

## Homes for Life Housing Partnership

### Minutes of the Meeting of the Board of Directors of Homes for Life Housing Partnership held at The Maitlandfield House Hotel, Ante Room In Haddington on Wednesday 28<sup>th</sup> November 2019

Present	
Alan Brown (Chair)	David Rose
Luke Bullock	Carol Widdowson
Jamila Greig	Donna Wight
Gordon Leitch	

In Attendance	
George Russell	Business Manager
Alison Gorrie	Corporate Services Officer
Dave Roberts	Chiene & Tait - Finance Agent

#### 1.0 Attendance

##### 1.1/2 Welcome & Apologies

The meeting started 7.15pm

Apologies received from Graeme MacGregor.

##### 1.3 Attendance Sheet

The meeting noted the Attendance Sheet.

**The Attendance Sheet was agreed by the meeting.**

*Action: AG to update the Attendance Sheet*

##### 1.4 Declaration of interest

None raised.

##### 1.5 AOCB Requests

Time permitting:

- Discussion regarding directors and co-options
- Next Board Meeting 19<sup>th</sup> February rather than 26<sup>th</sup> February to discuss rent increase.

#### 2.0 Items for Consideration & Approval of Recommendations

##### 2.1 Minutes

##### 2.1.1 Board Meeting 30<sup>th</sup> October 2019

The meeting noted an amendment to the minute to reflect the following:

- Item 2.1.2 Re-election of Alan Brown as Chair and Jamila Greig as Vice Chair should have been proposed separately.
- Item 2.2.2.2 Bullet point 2 reads...*'as this service is to out-sourced'* should read ....*'as this service is to be out-sourced'*.
- Item 3.1.1 Remove *'any questions'* at the end of the item.
- Item 4.1.2.1 Review: currently reads *'feedback received will be brought'* should read ...*'feedback received will be bought'*

**Subject to amendments the minute was proposed by Jamila Greig, seconded by Donna Wight and agreed by the meeting.**

*Action: AG to amend Minute*

## 2.2 Finance

### 2.2.1 Quarterly Management Accounts Report

Dave was introduced to the meeting.

This is the 2<sup>nd</sup> quarter of new financial year. HFL are currently outperforming the budget with a positive variance of £87k. There is 1 area with negative variance 'Void Maintenance' with expenditure exceeding budget by £9k.

We are loan covenant compliant, comfortably exceeding both Interest and Security Cover indicators.

The projected outturn is a deficit of £109k (budgeted deficit of £135k), a favourable variance of £26k.

#### Income & Expenditure Account

The surplus for the period is £243k compared to budgeted £156k, a favourable variance of £421k.

Larger positive variances include:

- Management Expenses - £23k variance relates to budget for additional staff not utilised. Temporary Maintenance Officer is costed against Temporary Services.
- Planned Maintenance - £28k due to the timing of works being carried out - works expected to be carried out in quarters 3 & 4. The £377k of painter work is to be deferred until next financial year.

#### Balance Sheet

The meeting was advised that there were £29k worth of component replacements this quarter.

Debtors increased slightly to £33k (March 2019: £26k).

Cash at bank and in hand balance is £2.182k – an increase of £2k (March 2019: £2.180k). Reserves total as at 30 September 2019 £4,071k (March 2019: £3,829k).

The meeting noted continued good performance against all key ratios, including both loan covenants and a very positive position.

The meeting was asked if there were any questions.

Temporary Technical Officer - this has been a temporary position for about 3 years, an employer saving on direct costs - savings offset by agency fee and VAT. Net cost is not significantly higher. The current temporary officer has previous management background and the possibility of delegating procurement.

It was noted that the Business Plan does show that we want it to be permanent post. There is an intention for a permanent post for an Operations Manager rather than a Customer Services Manager. With a view to take over duties from the Business Manager.

**2<sup>nd</sup> Quarterly Management Accounts were proposed by David Rose, seconded by Gordon Leitch and agreed by the meeting.**

### 2.2.2 Proposed Rent Increase for Consultation Report

A report and relevant papers had been circulated to the Board.

The meeting was advised that there is uncertainty over the fallout from Brexit and whilst inflation may remain at current levels or drop it would be prudent to provide for an increase and to assume inflation over the period could be in the region of 2 - 2.5%.

