

Prospect Community Housing
 Committee Meeting – September 2022
 28 September 2022, 7:00 PM — 9:00 PM BST

Present:	Naomi MacKenzie Mo Connolly Jolly Oluka Peter Matthews Mary MacRaild Alan Gee Milind Kolhatkar Sharon-Lee Bow Shulah Allan Brendan Fowler Catherine Louch Neil Munro Colin James Marianne Wilson	Chairperson Vice Chair Secretary Treasurer Committee Member Committee Member Committee Member Committee Member Committee Member Director Housing Manager Property Services Manager Finance Manager Corporate Services Officer
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Apologies:	Simon Campbell Chuks Ododo Amanda Miller	Committee Member Committee Member Committee Member
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1	Welcome and Apologies	
	Brendan Fowler welcomed all attendees to the meeting and apologies were noted from Simon Campbell, Chuks Ododo and Amanda Miller.	
2	Declaration of Interest	
	There were no declarations of interest.	
3	Election of Office Bearers:	
	Brendan Fowler advised there had been one nomination received for all office bearer positions and there would be no requirement for an election process.	
3.1	Election of Chairperson	
	One nomination had been received from Naomi MacKenzie.	
	The nomination was proposed by Milind Kolhatkar, seconded by Mary MacRaild and approved by all members present. Naomi MacKenzie was duly elected as Chairperson.	
	Naomi MacKenzie took over the chairing of the meeting.	

<p>3.2</p>	<p>Election of Office Bearers (Vice Chair, Treasurer, Secretary)</p> <p>Election of Vice Chair</p> <p>One nomination had been received from Mo Connolly.</p> <p>The nomination was proposed by Jolly Oluka, seconded by Mary MacRaild and approved by all members present. Mo Connolly was duly elected as Vice-Chairperson</p> <p>Election of Treasurer</p> <p>One nomination had been received from Peter Matthews.</p> <p>The election was proposed by Alan Gee and seconded by Shulah Allan and approved by all members present. Peter Matthews was duly elected as Treasurer.</p> <p>Election of a Secretary</p> <p>One nomination had been received from Jolly Oluka.</p> <p>The nomination was proposed by Peter Matthews, seconded by Sharon-Lee Bow and approved by all members present. Jolly Oluka was duly elected as Secretary.</p>
<p>4</p>	<p>Review of Working Group Remits</p>
	<p>Brendan Fowler presented the remits and noted that as the Business Plan Working Group started mid-year, we will not review the remit of this group.</p> <p>The remits for the Budget Working Group, Equalities Working Group and Development Working Group were proposed by Mo Connolly, seconded by Alan Gee, and approved by all members present.</p>
<p>5</p>	<p>Election of Working Group Members:</p>
<p>5.1</p>	<p>Budget Working Group Naomi MacKenzie, Peter Matthews, Alan Gee and Milind Kolhatkar were elected to the Budget Working Group.</p>
<p>5.2</p>	<p>Development Working Group Alan Gee, Mo Connolly, Simon Campbell, Sharon-Lee Bow and Jolly Oluka and were elected to the Development Working Group.</p>
<p>5.3</p>	<p>Equalities Working Group Milind Kolhatkar, Simon Campbell and Shulah Allan were elected to the Equalities Working Group.</p>
<p>6</p>	<p>Minutes of Meeting held on 31 August 2022</p>
	<p>The minutes of the meeting held on 31 August 2022 were proposed by Mo Connolly, seconded by Jolly Oluka and approved by all members present.</p>
<p>7</p>	<p>Matters Arising Report</p>

	The Matters Arising report was noted.
8	Register of Undertakings
	The Register of Undertakings was noted.
9	Policy Review
	<p>FIN01 Financial Regulations policy was presented by Colin James. Colin noted there were general updates due to change in legislation. There are some minor amendments within the policy; in section 8.4 the need for longer term forecasting to be incorporated into budgets has been added. Section 11.1 has been updated to reflect the phase out of cash as we no longer accept cash in the office.</p> <p>A discussion took place around the EQIA and whether we need to include the impact of no longer accepting cash on older or vulnerable tenants. It was agreed this will be updated to reflect the options still available and to positively demonstrate there is no equalities issue here.</p> <p>FIN03 Procurement of Finance policy was presented by Colin James. Colin noted no changes were made to this policy.</p> <p>The decision to accept these policies was proposed by Jolly Oluka, seconded by Alan Gee and approved by all members present.</p>
10	Management Team Report
	<p>Brendan discussed item 1.2 on the report regarding the rent cap from the government. The Government have not said what they will do from 1st April 2023, however Brendan will provide updates in the coming months when any new information on this is released.</p> <p>Neil gave an overview of his section of the report.</p> <p>Catherine gave an overview of her section noting under 3.3, the Fuel support section, that we had submitted a bid for a social housing fuel fund which unfortunately we weren't successful in. We are unable to take forward that project however we are currently looking at joint projects with fellow Archie members. One of these may include employing an energy advisor.</p> <p>Colin added to his report regarding the insurance that there are no claims related increases. However, there is an increase of around 10% due to the rebuild costs increasing in the current economic climate.</p>
11	Risk Management Quarterly Review – Money Category
	The Money category was presented for review.
11.1	Rent Restrictions; Potential Government intervention restricting rent levels for Housing Associations

