



**STIRLING TENANTS ASSEMBLY**  
**MEETING HELD ON**  
**TUESDAY 15<sup>TH</sup> OCTOBER 2013**  
**IN BRAEHEAD COMMUNITY CENTRE**  
**AT 10.30AM**

**Present:** Michael Griffiths, Mary Rainey, Moira Robertson, Hugh McClung, Richard Waddell, Thomas Brown, Philomena McClung, Alec Lamb, