

**MINUTE OF MEETING  
PARTICK HOUSING ASSOCIATION BOARD  
HELD REMOTELY USING VIDEO / CONFERENCE CALL  
6.15pm Wednesday 18 August 2021**

**Present:** Alan Howie (Chair)  
Annette Bonar  
David Downie  
Alastair Firth  
Jeremy Kemp  
Patrick McGlinchey  
Yvonne MacQuarrie  
Les Milne  
Janet Napthine  
Helen Turner  
Jennifer Young

**Apologies:** Iain Mackenzie (leave of absence)

**Attending:** Stewart MacKenzie, Chief Executive (CEO)  
Georgina Kent, Operations Director (OD)  
John McIntyre, Finance Director (FD)  
James Armit, Senior Corporate Services Assistant (Minutes)

<p><b>Item 1</b></p>	<p><b>Chair's Welcome</b> The Chair welcomed everyone to the meeting and thanked everyone for their attendance.</p> <p><b>Apologies</b> Apologies were noted as detailed above.</p> <p><b>Declaration of Interest</b> No interests were declared.</p>	
<p><b>Item 2 Doc 1</b></p>	<p><b>Approval of Previous Minutes: PHA Board – 16 June 2021</b> The minute of 16 June 2021 was agreed as a true record. On a proposal by Jennifer Young and seconded by Les Milne, the minute was <b>approved</b>.</p>	
<p><b>Item 3 Doc 2</b></p>	<p><b>Review of Action Tracker</b> A number of the items on the action tracker had been completed or were included within the agenda for this meeting.</p> <p>The Board <b>noted</b> the action tracker.</p>	

<p><b>Item 4 Dec 1</b></p>	<p><b>Audited Financial Statements 2020/21</b>  The FD introduced this report seeking approval of the Audited Financial Statements for 2020/21 and the Letter of Representation. There was some discussion on the Covid-19 pandemic and how this had affected how we had operated since March 2020. This included the main contractor (CBC) for our St Peters new build project going into administration as well as pandemic restrictions delaying and adding costs to this project, which had been discussed previously at the Investment Committee and PHA Board.</p> <p>The 2020/21 accounts show an operating surplus of £80k with a total deficit of £468k after interest and other charges. Total comprehensive income was £1.8m for the year, after an actuarial loss on pension schemes of £1.3m. The operating surplus of £80k was after an impairment charge of £2.7m in respect of the St Peters development which is included in operating costs in the accounts and had been discussed with the auditor at the Audit &amp; Risk Committee.</p> <p>This charge had arisen as a result of increased costs for the project, the majority of which related to the remedial works required after CBC went into administration. It should be noted however that some of these costs should be recovered once the project is completed, through the performance bond and other sources.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Approved</b> the audited Financial Statements 2020/21 as set out in Appendix 1.</li> <li>2. <b>Approved</b> the Letter of Representations as set out in Appendix 2.</li> <li>3. <b>Noted</b> the Audit Summary report as set out in Appendix 3.</li> </ol>	
<p><b>Item 5 Dec 2</b></p>	<p><b>Audit &amp; Risk Committee Update</b>  The Audit &amp; Risk Committee Chair, Janet Napthine, presented this report to the Board noting the remit of Committee was to confirm the adequacy and effectiveness of the Group’s internal financial and management system controls and the arrangements for securing value for money.</p> <p>It was noted that the remit of the Committee allowed for up to six members and currently had six members. Membership would be reviewed at the post AGM Board meeting.</p> <p>During 2020/21 nine internal audits had been carried out in the following business areas:</p> <ul style="list-style-type: none"> <li>- Performance Management;</li> <li>- Electrical Safety Review;</li> <li>- Arrears Management;</li> <li>- Payroll;</li> <li>- Housing Allocations;</li> <li>- Business Continuity &amp; Disaster Recovery;</li> </ul>	

	<ul style="list-style-type: none"> <li>- Project Management;</li> <li>- Value for Money: Rent Setting &amp; Affordability; and</li> <li>- Mid Market Rent.</li> </ul> <p>The Chair thanked Members of the Audit &amp; Risk Committee, noting this was a positive update report.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Noted</b> the Audit &amp; Risk Committee’s Annual Report 2020/21 as set out in Appendix 1.</li> <li>2. <b>Approved</b> the 2020/21 Internal Control Statement that has to be included with the final accounts as set out in Annex A.</li> <li>3. <b>Noted</b> the contents of this report.</li> </ol>	
<p><b>Item 6 Dec 3</b></p>	<p><b>Board Skills Review, Training &amp; Appraisals Update</b></p> <p>The Chair introduced this report to the Board to provide an update on feedback from the recent appraisals and self-assessments of the Board’s effectiveness.</p> <p>This year the process was updated for members to complete the questionnaire via Survey Monkey. This new process was well received with most commenting that they preferred this method than the traditional paper based documents, with members thanking staff involved. There was also the opportunity for members to speak with the Chair, albeit by telephone in light of the Covid-19 restrictions on face-to-face meetings.</p> <p>The Chair commented that the responses had been mainly positive in terms of governance and skills set, confirming confidence in a strong, well balanced Board that worked well and had good governance processes in place, but also highlighted areas for improvement going forward and the need to be mindful of potential recruitment and succession.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Noted</b> the findings of the Annual Board Appraisal exercise 2021, noted areas to strengthen the effectiveness of the Board and agreed to put into effect those actions set out.</li> <li>2. <b>Approved</b> the continuing membership of Board Members Annette Bonar and Alastair Firth who had served continuously on the PHA Board for over 9 years and continued to make a positive contribution to the Board.</li> <li>3. <b>Noted</b> the contents of this report.</li> </ol>	
<p><b>Item 7 Dec 4</b></p>	<p><b>Annual Assurance Statement 2021</b></p> <p>The CEO presented the draft of the Annual Assurance Statement 2021 for submission to the Scottish Housing Regulator. The PHA Board noted assurance updates on 12 May 2021 and the Audit &amp; Risk</p>	

	<p>Committee considered a draft of this Annual Assurance Statement report on 10 August 2021.</p> <p>It was noted that the content and format of the report presented clear and succinct evidence to demonstrate PHA's material compliance with regulatory requirements and good governance.</p> <p>It was further noted that the SHR was planning to issue supplementary advisory guidance on equalities and human rights as we are required to make specific reference to our position on this. It was noted this had been delayed due to the pandemic.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Approved</b> the Annual Assurance Statement 2021, as set out in Appendix 1, and delegated authority to the PHA Chair to sign this on behalf of the Board.</li> <li>2. <b>Noted</b> the contents of this report.</li> </ol>	
<p><b>Item 8 Dec 5</b></p>	<p><b>CEO Report</b></p> <p>The CEO summarised the main headlines within the report, including updates on Coronavirus &amp; Business Continuity; Governance Update including AGM; Notifiable Events; Procurement Update; New Housing Supply; Health &amp; Safety and Gifts &amp; Hospitality Register.</p> <p>It was noted that as pandemic restrictions were being eased and removed, as a community-based and customer-focused housing association arrangements we were planning for the phased return of all staff to working full time from the office from September 2021. Customers will be able to come to the office, initially by appointment, but this would hopefully then be opened up so that staff were available and visible within the office and within the estates that we serve. A risk assessment of the office had been carried out and appropriate arrangements put in place to ensure health and safety.</p> <p>PHA Board discussed the notifiable event in relation to the Development &amp; New Business Director leaving the Association on 30 June 2021 (NE 22217).</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Noted</b> that Rules 62 to 67 have been followed and that members have been notified of the Annual General Meeting scheduled to take place on 8 September 2021.</li> <li>2. <b>Approved</b> the award of the Heating Installation Contract to City Building (Glasgow) LLP from the 1 September 2021 for a 12-month period for an estimated contract value of £100,633.76 (exclusive of VAT).</li> <li>3. <b>Agreed</b> (subject to further feasibility work and professional advice) in principle to submit an appropriate bid for the development site at Meadow Road, delegating authority to the PHA Chair, Investment Committee Chair, Chief Executive and Finance Director.</li> </ol>	