Homes for Life have consistently put through low rents for a number of years. A prudent measure would be to put through a 'middle ground' increase and this would be viewed as such with the Regulator. We have to be mindful that putting through a lower rent will not help us for future years and that lower rents would leave us 'tight' /with small margins on loan covenants if we reduce the increase to 2% for example. Dave Roberts was able to advise and support the findings.

Discussions took place regards the option for a 2% - 2.5% increase; it was noted the Business Plan took account of building sector inflation - the meeting believed this to be a prudent measure.

There were a number of options and a vote was taken for either a 2.10% or 2.25% increase. It was a majority of 4 to 3 directors proposed we consult our tenants on 2.25%.

The Business Manager advised that a revised budget on the 2.25% will be brought back to the Board for the February meeting.

**Proposed rent consultation for 2.25% was proposed by David Rose, seconded by Gordon Leitch and agreed by the meeting.**

*Action: ACSM to consult with tenants*

## 2.3 Customer Services

### 2.3.1 Tenant Consultation on Policies

These policies were issued with the Autumn Newsletter:

New

- Customer Services Standard Policy
- Letting standard - Proposed appendix for Voids

Review:

- Tenancy Management Policy - proposed review to address outstanding issues from delayed Housing (Scotland) Act 2014 implementation.

**Policies were proposed by Gordon Leitch, seconded by Jamila Greig and agreed by the meeting.**

*Action: AG to review policies for file*

### 2.3.2 Annual Performance survey Returns – Prize Draw

A report was presented to the Board regards the results of the 278 surveys sent out and the 39 completed returns (14% return rate).

We received positive feedback, a large number of tenants were 'not interested' in Tenant Involvement however, a large number of our tenants reported that they were satisfied with the Annual Customer Report.

Directors were asked to assist with the prize draw for those tenants who had returned their surveys. These were:

- Ms Karen Thompson - Cockenzie
- Mr & Mrs Bowd - Elphinstone
- Mr Bruce Fraser - Gullane
- Mrs E Salkeld - Cockenzie
- Mr & Mrs MacDonald - East Linton
- Mr & Mrs Kerr - Ormiston

*Action: AG to raise payments for tenants*

## 2.4 Governance

### 2.4.1 Assurance Statement - Verbal Update on Submission

A copy of the GWSF briefing was circulated to the Board.

The Business Manager advised that the briefing was a 'snapshot' of what the 157 housing associations had said in their first Annual Statement. He advised that on page 2 which identified what was declared of the document, that Homes for Life was amongst 21% of those that declared no material compliances, referring to improvements but not specifying them.

The Regulator will engage with those who identify a non-compliance.

Directors had added that a Scrutiny Panel should be a priority – a number of directors noted that they would be interested.

Discussion ensued regards the function of the panel and whether there was a need for a separate Committee/Panel and that the Board in fact scrutinise and agree all returns to the Regulator.

It was noted that at a quarterly Board Meeting we can include a simplified monitoring of performance however, there could be a possibility for 'sampling' or 'spot check' audit by the Board moving forward.

It was agreed that we could look at arranging a meeting in April, to be discuss this further.

## 2.4.2 Freedom of Information Implementation

### 2.4.2.1 RGDP DPO & FOI Consultants

A copy of the FOI & EI Policy was circulated to the Board.

The meeting was advised that from 11 November 2019, Homes for Life would become a designated Scottish Public Authority and would therefore need to make information available in accordance with FOISA and EIR - we achieved the deadline.

We have updated our website with the information required in accordance with the regulation and will be updated accordingly.

As agreed by the Board we have engaged with RGDP as our DPO and due to have our first meeting with them in early December. They aim to complete an initial audit on our GDPR.

Training will be carried out in due course for both staff and directors.

