

**MINUTES OF THE BOARD OF MANAGEMENT MEETING OF
MID-WALES HOUSING ASSOCIATION HELD AT LLETY PARC, ABERYSTWYTH
ON WEDNESDAY, 23RD NOVEMBER 2011**

- Present:** Mr. Nick Hoskins (Chair), Mr. David Evans (Deputy Chair), Mr. Ray Dowling, Mr. Richard Martin, Ms. Julie Pearce, Mrs. Morag Bailey, Mrs. Olivia Davies and Mr. Brian Christopher.
- Observers:** Mrs. Christine Field, Mr. John Field and Dr. James MacDuff.
- Officers:** Mr. Shane Perkins (Chief Executive), Mr. Charles Brotherton (Director of Corporate Services) and Mrs. Janet Price (PA to Chief Executive).

The Chair welcomed the observers to the meeting.

All present observed a period of silence as a mark of respect following the recent death of the son of the Director of Operational Services.

1. APOLOGIES	ACTION
Apologies were received from Mrs. Susan Trevor, Ms. Suzan Willis, Mr. Jim Lloyd, Cllr. John Steadman and Mr. Aidan Ackerman (Director of Operational Services).	
2. DECLARATIONS OF INTEREST OF ANY ITEM TO BE DISCUSSED ON THE AGENDA	
There were no declarations of interest.	
3. MINUTES OF THE BOARD OF MANAGEMENT MEETING HELD ON 28TH SEPTEMBER 2011	
Mr. Brian Christopher proposed and Mr. Richard Martin seconded that the minutes of the meeting held on 28 th September 2011 be approved as a true record. All Members were in agreement.	
4. MATTERS ARISING FROM PREVIOUS BOARD OF MANAGEMENT MEETINGS	
5 Llanbadarn Road: the Chief Executive reported that planning permission had been refused contrary to officers' recommendations, and despite the demand for single occupancy accommodation in Aberystwyth. There were	

<p>concerns about the number of properties being converted into single-person flats and underlying issues regarding parking and refuse collection. He added that Ceredigion County Council had been supportive of the Association's application and had agreed to provide Social Housing Grant towards the renovation. The Association will appeal against the decision subject to legal advice.</p> <p>In response to a Member's question, the Chief Executive explained that the Association is not able to progress the pv panels initiative on the planned "rent a roof" basis due to changes in the feed-in tariffs by UK Government.</p> <p>Mr. Richard Martin and Mrs. Olivia Davies both expressed a willingness to assume the position of Board Champions for Finance. They were welcomed into the role by the Chair, who drew Members' attention to an addition to the Board papers whereby the relevant Board Champion's name is appended at the foot of the report. A Member requested that Champions should receive their respective papers in a more timely manner; the Chair explained that the initiative had only been suggested two days prior to the issuing of the papers this month, but the point was accepted and will be actioned where possible.</p> <p>A Member queried the "specific project" detailed in relation to the establishment of a non-charitable subsidiary (reference item 6, 21st April 2010). The Chief Executive replied that if Members endorsed discussions held during the Business Planning day, then the subsidiary will be established with high priority, especially as the Director of Operational Services is currently looking at two possible projects.</p>	PA
<p>5. MINUTES OF THE SCRUTINY COMMITTEE MEETINGS HELD ON 21ST SEPTEMBER AND 19TH OCTOBER 2011</p> <p>Members received the minutes for information.</p>	
<p>6. MINUTES OF THE NOMINATION COMMITTEE MEETING HELD ON 10TH OCTOBER 2011</p> <p>Members received the minutes for information.</p>	
<p>7. REVISED LOCAL TENANT PARTICIPATION STRATEGY AND ACTION PLAN</p> <p>The Director of Corporate Services apologised for not having involved the Board Champions in the compilation of the report. A Member commented that she was happy with the strategy, but said that daily interaction with tenants was very important and following up their queries by talking and listening on a daily basis is fundamental to the Association's tenant</p>	

