

MANAGEMENT COMMITTEE MEETING

Tuesday, 24th September 2024 6:30 pm

Hybrid meeting held at the BOILER HOUSE at 146 Drip Road Stirling and Via Microsoft Teams | Management Committee

Attendees

<p>Present</p> <p>Andrea Finkel-Gates (AFG) - <i>Chair</i> Ann Dickson (AD) – <i>Joint Vice Chair</i> Kenny Hutton (KH) - <i>Joint Vice Chair</i></p> <p>Andrea Mina (AM) Callum Wynd (CW) Elaine Rosie (ER) Hazel Robertson (HR) John Jenkins (JJ)</p>	<p>In attendance</p> <p>Sharon Brady-Wardrope (SBW) - <i>Director</i></p> <p>Mareta Greig (MG) – <i>Head of Tenant Services</i> Paul Fraser (PF)** - <i>Senior Property Services Officer</i> Samantha Buggy (SB) - <i>Head of Corporate Services</i></p> <p>By Teams Shona MacLeod (SM)** - <i>Finance Officer</i> Alexander Cameron (AC)*** - <i>Managing Director for Quinn Internal Audit</i> Trudi Tokarczyk (TT)*** - <i>Service Improvement Manager at Scotland's Housing Network (SHN)</i></p> <p>Callum MacDougall (CM) – Minutes</p>
<p>Apologies</p> <p>Abira Sarwar (AS) Jillian Fearnside (JF) Kerray Dawson (KD) Priscilla Maramba (PM)</p>	<p>*Comment made on Decision Time (DT) **Excluding item 9.2 only ***Only present for their Presentation</p>

1.1 Election of Chair

Purpose - For Approval

SBW noted that we are looking to elect a Chair, this is done at the first meeting after the AGM.

SBW explained that AD has decided to step down as Chair after 2 and half years of service and everyone would like to thank her for all the time and effort, she has dedicated to Forth Housing

Association as Chair.

SBW noted that AFG has expressed that she would like to be considered for Chair. The Committee were happy to appoint AFG as the new Chair of the MC.

Proposed by AD.

Seconded by KH.

Decision: Approved

1.2 Election of other Office Bearers

Purpose - For Approval

SBW presented this report which is intended to provide the committee with the information to allow them to elect the required office bearers for the main committee. We are required under Rule 59.1 of our Model Rules 2020 to have a Secretary, a Chairperson and any other Office Bearers the Committee considers necessary.

SBW explained that the Office Bearers, except for the Secretary, must be elected Committee Members, an employee may hold the office of Secretary but not be a Committee Member. The Committee will appoint these Office Bearers on an annual basis at the next scheduled committee meeting held after each annual general meeting, therefore the committee are now required to consider the following positions which are outlined in our Standing Orders:

- Secretary
- Vice Chair
- Joint Vice Chair

The Committee agreed to appoint SBW as Secretary.

Proposed by AFG.

Seconded by CW.

The Committee agreed to appoint KH as Vice Chair and AD as Joint Vice Chair of the MC.

Proposed by JJ.

Seconded by ER.

SBW noted that the committee are asked to consider the number of meetings required for the Staffing Sub Committee (SSC) which we are now looking to reduce to 2 meetings annually. The MC approved this decision to reduce the number of SSC meetings to 2 a year. The Standing Orders will be amended accordingly and presented to the MC for approval along with the Annual Work Plan.

It was noted that the convenors for the Sub Committees will be elected at their next meetings and members who would like to join specific Sub Committees will be invited to those particular Sub Committees as we have now increased the minimum number of members in each Sub Committee to 6.

This concluded the business of Office Bearers and election of Sub committee convenors and members.

Decision: Approved

1.3 Election of Sub Committee Convenors and Members

Purpose - For Approval

This item was discussed and included in previous agenda item 1.2.

2. Chairs Statement

Purpose - For Information

Our newly appointed Chair, AFG, welcomed all Management Committee (MC) members, staff and guest speakers to the meeting.

