



STIRLING TENANTS ASSEMBLY
MEETING HELD ON
TUESDAY 15TH JULY 2014
IN MAYFIELD CENTRE
AT 10.30AM

Present: Michael Griffiths, Moira Robertson, Hugh McClung, Richard Waddell,
Thomas Brown, Philomena McClung, Alec Lamb, Cathy Traynor, Dolly Gemmell,
, Meg Amasi, Delia Waddell, Cathy Brown, Brian Telfer, Emma Meldrum STP

Apologies: Anna Johnston

Hugh congratulated Moira on graduating from the Open University with a Bachelor of Science Open Degree and Meg for carrying the Queen's Baton in Raploch.

2. Speaker Stirling Credit Union Chairperson Gordon Stewart and Hazel Mulholland

The presentation is a separate document Stirling Credit Union -STA additions pdf.

Questions and Answers

Q. At some point the money must end up in a bank, what happens to the interest earned?

A. The interest earned goes back into CU which earn money by 2 sources [i] bank deposits of members money and [ii] by lending money to members and this pays for staff etc,

Q. CU must need a capital sum to start with so where did this come from?

A. By law a minimum of £50,000 is required, but when Stirling CU started it was a lower amount. CUs have to file Capital Return every quarter to the Bank of England and Financial Service Authority [FSA]

Q. If someone saved £2000, can they get it out straight away?

A. Yes, usually within 24 hours.

Q. Can all the banking stuff be done electronically?

A. There are 4 ways put money into the CU [i] pay into the office, [ii] employer payroll deduction scheme [SC only as yet] [iii] a standing order with your bank [iv] another source of income such as DWP which can put it into the CU. You can also transfer individual amounts from your bank account but not by DD.

CU also have on-line banking.

Q. Can DWP only pay the full amount into the CU?

A. Yes.

Comments - with Universal Credit coming soon the DWP has been promoting CUs which are able to pay bills on your behalf. CUs aim to have an almost full banking service in 2 years' time.

Q. DWP doesn't allow people to pay back arrears if it leaves them with less than the minimal amount for living, so if DWP is paying your benefits into the CU and you are saving £10 week, will this affect them detrimentally on loans?

A. The DWP allows you to have up to £6000 in savings.

Q. Who can be a member of the Stirling Credit Union?

A. Anyone who lives in Clackmannanshire, Falkirk or Stirling district.

Q. Can businesses be members?

A. It is hoped that one day this will be possible; it is allowed under legislation, but Stirling CU would need to change its rules and then need to ask whether they would allow businesses to borrow money – that's a whole new ball game.

Q. You say people take a loan for cars and white goods; do you check credit ratings?

A. CUs are not the same as banks but historically members would only get a loan if they are a regular saver but as loans got bigger, then CUs began to use credit agencies, but they do not use the same criteria.

Some credit ratings come back with advice to refer and often that is because the wrong house number has been used or something else has been typed in incorrectly. Some credit ratings say the applicant can't afford repayments and the CU checks to see if they can, based on prior savings or loan repayment history. The Stirling CU has given in all cases where the advice is to refer. If the member record is good and the advice is to decline then we will consider each case and usually will lend, but if the member's record is poor and the advice is to decline then we don't give the loan but we do encourage the member to get money advice.

Comment

Every new member cannot get a first loan until they have saved for 12 weeks; there is a certain percentage linking the loan to savings and a limited time for repayment.

Q. If a member is doing well with CU does it feed into credit agency?

A. It didn't used to before credit unions used credit agency, but now it does because the member has established a good credit history through the credit union loans.

Q. As the CU expand services, it will need more staff and offices and opening hours so it will need more capital?

A. At present Stirling CU is restricted; it is based in Customer First, and number of volunteers is limited to the space available. We have been looking at new premises which are accessible and in the centre of Stirling. We may be able to get grant money or borrow from bigger credit unions and with more volunteers be able to open later hours.

Q. Do you intend to open places in the rural areas?

A. This is in our business plan; Breadalbane has been making enquiries for a while and we are waiting for them to come back with a suitable venue [such as library or church hall] and volunteers. Stirling CU would provide training from a grant received from SC. Both the Church of England and Church of Scotland want to open premises to provide CUs.

There is also interest in Dunblane.

Culterhove has a person to collect money.

Q. Could rural communities set up committees that could operate with a small grant, especially as internet access is not good in some areas?

A. Yes we will help them to do that sort of thing, but they would only be able to open for short hours. One CU did buy an ex-library van but most can't afford to do that.

Q. How do we join?

A. There are information leaflets and joining pack forms are all on the website at <http://www.stirlingcreditunion.co.uk/>

Comment

I'm glad it is only standing order not DD.

Q. Can we call back you in the future if we want?

A. Yes, with pleasure.

Q. You obviously need some proof of identity and address, so you can't apply completely on the web, so how do you show the documents?

A. Generally you need to go to the office, but if enough people in one area are interested, we will go out to check the documents [such as passport] is correct when applying to join.