### 2.4.2.2 Policies

- Privacy Policy - proposed review and under preparation
- Freedom of Information & Environmental Information Policy

**Policies were proposed by David Rose, seconded by Gordon Leitch and agreed by the meeting.**

*Action: Update to be given to the Board at the next meeting  
Update the Policy file*

### 2.4.3 Policies

- Update Dignity at Work Policy - (Extensively revised by EVH Model Policy)  
**Proposed by David Rose, seconded by Jamila Greig and agreed by the meeting.**
- Emergency Call-Out Policy - No material changes  
**Proposed by David Rose, seconded by Gordon Leitch and agreed by the meeting.**
- Credit Card Expenditure Policy - No material changes  
**Proposed by Carol Widdowson, seconded by Jamila Greig and agreed by the meeting.**

Copies of policies had been circulated to the Board.

*Action: AG to review policies for file*

## 2.5 Meeting Schedule 2020

The meeting discussed the schedule for 2020.

There were suggestions around the:

- Away Day - to revisit/review the Business Plan
- Training/Review - to start at 6pm through to 9pm: Governance and RGDP training
- Proposed inclusion of a Self-Assessment Group
- Include in Critical Dates Self-Assessment at the end of October.

The meeting agreed that the April meeting could be used as a training opportunity.

## 2.6 Membership

- Susan MacDonald - Gifford
- Graham McGowan - Gifford

**The Membership Applications was proposed by David Rose, seconded by Jamila Greig and agreed by the meeting.**

### **3.0 Items for consideration Only**

#### **3.1 Health & Safety Update**

##### **3.1.1 Update on Asbestos Prestonkirk House**

This issue has been ongoing for a long time as first surveys were carried out February/March.

A Tenant meeting has been arranged for 29/11/2019, the Business Manager, 2 directors and staff will be in attendance. Also, in attendance Surveyor and Asbestos Management for ELC; HFL Solicitor; HFL ACS Asbestos Specialist. A copy of the draft agenda was attached.

During this process ELC has changed their position and have taken a view of no shared responsibility at Prestonkirk. However, we each own space within 1 building, 2/3rds HFL and 1/3rd ELC Library and Day Care Centre. Walls & roofs are common responsibilities.

ELC had completed a rough outline of a plan - they say they only have responsibility for Library and Day Care Centre, so that's why it is important for HFL to take legal advice and complete our own Management Plan.

The Business Manager advised the meeting that he had raised a Notifiable Event with the Regulator on 7<sup>th</sup> October. We have been made aware that more than one tenant has contacted the Regulator and we believe that they have been advised that this is not how it works.

Currently, we are managing the risk and as long as tenants take our guidance nobody is at risk. 2 Smiddy Wynd we will be re-instating the ceiling after the roof space has been cleared (tenants have been decanted to a void property in Haddington).

We are unable to give a concise management plan - this is due to unresolved issues with ELC and outstanding information.

*Luke & David left the meeting – then they returned to meeting within 5 minutes.*

The meeting was provided with extract of proposed management schedule for common areas and one of the flats - others are still being prepared. The Business Manager advised that as we do to have consensus at present regards ownership, common burdens and implications of those on respective responsibilities our solicitor advised we need to not constrain or undermine our position on these.

The Business Manager advised that he update the Board after the Tenant Meeting and progress thereafter.

### **4.0 For Noting Only**

#### **4.1 Publications**

SHR - Letter & booklet 'How we regulate: A guide for tenants and service users'.

### **5.0 AOCB**

- Recruitment of CSM & Temp Cover  
The temporary cover for the CSM post had fallen through however, the current Housing Officer will act up at a higher grade.
- Resignation & Recruitment of Temporary Maintenance Officer - Verbal Update  
The new temporary Maintenance Officer will start on 9<sup>th</sup> December.
- Directors and Co-options  
Need to place an advert out for specialist co-options.

**Next Meeting** - The meeting closed at 9.15pm

- Next Meeting will be held on Wednesday 19<sup>th</sup> February 2020

**ADOPTION OF THESE MINUTES PROPOSED, SECONDED AND THEREAFTER  
APPROVED BY THE DIRECTORS PRESENT AT A MEETING OF A BOARD OF  
DIRECTORS HELD ON 19<sup>th</sup> NOVEMBER 2020 TO BE AGREED**

<b>Proposed By:</b> Name of Director	
<b>Seconded By:</b> Name of Director	
<b>Signed:</b> Chairperson or Vice Chairperson	
<b>Date</b> <b>Signed:</b>	