The Chair explained to the MC that we would take the presentations from Alexander Cameron (Managing Director for Quinn Internal Audit) and Trudi Tokarczyk (Service Improvement Manager at Scotland's Housing Network (SHN)) who would join closer to 7pm first, to allow them both to leave early before the rest of the order of business could continue.

AC presented first and provided a detailed report on our internal audit on our Annual Assurance Statement, noting that the association was in a very good position and that there was four very minor recommendations however, he advise the Governing Body to consider reporting "Compliant" within its Assurance Statement return, based on the evidence available as at August 2024. The review found there to be an organised and effective governing body assurance reporting framework within Forth Housing Association. AC thanked staff for their input providing the wide range of evidence requested.

Upon finishing his presentation, AC opened up to the committee for any questions.

Before any questions were asked SBW highlighted that we do encourage committee members to ask questions, even after the meeting if committee members preferred to ask AC personally. SBW noted to committee that supporting documents would be added to the resource library at a later time and the final document won't be published until the next MC meeting at the end of October.

AM asked if forcing access for Electrical Installation Condition Report's (EICR's) is becoming a standard protocol across the industry now. AC explained that yes, it is and gave a brief example as to why this is now becoming the case and highlighting the importance of doing so and to be seen doing this as a Registered Social Landlord (RSL). AC noted that he has been, and is, advising all RSL's he speaks with to be implementing this procedure as it is something that the regulator will be focusing on in the near future relating to tenant safety.

SBW added that if we do not access a property then it could become an issue as worse case it could result in a loss of life situation due.

KH emphasised that it would be useful to implement the golden ratio's that AC had mentioned previously in his presentation. SBW noted this and advised that whilst we had introduced KPI for covenant compliance we can look at this additional recommendation to see where further improvement can be made.

SM explained that even though the Treasury Management Policy is not due for renewal, it will be revisited to incorporate the recommendations made by the auditors.

- TT joined the meeting at this point -

At this point there were no further questions and AC handed back over to AFG.

AFG thanked AC for his time this evening and then AC left the meeting.

AFG welcomed TT to the meeting and also declared her interest as TT and herself both work for SHN and work together. AFG then handed over to TT to present to committee her presentation regarding our performance analysis for the last year. TT advised that Forth continued to perform well across most indicators with only a slight dip in one or two indicators but these still well within the average across the sector. Once the presentation provided was concluded, the floor was opened up for questions.

KH asked why Dumbrilton Housing Association (DHA) was used in the analysis as a comparative RSL. SBW explained that they were used as they are a similar size of organisation as ourselves in turnover, size and urban area with some more outlying areas unlike the other comparative associations in Stirling area that we normally use. We will be getting in touch with DHA as they also showed high performances in certain areas which we could gain insight from and they are of a similar demographic to ourselves.

At this point there were no further questions and TT handed back over to AFG.

AFG thanked TT for her time this evening and then TT left the meeting.

All committee members and staff discussed how positive the feedback was on our performance as an association and how pleased we all are with the results shown.

MG did highlight to committee that funds for the Income Maximisation team are starting to run low and we really pushing to find other sources to help with this but it's becoming increasingly more difficult.

SBW added that across the sector there was a delay in the allocation of funds currently which is providing additional concerns particularly around adaptations. With these major delays in funding it is putting a lot of pressure and causing major effects on organisation's budgets for the coming year.

KH noted that it would still be a good idea to have a tenancy sustainment fund in place if possible and available. MG agreed that this is something we would like to consider going forward.

As there were no further comments or questions at this time, AFG proceeded with the rest of the agenda now.

3. Apologies

Abira Sarwar
Jillian Fearnside
Kerray Dawson
Priscilla Maramba

4. Declaration of Interest

Purpose - For Information

None.

4.1 Code of Conduct & Declaration of Interests

Purpose - For Information

SB explained that before the meeting we finalised the completion of all committee member's Code of Conduct & Declaration of Interest Forms. This means that we are now up to date for the year.

SB thanked all the committee members for completing these ahead of tonight's meeting, a Register of Interests document will be added to the associations website.

