



Minutes of the Meeting with Management Committee held on **Tuesday 29 August 2023 at 6pm** via in person & via zoom at CentrePoint

Minutes

Present:	David Cooper, Chair (DC)	Vikki Dallas, Vice Chair (VLD)	Heather Laing, Secretary (HL)
	Sandra Rodger (SR)	Blanche McGinn (BMcG)	Eddie Dallas (ED)
	Przemek Jozwik (PJ)	Colette Rooney (CR)	
In Attendance	Paul Lennon, Depute Director (PL)	Elaine Hyslop, Housing Manager (EH)	Paul Murphy, Senior Corporate Services Officer (PM)
	Elaine Byrne, Housing Consultant, Arneil Johnston (EB)		

	Agenda Item	Action
1.	<p>Apologies</p> <p>Apologies were NOTED for Cathy Brien, Elizabeth Cooper and Grant Kennedy.</p>	PM to update register.
	<p>Chairs Remarks</p> <p>DC welcomed everyone to the meeting.</p>	
2.	<p>Declarations of Interest</p> <p>None</p>	
3.	<p>3.1 Minutes of Previous Meeting held on 27 June 2023 (Issued in advance to committee)</p> <p>Proposed Sandra Rodgers Seconded Heather Laing</p>	
4.	<p>4.1 Matters Arising</p> <p>PL went through the matters arising schedule from the previous meeting with committee and all matters were completed.</p>	

	Business Plan	
5.	<p>5.1 Arneil Johnston Business Plan Review</p> <p>PL introduced Elaine Byrne from Arneil Johnston, Housing Consultants who have been working on the Co-op's Business Plan, mainly the financial viability part.</p> <p>EB firstly referred to the background of Arneil Johnston and their work within the sector. EB discussed the following topics with management committee from the presentation:</p> <p>Rent strategy Management committee were firstly provided with outcomes of a high level rent affordability assessment for Garrion. The following points were noted and discussed.</p> <p>Garrion rents were lower in general than Scottish and peer averages however 4 apartments were noted to be higher than average and it is something that the Co-op has looked at in the past.</p> <p>Investment provision Garrion has provided an extra £5k per unit to assist towards net zero targets and it was noted by EB that not all landlords are doing this within their plans at present. Garrion also sit around the middle of the sector average for investment in their homes.</p> <p>Inflation There was a more prudent assumption within our projections than the Bank of England forecast which expects CPI to return to 2% by quarter 2 in 2025.</p> <p>Debt Our debt per until will peak at £19k. Higher than the sector average for 2021/22.</p> <p>Cashflow There is a positive cash flow throughout the plan with an injection of a further £3.75M borrowing assumed.</p> <p>Covenant compliance Garrion complies with all bank covenants throughout the 30 year projections.</p> <p>EB went on to answer any questions from committee on the presentation.</p> <p>DC asked if we effectively had a clean bill of financial health and EB confirmed this was indeed the view of Arneil Johnston throughout the plan.</p> <p>VLD discussed the rent strategy and in particular the average rent for 4 apartments in Garrion. It was noted at this stage that Garrion's 4 apartments</p>	