<p>participation.</p> <p>Mr. Ray Dowling proposed and Mrs. Morag Bailey seconded that the Revised Local Tenant Participation Strategy and Action Plan be approved. All Members were in agreement.</p>	
<p>8. STRATEGIC RISK MAP</p> <p>The Director of Corporate Services stated that following discussions held at the Scrutiny Committee, he will be revisiting the costs shown on page 9 (Collection of Rents – increasing reliance of tenants on HB . . .) in order to be more explicit. However, a Member felt the Association was too cautious and stated that once a tenant had been in arrears for eight weeks, the Association could apply for HB to be paid directly, therefore reducing potential legal costs. The Chief Executive added that there is a hiatus of uncertainty surrounding welfare benefit reform which is difficult to manage until UK Government plans were clearer.</p> <p>A Member queried what the word “uncontrolled” meant under the Management heading. The Chief Executive replied that it reflects the fact that HB is completely out of the Association’s control. The Chief Executive undertook to provide more guidance on risk definitions to Members via the Board Members’ area of the website.</p> <p>In relation to the Shortage of Funding in CCC risk (page 5), a Member queried the meaning of the phrase “Reconsider our strategy regarding growth in Ceredigion”. The Chief Executive replied that it had been agreed at the Business Planning day that greater resources are required for this strategic issue which will be reflected in the risk when it is next reported to Scrutiny Committee.</p> <p>Ms. Julie Pearce proposed and Mr. Ray Dowling seconded that the Strategic Risk Map be approved. All Members were in agreement.</p>	<p>DoCS</p> <p>CE</p>
<p>9. LLYS ARDWYN DEVELOPMENT</p> <p>The Chief Executive explained that the Llys Ardwyn development does not fall within the Association’s agreed annual development programme as it does not use Social Housing Grant. As new opportunities such as these arise, there is a need to agree how they should be addressed with a view to potential purchase. He added that the Llys Ardwyn site would meet all viability criteria if it had been a SHG scheme.</p> <p>The Chief Executive stated that the flats will be available for local, key workers via the Ceredigion Common Housing Register scheme, such as medical workers. A Member commented that it would be advisable for the</p>	

<p>Association's PR department to be ready to respond to any potential press comment and/or queries in relation to this development.</p> <p>A Member felt that approval of non-SHG schemes which are viable should not be delegated to the Executive Group alone and therefore the third recommendation was altered and is shown below:</p> <p>Mr. David Evans proposed and Mr. Ray Dowling seconded that:</p> <ul style="list-style-type: none"> a) That the Board ratifies the purchase of two flats at Llys Ardwyn for a combined sum of £150,696 (phase 1); b) That the Association purchases 22 units at Llys Ardwyn (phase 2) so long as the scheme meets the standard viability criteria; c) Approval of non-SHG schemes which are viable be delegated to two out of three Executive Group officers together with two out of the following three Board Members (comprising the Chair, the Board Champion for Housing Development and Deputy Chair). <p>All Members were in agreement.</p>	
<p>10. COMPLAINTS AND COMPENSATION POLICY</p> <p>The Director of Corporate Services explained that following a debate at the Scrutiny Committee, a suggestion to credit any compensation payments to a tenant's rent arrears was agreed and has been incorporated within the policy.</p> <p>A short discussion arose about the length of time within which an appeal may be made should a complaint remain unresolved (point 7.3 on page 6). It was agreed that the seven working days quoted was too short, especially where vulnerable tenants may be concerned and it was agreed that it will be amended to 21 days. Additionally, it was noted that there was no timescale given for the frequency with which the Scrutiny Committee meets to consider appeals. Mr. John Field, who was attending as an observer, kindly offered to compose letters on behalf of tenants who may not know how to lodge an appeal. He was thanked for his offer.</p> <p>In relation to 12.1 on page 7, it was agreed that the words "but we expect you to be polite and courteous" are to be added at the end of the paragraph.</p> <p>The Chief Executive drew Members' attention to paragraphs 4.2 and 4.3 in the Compensation Policy and explained that there was a slight change in delegated authority whereby authority to compensate up to £2,500 has changed from the Chair of the Board of Management to the Scrutiny Committee.</p>	<p>DoCS</p>

<p>The Chief Executive stated that, whilst the documents were both clear and concise for tenants, he would like to have them separated into policy, procedure and guidance.</p> <p>A Member queried whether it was possible to ascertain which tenants would wish to receive the policy in Welsh prior to translation. The Chief Executive explained that it will be translated into Welsh as a matter of course. The Member also drew the Chief Executive's attention to a recent website survey in Welsh, which failed at the very end by having a button which said "send now" in English.</p> <p>Mr. Richard Martin proposed and Mrs. Morag Bailey seconded that taking into account the above amendments, the Complaints and Compensation Policy be approved. All Members were in agreement.</p>	DoCS
<p>11. ANNUAL REVIEW OF RISK MANAGEMENT POLICY AND STRATEGY</p> <p>Ms. Julie Pearce proposed and Mrs. Morag Bailey seconded that:</p> <ul style="list-style-type: none"> a) The Board approves the amended Risk Management Policy and Strategy, and b) That the next review of the policy is in two years' time and thereafter on a biennial basis. <p>All Members were in agreement.</p>	
<p>12. PROPOSED BOND FINANCE – THFC</p> <p>The Director of Corporate Services explained that the only option for long term funding currently available is via a bond issue.</p> <p>It was noted that the date within the second paragraph on page 4 should be December 2011.</p> <p>A Member commented that the Association is currently cash rich but the report indicates that the Association loses £800 per week on its borrowings and investments and urged caution in terms of our draw downs and the spread between what we earn and what we pay. The Director of Corporate Services accepted a point well-made and explained that had the developments at Heol Rhedyn and Crynfryn Place started on time, there would not be any money in the account. He undertook to bring a report to Board in advance of any future arrangement of funds.</p> <p>The Chief Executive asked for Members' approval to borrow up to £5 million; however, a Member pointed out that timing was important as money</p>	