	<p>4. <b>Noted</b> contents of this report.</p>	
<p><b>Item 9 Info 1</b></p>	<p><b>PHA Performance Review 2021/22 Quarter 1</b> The OD presented this report, reviewing performance against a number of indicators for 2021/22 Quarter 1. Performance had been reasonably good within the context of the Coronavirus pandemic restrictions during this period. However these restrictions had curtailed our activities and performance in relation to the management of voids and allocations.</p> <p>It was noted that during Quarter 1 we had collected 99.38% of the total rent due. We continued to keep in touch with our tenants, offering advice and assistance, in particular money advice, to those whose income had or may have been impacted by the Coronavirus lockdown and restrictions. However there will be challenges ahead in managing rent arrears when Universal Credit payments are reduced, furlough arrangements end, etc so we will need to be proactive and available to assist tenants.</p> <p>The Board:</p> <p>1. <b>Noted</b> the contents of this report.</p>	
<p><b>Item 10 Dec 6</b></p>	<p><b>PHA Write Offs 2021/22 Quarter 1</b> The OD presented this report and provided context.</p> <p>The Board:</p> <p>1. <b>Approved</b> the proposed PHA write-offs for Quarter 1 of 2021/22 detailed within the report totalling £6,591.67.</p>	
<p><b>Item 11 Info 2</b></p>	<p><b>PHA Management Accounts 2021/22 Quarter 1</b> The FD presented this report to the Board outlining PHA's Management Accounts for 2021/22 Quarter 1, which showed financial performance against budget.</p> <p>The Management Accounts for the quarter to 30 June 2021 showed an overall surplus of £474k, which was £130k higher than budget. The accounts also reported net current liabilities of £379k and net assets at £44.3m.</p> <p>It was noted that the reactive and planned cyclical repairs service was now fully up and running again after the easing of pandemic restrictions early in the Quarter. There was a 5% underspend in the Quarter in this area, but the budget was forecast to be fully spent at the financial year end.</p> <p>The Board:</p> <p>1. <b>Noted</b> the PHA Management Accounts for 2021/22 Quarter 1, as set out in Appendix 1. 2. <b>Noted</b> the financial position of PWL at 30 June 2021, as set out in Appendix 2.</p>	

<p><b>Item 12</b> <b>Dec 7</b></p>	<p><b>Policy Reviews</b> The CEO introduced four policies scheduled for routine review. Full policy documents were included within the Board pack. It was noted that there changes were relatively minor, with revisions explained and shown as tracked changes for ease of reference.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Approved</b> the updated Housing Allocation Policy set out in Appendix 1.</li> <li>2. <b>Approved</b> the updated Legionella Policy set out in Appendix 2.</li> <li>3. <b>Approved</b> the updated Treasury Management Policy set out in Appendix 3.</li> <li>4. <b>Approved</b> the updated Insurance Policy set out in Appendix 4.</li> </ol>	
<p><b>Item 13</b> <b>Dec 8</b></p>	<p><b>Shareholder Membership Applications</b> The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Approved</b> three new shareholder membership applications as detailed within the report.</li> </ol>	
<p><b>Item 14</b> <b>Info 3</b></p>	<p><b>Committee Minutes</b> The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Noted</b> the contents of the Health &amp; Safety Panel minute of 3 March 2021, as set out in Appendix 1.</li> <li>2. <b>Noted</b> the content of the Audit &amp; Risk Committee minute of 4 May 2021, as set out in Appendix 2.</li> <li>3. <b>Noted</b> the contents of the PWL Board minute of 19 May, as set out in Appendix 3.</li> </ol>	
	<p>The Chair thanked everyone for their attendance and contributions. As pandemic restrictions ended, it was hoped that we could meet face-to-face in the near future. The meeting closed at 8.25pm.</p>	
	<p><b>Next Meeting</b></p> <ul style="list-style-type: none"> <li>• Post AGM - PHA Board meeting: Wednesday 8 September 2021 at 6.15pm.</li> </ul>	