<p>are mainly new build, so averages against all 4 apartments in the sector will include those of lesser quality housing. PL also confirmed that in recent years, the Co-op has looked at a different rent increase for 4 apartments and management committee had previously agreed that the increase for these property types should not be as high as others.</p> <p>EB confirmed this is something we should consider looking at going forward.</p> <p>DC thanked EB for her presentation and for the feedback amongst the group. DC thanked Arneil Johnston for all their work over recent times and for the contribution they have made towards the business plan review.</p> <p>Committee accepted the presentation / report with thanks.</p> <p>EB left the meeting at 6.40pm.</p> <p>PL discussed the presentation with committee and it was felt by all on the committee that the presentation was very positive overall and that it was also reassuring to see positive cash flows, full covenant compliance and continued investment within the plan.</p> <p>Management committee agreed that the Business Plan was looking very detailed and positive and can now be updated to reflect the review from Arneil Johnston and that subject to a few minor changes including typos, the Business Plan for Garrion for 2023-26 was APPROVED.</p> <p>DC thanked everyone involved for their hard work in getting to where we are with the Business Plan.</p> <p>PM confirmed that the document will be emailed to all members once approved editing is complete.</p> <p>5.2 Management Costs in Business Plan</p> <p>PL referred to the report from Cathy Brien, sent out to committee with the papers.</p> <p>PL stated that to make the business plan work, the co-op would need to make efficiencies and it was suggested that we consider from year 3, to look at a 15% reduction in management costs. PL also confirmed that there was nothing earmarked yet, but that we should be looking to the situation with interest rates and inflation rising, with management costs being a reasonable place to start making savings.</p> <p>DC asked if this would involve a sub committee and would staff be involved in the consultation on it. PL confirmed that as stated in the report, a full consultation would take place with committee and staff on management cost efficiencies.</p>	<p>PM to email out document</p>
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	<p>PL went on to say that updates would be provided when necessary at future meetings on this topic.</p> <p>The management committee APPROVED the report and recommendations sent from Cathy.</p>	
6.	<p>CentrePoint</p> <p>6.1 CentrePoint</p> <p>PL provided a verbal update confirming that lets were continuing and groups were still using the building.</p>	
	<p>Finance</p> <p>7.1 Draft Annual Accounts (Issued in advance to committee)</p> <p>PL guided the committee through the draft Annual Accounts which had been sent out in advance of the meeting.</p> <p>Committee NOTED the presentation of the draft annual accounts and APPROVED the Draft Annual Accounts.</p> <p>7.2 Draft Management Accounts</p> <p>PL took the committee through the draft Management Accounts</p> <p>Committee NOTED the presentation of the draft annual accounts and APPROVED the draft Management Accounts.</p> <p>7.3 Financial Letters of Representation (Issued in advance to committee)</p> <p>These were discussed and will be signed at the AGM by relevant committee members.</p> <p>7.4 External Audit</p> <p>PL advised that the auditors were completing the final pieces of paperwork prior to the AGM taking place of the 19th of September.</p>	
8.	<p>Correspondence</p> <p>8.1 Our regulation of social housing in Scotland (Issued in advance to committee)</p> <p>PL discussed and Committee NOTED the correspondence.</p>	

	<p>8.2 Regulator’s report highlights positive practice in social landlords’ Annual Assurance Statements (Issued in advance to committee)</p> <p>PL discussed and Committee NOTED the correspondence.</p>	
	<p>8.3 Thistle Tenants Risk - Insurance (Issued in advance to committee)</p> <p>PL discussed and Committee NOTED the correspondence.</p>	
	<p>8.4 Donation to Positive Action in Housing – £50 – Turkish Earthquake Appeal</p> <p>PL discussed and Committee NOTED the correspondence.</p>	
	<p>8.5 Letter from former Committee Member Fiona Shearer</p> <p>PL discussed and Committee NOTED the correspondence.</p>	
<p>9.</p>	<p>Health & Safety</p> <p>9.1 Health & Safety Update</p> <p>Damp & Mould PL referred to the report in the papers and confirmed the Co-op is committed to addressing any damp and mould issues if they are reported. We will follow our Damp & Mould policy, to which we carry out: inspection, detection and remediation of probable sources of mould including faulty mechanical extraction and ventilation.</p> <p>Robust advice will be given to tenants to help them eradicate the cause with other site visits arranged to ensure the proper result and tenant satisfaction. All cases are recorded on our systems with photographic evidence.</p> <p>Gas Safety We are 100% compliant and all gas fed properties are currently up to date with gas services, Gas service is carried out annually or at void stage.</p> <p>Electrical Safety We are 100% compliant in all our properties and all properties are up to date with Electrical testing, Electrical testing is due every five years or at void stage.</p> <p>Water safety Properties with cold water storage tanks will have them chlorinate cleaned and certified at void stage and checked yearly during tenancy visits.</p> <p>Fire Safety All closes are checked on a monthly basis and any items in the close will be noted and passed on to maintenance and housing officers. Tenants will be</p>	

lettered and items will be removed at a charge to the block or property responsible. EH reminded committee that we promote home fire safety visits at settling in visits and refer any risk or vulnerable tenants for home fire safety visits which are carried out by Scottish Fire & Rescue Service.