Decision: Noted

5.1 Draft Minute of Management Committee - 27th of August 2024

Purpose - For Approval

A number of minor corrections to the minutes were noted on Decision Time (DT) and with the changes made from the notes by Committee members on DT, these minutes were approved as an accurate record of the meeting.

Decision: Approved

5.2 Draft Confidential Minute of Management Committee - 27th of August 2024

These minutes were approved as an accurate record of the meeting.

Decision: Approved

5.2 Draft Confidential Minute of Management Committee - 27th of August 2024 (Hidden Version)

Purpose - For Approval

6.1 No Referrals

None.

7.1 Annual Return to Financial Conduct Authority - Verbal Update

Purpose - For Information

SM provided a verbal update on this item regarding the Annual Return to the Financial Conduct Authority (FCA), noting that all documents were submitted successfully on the 9th of October.

JJ asked if we normally hear any feedback from the FCA after submission. SM explained that we have never had any feedback but no response is probably a positive rather than a negative in relation to this item.

SBW advised that we had a query from the SHR regarding the Loan Portfolio in relation to the CAF Bank loan which had not had any drawdowns yet so it was reassuring that they had been scrutinised.

Decision: Noted

8.1 Policy Reviews

Purpose - For Approval

PF presented this report and gave a brief overview to the MC on the revised policies and a new policy. It is recommended that the MC consider and approve the revised Asbestos Policy and the Procurement Policy along with considering and approving the new Gas Safety Policy.

*JJ asked if the legislation requires the Association, where necessary, to consult with its tenants prior to approving draft policies. SBW explained that yes it should be approved subject to the outcome of tenant consultation. Although, these policies are mostly to comply with legislation therefore very little scope to change. Procedures around the implementation of the policies can also be considered by the scrutiny group in due course.

*JJ asked if the governing body members are approving draft policies for tenant consultation. In which case, the draft policies will be returning along with any tenant feedback, to a future meeting of the governing body. SBW noted that this is correct.

All 3 of these Policies were given approval from MC with comments and notes attached to the individual policies below.

Decision: Approved

8.1(1 & 2) Procurement Policy

Purpose - For Approval

PF presented this report and gave a brief overview to the MC of the revised policy.

SBW mentioned that this policy did go to our Audit & Risk Sub Committee (ARSC) for review but was not approved, hence the reason why it has now come to the full MC for review and approval.

There were a number of minor comments made on DT relating to the revised policy which have been noted and will be amended.

As there were no further questions at this time, the MC approved this report regarding the changes made to the Procurement Policy as this was for approval.

Decision: Approved

8.1(3&4) Asbestos Policy

Purpose - For Approval

PF presented this report and gave a brief overview to the MC of the revised policy.

PF noted that the policy is mainly an adoption of the Asbestos in Tenancies policy from the EVH landlords' safety manual and that the Asbestos Management Plan sits within the Asbestos policy as Appendix A rather than a separate standalone plan/procedure and is included for information.

MG also added that this policy now includes garages as we did previously have an issue with asbestos in a garage and there was no clear wording within the previous policy that related to garages specifically, hence why we have now included it.

*AFG asked how completion of annual training is monitored for the key staff involved in the delivery of the policy. SBW clarified that this will be done via the training matrix which has been created for staff and can be monitored through reports from the online learning portal for both reading policies and training sessions.

*JJ asked if we should also consider raising awareness regularly among our tenants through our newsletter and perhaps focusing on the risks of them introducing asbestos to their homes as we presently have no evidence of its presence. SBW noted this point and added that we can consider this however as asbestos containing products are no longer available to buy the likelihood of this being introduced is very low.

AD asked what the normal procedure is we use to dispose of any asbestos found within one of our properties. PF explained that we use a licensed contractor by the name of Enviraz who would complete a survey of the property, who would agree to remove the asbestos and would provide us with a quote for a special removal. Once removed, an air test would be carried out and certificate provided once completed before we would then look to have the property occupied again.

JJ highlighted that depending on what tenants are bringing into the properties could be more of a concern due to the age of certain items/ materials that could be the cause of asbestos being created in the property. PF agreed with this point and noted that we are aware of this also.

