

## **PAISLEY HOUSING ASSOCIATION**

### **MINUTES OF THE BOARD MEETING HELD ON 29<sup>th</sup> MAY 2024 AT 6.00PM**

**This meeting was a hybrid meeting via Teams.**

Present in office: Ian Johnstone, Mairi Maclean, Elaine Templeton and Emmanuel Dufegha( arrived 6.09pm).

Present via Teams: Tina Russell, Neil McCall, Michelle Hart & Sandra Loney

In Attendance in Office: Kathleen McCutcheon, Lorna Colville & Sandra Marshall

In attendance via teams: Tracy Fraser, Craig Reid and Alan Graham

Observer via teams – Lorna Ravell from EVH

Guest via Teams – Ronnie Bell , Maryhill HA, Alastair McArthur, Maryhill HA ( joined 18.08)

Chief Exec explained that our Chair is on holiday and Elaine T has agreed to chair this month's meeting. Lorna Ravell is joining us as an observer as part of the Board appraisal process. Ronnie Bell and Alastair McArthur are joining us for Agenda Item no.3. Also to note this is Kathleen's last Board meeting.

#### **1a) APOLOGIES**

Apologies received from Karen McMillan

#### **b) RECORD OF ANY POTENTIAL CONFLICTS OF INTEREST**

None

#### **2a) MINUTES OF MEETING HELD ON 29.4.24**

Minutes of meeting agreed. Proposed Elaine Templeton, seconded by Tina Russell.

#### **b) MATTERS ARISING**

FLAIR Conference – information will be sent out on Friday.

Head of Finance and IT has confirmed that the 5 year Financial return was submitted to the Regulator today.

**Board Noted.**

#### **3) REPORT ON FOXBAR**

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

**Board Approved.**

Ronnie Bell and Alastair McArthur left the meeting at 18.20

**4) ANNUAL WRITE OFF REPORT**

Head of Housing provided a brief summary of the information in the report, advising that over the last few years, we were restricted on legal actions for rent arrears. This contributed to a number of tenancies having a higher balance when they were ended. These restrictions only ended in March 2024. Prior to authorising any write offs cases are referred to our debt collection agents to pursue recovery in accordance with our former tenant arrears procedures.

**Board Noted.**

**5) SECTION 5 TARGET REVIEW**

Head of Housing advised Board of the increased target set in place for 23/24 in October 2023 following a request from Renfrewshire Council. With the measures we put in place November 23 – March 24 we exceeded our target for housing section 5 applicants. We propose that these measures remain in place for 2024/25 to allow us to continue to assist Renfrewshire Council in tackling homelessness. This will also allow us to monitor the measures over the period of a full year.

Targets for 2024/25;

Offer all of our 2 apartment properties that become available for let to RC for section 5 applicants with the following exceptions;

- We have a transfer applicant with an A priority queuing for the property, in which case it would be offered to them first
- We have already a high number of vulnerable/section 5 applicants in the close

Allow 25% of our lets to section 5 to under occupy by 1 bedroom if Renfrewshire Council do not have an exact match from their homeless applications

Our letting target for section 5 applicants is increased to 35% & we would only offer properties to RC for nomination if we are unable to achieve our section 5 target for 2024/25.

**Board Approved.**

#### **6) KPI REPORT Q3 AND Q4**

Chief Exec confirmed that we are looking to make the indicators as close to the ARC as possible. Also FLAIR are looking to bring back some kind of benchmarking between us all. Head of Asset and Development went over explanation of the few red arrows within that section.

**Board Approved.**

#### **7) ADVICE TEAM POLICY**

Advice and Projects Manager confirmed that after the Advice Team internal Audit in December, some amendments to policies were required. This report is now confirming that all the amendments have been completed.

**Board Approved.**

#### **8) ANNUAL TENANCY SUSTAINMENT REPORT**

Advice and Projects Manager provided a detailed explanation of the tenancy sustainment figures and as the figures not sustaining were relatively low, there was no common link. It was noted that all bar 1 tenancy which failed had received support from the Advice Team.