Smoke, Heat and carbon monoxide

We are 100% compliant with all our properties having interlinked smoke heat and carbon monoxide detector alarms fitted in the correct positions and certificated by the installer.

Asbestos

It was confirmed to committee that asbestos management surveys are carried out to any properties that were built before the government ban of asbestos in 1999 and in properties we don't have a report for at void stage or when any major incidents that occurs i.e. Floods, fires.

We currently have:

- Garrion Properties: 252
- Properties checked or known: 123
- Properties that are known to have asbestos: 47
- Closes checked and known to have asbestos: 19

Although we have 3 more of our properties surveyed and awaiting reports.

EPC's (Energy performance certificate)

Committee were reminded that as a social housing landlord, the Co-op is required to have a valid energy performance certificate on file for all of its properties. We have 252 properties and currently have 249 up to date 3 properties that are being problematic with access issues and have a further 3 that will run out of date and be required by November this year. Our maintenance team can assess and process EPC's in-house and get audited regularly to ensure all information is as accurate as possible.

Repairs Performance

Emergency Repairs

- Total number of emergency jobs for this period was 29 compared to 25 in 2022-23.
- Average time to complete an emergency repair for this period was 1.7 hours compared to 2.2 hours in 2022-23.
- No jobs failed our timescales in this period which matched the same period from 2022-23.

Non-Emergency Repairs

- Total number of non-emergency repairs for the period was 105. The total for the same period in 2022-23 was 146.
- Average time to complete non-emergency repairs was 4.2 days compared to 3.6 days for the same period in 2022-23.

	<ul style="list-style-type: none"> No jobs failed our timescales in this period which matched the same period from 2022-23. <p>Committee asked PL to pass on their thanks to KS for his very detailed report.</p> <p>Staff Health & Safety</p> <p>PM advised that we are in discussions with an online training provider to assist with staff training on various aspects of health and safety.</p> <p>PM advised committee that the office PAT testing was due to take place in October and this had been programmed in for the first week in October. The office microwave had to be replaced due to an issue with the wiring.</p>	
10.	<p>Governance</p>	
	<p>10.1 Ethical Conduct and Notifiable Events</p> <p>None</p>	
	<p>10.2 Payments, Benefits & Entitlements</p> <p>None</p>	
	<p>10.3 Membership Report (Issued in advance to committee)</p> <p>PM advised committee that there was one new application for membership which had been received since the last management committee meeting.</p> <p>The application for membership was APPROVED.</p> <p>No other update required discussing.</p>	<p>Membership list to be updated to include new member</p>
	<p>10.4 AGM Arrangements – Committee Members Standing Down</p> <p>PL read through the report on the AGM arrangements and confirmed that the Co-operative’s Annual General Meeting will take place on Tuesday 19 September 2023 at 6pm.</p> <p>PL confirmed that Under Rule 39.1, one third of the Committee Members are required to stand down each year. The following will therefore require to stand down:</p> <p>Victoria Dallas, Patryk Topolski, Blanche McGinn, Eddie Dallas and Elizabeth Cooper under the one third provision.</p> <p>Grant Kennedy to stand down as an appointed member.</p>	