<p>11.2</p>	<p>Colin James presented the report on the above risk. This is a new risk and Colin is proposing to make this a red risk, and to “treat” it due to actively reviewing on a regular basis.</p> <p>Financial models are not accurate resulting in weaker financial position</p>
<p>11.3</p>	<p>Colin James presented the report on the above risk. No changes on this risk. It was proposed that the likelihood score could be increased, Colin agreed to change the likelihood from a 1 to a 2.</p> <p>Unknown future cost of past service pension deficit may cost Prospect more than budgeted</p>
<p>11.4</p>	<p>Colin James presented the report on the above risk. Colin has changed the likelihood from a 3 down to a 2. Brendan spoke about the pension funds and how the next review is now not till 2024. We will continue to use a budgeted figure beyond the 3 years. It was discussed if the risk can come back to the committee sooner than the usual cycle and it was confirmed it would be immediately brought back if we are aware of the scheme going into deficit again.</p> <p>Increase in costs due to legislative and wider political changes</p>
<p>11.5</p>	<p>Colin James presented the report on the above risk. Colin recommended it is kept as a red high risk.</p> <p>Anticipated planned maintenance spend is understated resulting in financial difficulties</p>
<p>11.6</p>	<p>Neil Munro presented the report on the above risk with no proposed change to the scoring.</p> <p><i>This risk led onto a discussion from Committee suggesting a new risk item regarding damage to properties due to adverse weather conditions as a result of climate change. It was discussed that these risks are covered by insurance but there is a risk of our premiums being increased if we have more weather related claims. This will be kept under review by Management Team.</i></p> <p>Significant increase in rent arrears due to external pressures</p>
<p>11.7</p>	<p>Catherine Louch presented the report on the above risk and noted another control had been added in to lobby Scottish government to stop freezes on evictions. It was suggested that a section to link to welfare rights and supporting tenants to funding for disability and Scottish child payments can be added in.</p> <p>Inability to evict tenants due to Sheriffs not granting eviction decrees due to cost-of-living emergency legislation, resulting in an increase in rent arrears.</p>
<p>11.7</p>	<p>Catherine Louch presented the report on the above risk and noted the change to the risk, before it stated not granting eviction decrees due to covid and now this has changed to due to cost-of-living emergency. The scores remain the same. It was pointed out that the colour should be amber and not red, Catherine will change this.</p>

	The risks were proposed by Peter Matthews, seconded by Alan Gee and approved by all members present.
12	Annual Approval of Scottish Housing Regulator Regulatory Standards Assurance Statement
	<p>Brendan Fowler presented the report which includes an equalities statement, as per the regulator requesting this be added in.</p> <p>Brendan advised he will not submit the statement until closer to the deadline, due to any changes that the regulator might ask for relating to rent freezes. Brendan advised he will bring back for review if it changes.</p> <p>The statement was proposed by Alan Gee, seconded by Peter Matthews, and approved by all members present.</p>
13	Membership List Review
	<p>Brendan confirmed we are still following up from the AGM member list and the attendees and we will come back in March/April time with any other members that may have ceased.</p> <p>There was one member that has been removed from the membership due to passing away.</p> <p>This change was proposed by Mary MacRaid, seconded by Jolly Oluka, and approved by all members present.</p>
14	Developments Update
	<p>Neil advised we have received some costings from Smarts however a meeting is set up for next week to discuss further.</p> <p>The Woods Centre is making good progress. Although we have appointed CCG, the contract is not in place as yet. Neil and Brendan have met with designers and engineers and will bring plans to the development working group to discuss in further detail. Timescales are still to be agreed with the council. Brendan added that CCG have been good to work with so far. It was requested by a member of the Development Working Group that they are able to take a walk down to the Woods Centre at the next WG meeting to see the site.</p> <p>The report was noted.</p>
15	Information Only Items
	<p>The following reports were noted:</p> <ul style="list-style-type: none"> · Annual Report on Committee Attendance & Training · Annual General Meeting Minutes
18	AOCB
	Catherine asked for a photo for social media purposes of the new office bearers.

	Naomi MacKenzie thanked everyone for attending the meeting.	
17	Date of Next Meeting: 26 October 2022 at 19:00	

Signed: 

Date: January 2023