**Board Approved the Report and the actions for 24/25.**

Head of Housing and Advice and Projects Manager left 19.42

#### **9) TENANT SAFETY QUARTERLY REPORT**

Head of Assets and Development highlighted the scorecard for Tenant Safety. Also confirmed that we are continuing to work with H &S consultants. Asset staff have had lots of training this year, including Asbestos, Legionella and Damp & Mould. The Ideal gas boiler issue – there are only 2 outstanding. The gas service contractor has handled this whole situation very well.

**Board Noted.**

## 10) IT ANNUAL REPORT

Head of Finance and IT provided summarised the Annual IT Report. In particular, the Head of Finance and IT highlighted:

[REDACTED]

One Board member asked how useful the Cyber Reporting from TSG has been. Although early days noted reports had been useful and easy to follow. The Head of Finance & IT agreed to speak to the relevant Board Member in more detail out with the meeting.

After some discussion, **the Board noted the report and the IT Action Plan update.**

**The Board Approved:**

- Committing to renewing the CX Contract with Civica for another 5 years.
- By Year 3 to actively be looking at alternatives to CX.
- The updated IT Action Plan

## 11) MANAGEMENT ACCOUNTS Q4

Head of Finance and IT highlighted some of the main points within the Management Accounts, including the net losses in most of the service charges due to refunds for poor services, in particular landscaping and maintenance of the common boilers, plus overspend in additional clear ups of common stairs by the common close cleaning company, not recharged to residents. The board were assured better systems/processes have been put in place to avoid/minimise these issues going forward. It was also noted Stage 3 Adaptations and Day to Day repairs were both over budget. Spend on stage 3 repairs being higher than the revised higher grant allowance. The Board asked whether increases were due to contractor costs? It was noted the overspends are partly due to rising hourly rates for some of our contractors, but also, we have undertaken a few more ad hoc environmental works &

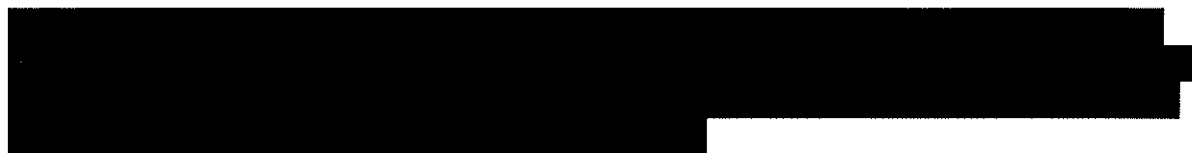
other newer repairs such as dampness and mould and some other tenant safety issues which increased our overall costs.

**Board Approved the Management Accounts for Q4 and their issue to the Lenders.**

## **12) TREASURY MANAGEMENT ANNUAL REPORT**

Head of Finance and IT confirmed that the Treasury Management Policy & the Treasury Management Report was reviewed using, as usual, the updated CIPFA Treasury Management Guidance but also the new SFHA Treasury Management Guidance.

The main change being the layout of the Policy and Annual Report and moving away from the Board specifically naming the approved lender and investors in the Policy, but instead setting out the criteria under which lenders / investors would be assessed, in particular their Credit Agency rating. This will give us greater flexibility to change as the funding market changes.



**Board noted and approved the report. In particular:**

- **Approved the revised Treasury Management Policy & ongoing changes to the Annual Report.**
- **Approved delegated authority to the Head of Finance & IT to arrange revaluation of the relevant secured stock with Virgin (Clydesdale Bank)'s preferred valuer**
- **Noted, a letter of compliance with the financial covenants for the Virgin (Clydesdale Bank) Loans, signed by the Chair, and including a copy of the 5 Year Financial Return and the makeup of the Board following the AGM, will be submitted to the lender, by the Head of Finance & IT by the 30 September 2024.**
- **Noted a Certificate from our auditors evidencing compliance with covenants will be submitted to the Royal Bank of Scotland, by the Head of Finance & IT by the 30 September 2024.**
- **Noted All lenders will receive the Financial Statements to March 24 by end September 24.**
- **Approve delegated authority to the Head of Finance & IT to invest available funds as per the new Policy.**
- **Approve delegated authority to the Head of Finance & IT to submit the Loan Portfolio Annual Return to SHR in line with Appendix 3 as per the deadline 30/6/24.**