3 Approval of minutes [17.6.14] and matters arising.

Proposed Michael Griffiths, Seconded Brian Telfer

Matters arising:

MA3 Emma will try to contact Gregor Whiteman to see if HS are still on target to meet the Scottish Housing Quality Standard [SHQS] and email the response to Hugh. **Action Emma**

MA 4 Hugh contacted Gillian Taylor to express out disappointment that a member of her team had not given the presentation on the Scottish Welfare Fund at our AGM and received a response.

5 Dates of Future Meetings; All venues except Ochil Centre for September 16th have been booked. Emma will book the Ochil Centre. **Action Emma**

Phil could not get a room at the Raploch Centre for December 16th. Members will consider a different venue and bring ideas back to the next meeting. **Action all.**

Emma received an email from Margaret Wallace asking for Phil's details in order to arrange someone from the Fire Service and Community Policing for September 16th meeting **Action Phil**

Phil has contacted all other proposed speakers and is waiting for their responses, but will phone again if she hasn't heard soon. **Action Phil**

6.2 Hugh, Moira and Emma are meeting on July 22nd to discuss the website and will bring a report back to the meeting in August. **Action Hugh, Moira and Emma**

4 TPAS Conference delegates

4.1 All fees for the delegates to the TPAS Conference on 7th November have been paid.

4.2 Dolly is no longer available on that date and Hugh proposed seconded by Moira that Brian Telfer takes up the place. This was agreed and Phil will contact TPAS to inform them. **Action Phil**

5 Reports

Chair: Housing and Referendum

5.1 Hugh attended a meeting organised by the Chartered Institute of Housing [CIH] at which the effects of the Referendum was discussed and concern was expressed that it is not a high priority for either side of the campaigns.

Hugh has since learnt that the Housing Team, Scottish Government will not be progressing any housing portfolio items until after the 18th September and the Housing Minister [along with other Ministers] is not confirming attendance at any meetings tentatively arranged for both prior and after the referendum. It was agreed that our representatives on the CRN will raise it to find out the

reason why at their next meeting on 21st August. The next Chairs and Secretaries meeting is on 23rd September and the Regional Network meeting with the Housing Minister is on 2nd October.

Secretary [including Correspondence]

5.2 Letter from SC requesting the STA opinion on giving extra allocation points to registered adoptive parents who require an extra bedroom in order to allow them to do the work of fostering. This was agreed. **Action Phil**

5.3 Phil passed the receipt from TPAS for Conference fees to Dolly.

5.4 SC is submitting an application for TPAS Landlord Accreditation. This is a time consuming process and could take up to a year to prepare. Alexa Scrivener and Emma are working on this.

5.5 TPAS have asked for nominations for their National Good Practice Awards.

5.6 Phil received an email from Jimmy Quinn to say that his wife has passed away. Phil will send a card on behalf of the STA.

Treasurer

5.7 Balance to date is £2920.08 with £357.89 in Petty Cash before deductions for committee expenses today.

5.8 Dolly received copies of the old STA accounts from Mary Rainey; she has been advised by SC to keep the previous 6 years paperwork.

7 AOCB

7.1 The contact telephone number of our Compliment Slips is incorrect and needs altering to 01786 237661. **Action all who have Compliment Slips.**

7.2 There were 3 projects that made application to HS to lease some land for a nominal sum for a set period of 10 years. The STA were invited to make comments and agreed for 2 of the projects but objected to the one in Braehead on the grounds that [i] it was to be used for a Community Garden and the land was contaminated land and [ii] there had not been proper communication with the local community. The objections were noted by Tony Cain and SC and sent to the Scottish Government [SG] for adjudication, where it was approved with conditions.

Hugh has asked several times for Gregor Wightman to forward him a copy of the decision document by SG but has not receive it He then contacted Jamie Hamilton SG for a copy of the response, but did not receive it and has recently heard from Pauline Ingles SG to say that Jamie has moved and the Stuart Law will forward a copy when he returns from holiday. **Action Hugh.**

7.3 Emma circulated 3 different drafts of performance reports for the STA preference and the agreed responses were:-

To be sent out with Open Door and available in Local Offices

For a summary document in black and white

For smiley faces.

The STA think it important to keep costs down

7.4 Dolly will take Anna, Alec and Thomas to Crianlarich; whilst Hugh will take Phil, Michael, Brian and Cathy Traynor.

7.5 Les Hutchinson, a former Estate Warden and Housing Officer has passed away.

7.6 The proposed restructuring of SC will mean that a Director will oversee Housing and the Environment [which will include Roads, Waste etc.]

Date, time and place of next meeting.

Tuesday 19th August 2014 in the Mayfield Centre at 10.30pm

Abbreviations

AGM	Annual General Meeting
ASB	Anti-Social Behaviour
CC	Community Council
CRN	Central Regional Network
FV	Forth Valley
HAG	Housing Advisory Group
HRA	Housing Revenue Account
LA	Local authority
LAs	Local authorities
LG	Local Government
RN	Regional Networks
RTO	Registered Tenants Organisation
SC	Stirling Council
SHG	Strathfillan Housing Group
SHQS	Scottish Housing Quality Standard
SG	Scottish Government
STA	Stirling Tenants Assembly
TLI	Tenant Led Inspection
TP	Tenant Participation
TPAS	Tenant Participation Advisory Service