There were a number of minor comments made on DT relating to the revised policy which have been noted and will be amended.

As there were no further questions at this time, the MC approved this report regarding the changes made to the Asbestos Policy as this was for approval.

Decision: Approved

8.1.5 Gas Safety Policy

Purpose - For Approval

PF presented this report and gave a brief overview to the MC of the new Gas Safety Policy.

PF noted that the new Gas Safety Policy is mainly based on the EVH Landlord Safety Manual's Gas Safety and Inspection Policy and that the details within the policy align with the new procedures put in place following the recent service failure. This includes more robust auditing of properties and the work undertaken by the contractor.

*ER highlighted that Forth Housing Association is referred to as FHA, Forth HA and Forth Housing in this document. Maybe as different parts written by different people but it might be good to use the same abbreviation throughout. SBW agreed and explained that it should be Forth Housing Association for the first reference then FHA for the abbreviation as noted in the opening paragraph. This will be amended.

*HR asked how all the original copies of the gas safety certificates are stored. Is this via PDF or hard copies. SBW clarified that this is done via PDF format and is then emailed to FHA and stored electronically within our housing management system.

*JJ mentioned that within the policy under item 4.33, it covers the need for detectors but how do we test them to ensure their effective operation. SBW explained that we will add in another bullet point section which will highlight that we encourage tenants to test via our 'Test It Tuesday' campaign.

*JJ mentioned that he recalls a published report from the Regulator which highlighted a number of examples where gas safety had been compromised by landlords' "improvements" to the exterior of houses. Do we cover this elsewhere. SBW advised at the meeting that works incorporating gas within improvement projects will have their own specification and monitoring but we would seek to review the previous SHR report.

AD asked if Calor gas heaters are still being used if even still around these days. PF noted that yes, these types of heaters can still be purchased but we do not permit them or the use of them in our properties.

There were a number of minor comments made on DT relating to the new policy which have been noted and will be amended.

As there were no further questions at this time, the MC approved this report regarding the new Gas Safety Policy as this was for approval.

Decision: Approved

9.1 Directors Report - Not Required for This Meeting

Purpose - For Information

9.2 Notifiable Events - Confidential

Purpose - For Information

- This item was discussed at the end of the meeting due to its confidentiality and all staff, except SBW/SB/MG and CM, had left the meeting before this item was presented to committee -

- CONFIDENTIAL MINUTE TAKEN -

SBW outlined this report to the Committee.

The Committee gave approval of the Notifiable Events update.

Decision: Noted

10. Membership

Purpose - For Information

None.

11. Correspondence

Purpose - For Information

None.

12. AOCB

Purpose - For Information

JJ asked if the Equalities Policy has now been updated on the website. SB clarified that it has and all policies on the website are up to date.

SB also noted that we are looking into getting equality forms sent out to committee members which will be issued at a later date.

12.1 Treasury Management Report

Purpose - For Approval

SM presented this report and gave a brief overview to the MC of the Treasury Management Report.

SM explained that due to the pressure of time approval was sought from Office Bearers for the Association to invest £500k with Nationwide Building Society via the Flagstone Deposit portal at an indicative rate 4.47% for 3 months which now requires the full committee to homologate the decision. Furthermore, due to the existing arrangement maturing, the association is required to reinvest £1m with the Royal Bank of Scotland on 4 October 2024 at an indicative rate of 3.72% for 12 months.

SM added that as of 6pm this evening, the invested £500k with Nationwide Building Society via

the Flagstone Deposit portal, has been approved and being deposited. We were expecting it to take roughly 2 weeks but are very glad it has been moved in a lot quicker.

JJ mentioned that it is good to see that the money is working for us.

As there were no further questions at this time, the MC approved the homologation of the Office Bearers decision to deposit £500k with Nationwide Building Society and approve the reinvestment of £1m with Royal Bank of Scotland.

Decision: Approved

13. Date of Next Meeting - 29th of October 2024

The date for the next Management Committee meeting on Tuesday the 29th of October 2024 was approved. The Chair thanked everyone for their attendance this evening.