### **13) ANNUAL PROCUREMENT REPORT**

Head of Finance and IT went over the report and highlighted the Association at 61% of all contractors/suppliers paid within the 30 days, this will be looked at to improve this % in 24/25 and increase in using suppliers/contractors based in the West of Scotland (including Renfrewshire), supporting the local community sustainment.

The Head of Finance & IT noted, tying in with the Procurement Continuous Improvement Programme currently under way, the Procurement Policy has been reviewed, in particular to review below regulated procurement processes and to increase levels of delegated authority given rising prices.

The Head of Finance & IT also highlighted the introduction of a Procurement Strategy, seen as good practice and which links with the Business Plan and Asset Management Strategy.

#### **Board approved:**

- the Annual Procurement Report and note the actions for 24/25.
- the revised Procurement Policy proposed, in particular the amendments to the delegated authority.
- the new Procurement Strategy.

### **14) OUTCOME OF BUSINESS PLAN REVIEW DAY /ANNUAL REPORT ON PROGRESS OF STRATEGIC OBJECTIVES FOR 2024**

Chief Exec confirmed the Business Plan had been updated after the review day. All changes noted in red. Board approved that we remove the objectives related to SLA's and the revised staff structure as these had been achieved from the Business Plan.

**Board Approved the changes to the Business Plan.**

### **15) UPDATE ON ORCHARD STREET**

[REDACTED]

[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]

**Board Approved.**

### **16) EQUALITY IMPACT ASSESSMENTS**

Chief Exec. confirmed that EIA's is outstanding from our previous audit. A copy of the template and process is provided. We have trialled this in some service improvement changes and the review of the Allocation Policy and it was successful.

**Board Approved.**

### **17) ARC REPORT**

Chief Exec confirmed that the ARC report to the regulator is due on Friday. The majority of figures have been included in various reports throughout the year. The ARC is available for the Board on the Portal .

**Board Approved the 23/24 ARC.**

### **18) UPDATE ON CE RETIREMENT**

Chief Exec confirmed that after the interview process by our HR panel Fiona McTaggart was selected as our new Chief Executive. She previously worked in Govan HA for 10 years. We have been asked by the regulator to provide:-

- a copy of the Board minutes approving Fiona's appointment
- a copy of Fiona's contract.
- arrangements to ensure continuity
- details of any handover

Chief Exec had a debrief with David Bond from the recruitment agency, who was very comfortable with the panel's choice.

**Board Approved the appointment of Fiona McTaggart as the new Chief Executive for Paisley Housing Association.**

### **19) BOARD APPRAISALS**

Corporate Services Officer confirmed that EVH will again be actioning our Appraisals this year. A survey monkey will be sent out next week for the Board performance and the Chair performance. Individual appraisal will be actioned on either 30<sup>th</sup> July or 8<sup>th</sup> August. CSO will contact everyone next week to get preferences for dates, times, face to face or remotely.

**Board Approved.**

## **20) AUDIT SUB MEETING MINUTES NOV 2023**

**Board noted the minutes.**

Emmanuel D left the meeting 19.37

## **21) AOCB**

Head of Finance and IT confirmed that our auditors, Alexander Sloan, have become an LLP and therefore the change is legal status required new letters of engagement to be signed for PHA and PSPS by the Company Secretary

**Board approved for the Secretary to sign letters of engagement for both PHA and PSPS.**

## **22) DONM**

The next meeting will be Monday 26<sup>th</sup> August 2024.

Chair expressed her thanks to Kathleen for everything she has done for the organisation during her time with us and looks forward to celebrating her retirement in July.

Meeting finished 7.45pm