	<p>PL confirmed that on AGM night we should have a management committee consisting of 13 members.</p>	
	<p>10.5 Secretary's letter prior to AGM</p> <p>PM advised that Rules 62 to 67 of the Cooperative's Rules, had been followed and complied with.</p>	
	<p>10.6 Self Assessment</p> <p>PL confirmed that the self assessment audit is being carried out by Mulholland Housing Consultants and is in the process of being carried out. The audit is going well and a full report will be provided at the October meeting.</p>	
11.	<p>Strategy</p> <p>11.1 Gowkthrapple</p> <p>PL confirmed that there was no update due for this meeting.</p>	
	<p>Operations</p>	
12.	<p>12.1 Housing Management Performance Reports (Issued in advance to committee)</p> <p>EH referred to the report ,the void performance has increased from 6.1 days to 8.6 days turnaround as the same quarter of the previous year. Performance in this area is still good and remains well within the Scottish Average of 51.58 days. The loss in monetary terms is £607 which is 0.05% of our annual rental income.</p> <p>There were no refusals recorded this quarter however, due to the increase of refusals last year we will continue to closely monitor the reasons should there be any.</p> <p>The arrears are being managed well currently sitting at 4.85% and are within the Scottish Average of 6.34%. This is an area that has been given top priority and engagement with all tenants involved and is reflected in the performance.</p> <p>EH was asked if former tenants with arrears were still being pursued for payment.</p> <p>EH confirmed the process for recovery and the difficulties involved.</p> <p>Committee thanked EH for the presentation.</p>	

	<p>12.2 Sleepover Room at Law View Sheltered Complex (Issued in advance to committee)</p> <p>EH discussed the detailed report.</p> <p>The committee APPROVED the new charges proposed, to assist with the cost of the service provided.</p>	
13.	<p>Staffing</p>	
	<p>13.1 Staffing Update</p> <p>PL provided a verbal update.</p>	
14.	<p>Compliance</p>	
	<p>14.1 Report on Compliance / Tenant Health and Safety / SHR Checklist Performance Report (Issued in advance to committee)</p> <p>PL referred to the report written by Cathy Brien, Director. PL confirmed that a compliance audit was carried out by Cathy on the 4th July 2023 where each of the following safety requirements were examined:</p> <ul style="list-style-type: none"> • Gas safety; • Electrical safety; • Water safety; • Fire safety; • Asbestos; • Damp and Mould; <p>The audit included checking policies and procedures along with the recording processes on the SDM computer system. A number of the Co-operatives properties/blocks were reviewed to evidence compliance.</p> <p>PL also confirmed our approach to tenant health & safety was robust and with regards to electrical safety we were one of the few landlords with 100% compliance.</p> <p>DC complimented the report provided and committee were pleased overall with tenant health & safety.</p> <p>14.2 Equalities</p> <p>PL stated that in October 2022, the Management Committee approved our Equality & Diversity Policy.</p> <p>In January 2023, we sent all tenants an Equality, Diversity & Inclusion Survey to be completed, if they so wished. Tenants had the opportunity to complete the form in paper form and online.</p>	

	<p>Tenants were advised that they only needed to complete the survey form if they wanted to, however the information gathered would be used to promote their interests.</p> <p>We were mindful that the information requested was deeply personal to the individual and many of our tenants may be reluctant to complete the survey.</p> <p>PL stated that unfortunately we received a low number of surveys returned.</p> <p>The Equality, Diversity & Inclusion Survey was reissued to tenants in July 2023.</p> <p>To increase the number of surveys returned, the survey was incentivised. All tenants who completed a survey were entered into a prize draw.</p> <p>We are currently working on an Equality and Human Rights Impact Assessment (EQHRIAs) to accompany all our policies and procedures and progress on this will be provided at a forthcoming meeting.</p>	
	<p>14.3 Succession to Tenancy Policy (Issued in advance to committee)</p> <p>The policy was APPROVED</p>	<p>PM to update policy register</p>
15.	<p>Deferred Agenda Items</p>	
	<p>None</p>	
16.	<p>Any Other Competent Business</p>	
	<p>PL reminded committee members that the AGM would take place on Tuesday the 19th of September.</p> <p>DC thanked committee & staff for attending the meeting.</p> <p>The meeting ended at 7.48pm.</p>	
17.	<p>Date of Next Meeting</p>	
	<p>Management Committee Meeting: 6pm Tuesday 24 October 2023</p>	