thanked [REDACTED – PERSONAL DATA] for coming along to the meeting.</p>
<b>9</b>	<b>Correspondence</b>
	None
<b>10</b>	<b>Training &amp; Events</b>

10.1	Learning Opportunities
	Jacqueline advised that she has highlighted some training and Margaret can book training for committee on request. The TPAS Event has been cancelled meantime but will take place later in the year.
<b>11</b>	<b>Membership Applications</b>
	No membership applications received this month.
<b>12</b>	<b>Health &amp; Safety</b>
12.1	Jacqueline advised that the Covid Information with the report is already out of date. From 1 <sup>st</sup> February we will be back to working in the office and there will be hybrid working. Gordon and James had conducted a Health & Safety Inspection at the office. Jacqueline had completed a Regulator Health and Safety questionnaire.  Committee <b>noted</b> this report.
	<b>Date of Next Meeting Monday 28<sup>th</sup> February 2022.</b>