

PARAGON HOUSING ASSOCIATION LIMITED

Minutes of Management Committee meeting

Online Video Conference Meeting

8 December 2021

Present: J Anderson
E Campbell
K Menzies
M Richards
F Speirs
F Wallace
S Young

Staff: M Torrance
E Mathershaw
W Baxter
M Thompson
M Binnie

In attendance: Gillian Houston, Arneil Johnston (part of meeting)

GOVERNANCE / MINUTES ETC

1. APOLOGIES

E McNie
R Murray
S Robertson

Standing Orders suspended to deal with agenda item 5c.

5c. Business Plan Review

M Torrance introduced Gillian Houston from Arneil Johnston who is “sense checking” the business plan in to inform discussions with lenders on potential covenant relaxation and the rolling credit facility.

Gillian Houston, Director of Finance Consultancy at Arneil Johnston advised that she is in the process of carrying out a review of the business plan and a financial health check.

Gillian provided committee with an overview of what will be done over the coming months, a background to Arneil Johnston, what the review will cover, progress to date and next steps and a background as to why this is being done.

Gillian advised that she should be in a position to present findings of the review by mid January.

There was discussion on how we take account of unknown factors and that these would be covered in projections of what might happen to interest rates etc.

Gillian Houston left the meeting.

2. COMPOSITION OF COMMITTEE

No change

3. MANAGEMENT COMMITTEE CALENDAR

No changes

4. GOVERNANCE ITEMS

RBS Credit Facility

M Thompson advised that the options from RBS on the £4m credit facility are:

- Extend for option 1 year – would cost £32k
- Convert to full revolving £3k annual fee plus £32k - up to 21 Dec 2025
- Drawdown – interest cost £67k
- Defer decision to Jan £850 plus vat

Committee members agree to defer decision to January.

Standing Order / Rules

M Torrance advised she awaits a response from solicitor on if the rule change is submitted as partial or full rule change as the FCA website is not clear. Once the rules are formally approved by FCA the Standing Orders can be updated and re-adopted.

Members Paper

Committee members approve new member and the use of the seal was approved.

Decision Register

JRW contract novation agreement was recently approved under Rule 55 resolutions.

The percentage of members who approved a Rule 55 will be added to the register for ease of reference.

Sub Committee Chair

At recent sub committee members the following Chairs were agreed and ratified.

- Audit – E Campbell
- H&S – M Richards
- F&GP – F Wallace
- HM&I – J Anderson

4a. Minutes of Previous Meeting 20 October 2021

There were no amendments to the minutes.

Proposed: J Anderson

Seconded: M Richards

Minutes Approved.

4b. Matters Arising

All covered in agenda.

5. BUSINESS ITEMS

5a. PHA Route Map Progress

A winter newsletter is being issued soon to all tenants and factoring owners. A survey will be included on our services.

Staff continue to work from home with some small groups working in the office when required. The current government guidance is to work from home until at least mid-January. Staff continue to be supported working from home and risk assessment with staff will be refreshed.

There has been no impact to date on contractors following recent restriction changes.

E Mathershaw provide an update on housing management services.

W Baxter advised that gas servicing maintenance is going well with contractor following protocols etc.

Medical adaptations are an issue mainly due to Occupational Therapists not being able to do assessments. There was discussion on this and what can be done to resolve this.

Some investment work taking a bit longer due to material and labour shortage.

There was recent storm damage to properties in Clacks and there is an issue with materials for certain types of roof tiles.

5b. Mid-Year Budget Review / Q2 2021/22 Management Accounts

M Thompson advised that the end quarter accounts are healthy with favourable variances.

M Thompson went through the Mid-Year Review presentation.

J Anderson left the meeting due to a prior commitment.

There was discussion on the projected surplus for what we projected and if there is opportunity to look at things we can spend on.

6. FINANCE & GENERAL SUB COMMITTEE

6a. Finance & General Sub Committee

M Torrance advised that part of the F&GP sub committee is to deal with staffing matters. There are three committee members on the staffing panel – E Campbell, F Wallace and M Richards.

M Torrance provided committee with a brief overview of staffing matter.

7. HOUSING MANAGEMENT & INVESTMENT

7a. Housing Management & Investment

The minutes of the meeting held on 18th October were uploaded.

The last meeting was held on 7th December 2021.

7b. Arrears / Voids / Repairs

The report was discussed in detail at the HM&I sub committee meeting yesterday.