<p>may be sitting around waiting to be drawn down for developments. The Director of Corporate Services said that he needed to revisit the Treasury Management Policy as there is sufficient money to fund the approved development programme as it stands, but money is required as a “buffer” to enable the Association to react quickly to any new opportunities.</p> <p>Mr. Ray Dowling proposed and Mrs. Morag Bailey seconded that in principle approval is given to subscribing to the RHFC ‘Welsh Bond’ for £5 million. A further report will be brought to the Board outlining the final offer from RHFC along with a report from the Association’s legal advisors Morgan LaRoche.</p>	DoCS
<p>13. REVOLVING LOAN GUARANTEE FUND</p> <p>In response to a Members’ question, the Director of Corporate Services explained that the Guarantee Fund would not support a Welsh bond. The Member asked if there was sufficient security in the form of properties, could it be used to fund other work. The Director of Corporate Services explained that the funding would not be honoured by Dexia Bank. It was agreed that the Director of Corporate Services would speak with the Member at a later opportunity about this details of the funding arrangement.</p> <p>Members received the report for information.</p>	Docs
<p>14. ANNUAL COMPARISON OF ACCOUNTS</p> <p>A Member commented he was pleasantly surprised to read the report.</p> <p>Members received the report for information.</p>	
<p>15. MANAGEMENT INFORMATION</p> <p>a) Monthly Metrics</p> <p>The rent arrears metric was tabled with apologies for the missing information, due mainly to the absence from work of the Director of Operational Services and Housing Services Manager. The Director of Corporate Services thanked the CASS manager for stepping in to provide some of the missing information.</p> <p>In response to a Member’s question, the 17% WHQS figure reflects work this year rather than as compliance with WHQS as a whole.</p> <p>The Director of Corporate Services indicated that Powys County Council have advised that some of the Association’s properties will be referred to the rent officer in relation to under-occupancy rules.</p>	

<ul style="list-style-type: none"> • The Report on Anti-Social Behaviour Arrangements. <p>All Members were in agreement.</p>	
<p>17. USE OF SEAL</p> <p>The Use of Seal was tabled at the meeting.</p> <p>Mr. David Evans proposed and Mr. Richard Martin seconded that the Use of Seal was ratified. All Members were in agreement.</p>	
<p>18. TREASURY MANAGEMENT AND DEPOSIT ACCOUNTS</p> <p>Mr. Ray Dowling proposed and Mr. David Evans seconded that:</p> <ol style="list-style-type: none"> Members approved an increase to £2 million as the maximum investment that can be made with any approved financial institution. Members approved the opening of two new Treasury deposit accounts with the Nationwide Building Society and Santander, and that the form of minutes included with the bank account application forms is approved. Members approve that the Director of Corporate Services and Company Secretary signs the applications forms. <p>All Members were in agreement.</p>	
<p>19. DATE AND TIME OF FUTURE MEETINGS</p> <p>Members received the table for information.</p>	
<p>20. ANY OTHER BUSINESS</p> <p>A (recently appointed) Member queried whether the Board of Management had previously made a decision to give priority to WHQS work, e.g. the installation of showers, instead of more routine planned maintenance work. The Chief Executive confirmed that this was the case. Members had prioritised WHQS, but had queried the provision of showers. However, as tenants rated the installation of a shower very highly this was also a priority.</p> <p>A Member asked for a paper regarding Undod, and whether its members are, or should be, bound by its decisions. The Chief Executive undertook to produce the paper.</p> <p>A Member requested a paper on the impact on the Association should the Powys County Council stock transfer take place in favour of the Association, especially in relation to departmental resources, the delivery of services, whether the WG will expect the Association to improve non-</p>	<p>CE</p>

<p>traditional properties to WHQS level and the timescales involved. It was noted that 20% of PCC stock is non-traditional. The Chief Executive undertook to provide the paper by March/May 2012.</p>	<p>CE</p>
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The Chair thanked the observers for attending the non-confidential part of the meeting. Mrs. Field, Mr. Field and Dr. MacDuff left the meeting at this point.

Agenda items numbered 21 to 26 are recorded under the Confidential Minutes of the Board of Management Meeting of Mid-Wales Housing Association held on 23rd November 2011.