The HM&I sub committee discussed an eviction report that F Wallace and M Torrance had approved. This is the first eviction report since covid. Committee members are asked to homologate. E Mathershaw provided a brief background to the report.

Committee members homologated the Chair's approval for the eviction report.

7c. Eviction Reports

There were none for consideration.

7d. ASB – taking a co-ordinated approach

E Mathershaw advised that we are taking a co-ordinated approach to dealing with ASB and are looking at an ASB app and telephone line service.

This will allow tenants and others to report in real time on their terms and of people are not comfortable using app can use the telephone line.

Falkirk Council currently has a 24hr ASB phonenumber but Clacks and Stirling Council do not operate this.

Spoken to some tenants involved in ASB issues and they support the idea of being able to do this.

There was discussion on the functionality of the App and the necessity of undertaking due diligence with regards to data protection and the General Data Protection Regulations.

There had been positive dialogue with Falkirk Council who are just setting up a central hub which all Falkirk Council wide cctv will be monitored and administered from.

We would purchase a CCVT unit and can see this being used in 2 areas – ASB if we have an estate/close, flytippers.

There will be the cost of the camera and an annual fee of £1k for the monitoring of the system.

Committee members approve to take part in a trial of the app and telephone line.

Committee members approve to purchase the cctv and set up a SLA with Falkirk Council.

Both subject to DPO being satisfied around Data Protection issues.

F Spiers left the meeting.

7e. HACT – Energy Hardship Fund

The Energy Hardship fund is a UK wide initiative offering tenants a voucher to assist with energy costs.

Only need to be an RSL to put in an expression of interest.

Organisations are asked to consider making a contribution to the fund. Committee are being asked to approve the contribution of £500.

Committee members agree to make a contribution of £500 to the energy hardship fund from the Community Projects Fund.

7f. Programme Report

W Baxter advised that the report was discussed in detail at the HM&I sub committee meeting yesterday.

The Scottish Government extended the deadline for installing interconnected Fire & Carbon Monoxide Detectors to February 2022. We are on track with the exception of around 100 properties we are having difficulty getting access to but work ongoing on this.

8. COST PLAN / TENDER APPROVALS

None

9. AUDIT COMMITTEE

9a. Audit Committee

The draft minutes of the last meeting held on 20th October 2021 were issued prior to the meeting.

9b. Internal Audit

No internal audits have been carried out this financial year. A programme is in place and the Internal Auditor has assured that all audits will be carried out before the year end.

9c. Internal Audit Provider

The 3 year term for the Internal Audit contract is up at the end of March. There was an option to extend the contract by a further 2 years.

The audit committee carried out an evaluation of the internal audit services and recommend to appoint the current internal auditor for a further 2 years.

The Internal Auditor has confirmed prices will be frozen.

Committee members agreed to extend the internal audit contract for a further 2 years.

10. HEALTH & SAFETY

10a. Health & Safety Update

The draft minutes of the last meeting held on the 9th November were uploaded.

The next meeting is due to be held in February.

10b. Stock Health & Safety Sub Committee - Remit

There had been a discussion with ACS who provide the safety manuals on the proposed Stock H&S Sub Committee and the view is that it would not invalidate anything within the manual. Remit will be brought to Committee for approval.

10c. Healthy Working Lives

No update

11. REGULATORY ISSUES

11a. SHR Risk Focus

M Torrance gave a brief summary of what the SHR are looking at as part of sector risks.

12. POLICY ISSUES

12a. Policy Monitor

To note

12b. Equalities Policy

Equalities project progressing well. Propose to issue the policy for feedback and bring a report to committee in January.

13. STRATEGY, POLICY & RESEARCH DEVELOPMENTS

13a. Grangemouth Housing Masterplan

Discussions are ongoing.

13b. Clackmannanshire Wellbeing Economy Anchor Partnership

No updates as the meeting was cancelled.

14. TRAINING / INFORMATION / ADVICE

14a. Annual Appraisal Report & Training Plans

The formal training plan is to be produced. It was noted some training has already been completed that was identified through the plan eg business plan sessions

14b. Committee Induction / Stock Tour

It was suggested holding the stock tour at the end of January.

14c. Conference & Training Schedule

To note

15. ANY OTHER BUSINESS

Noted rent increase will be considered at next meeting. Will use business plan assumptions as starting point for consultation.

16. DATE OF NEXT MEETING

The next meeting will be held on Wednesday 19th January 2022.

Signed: Chairperson	
Date:	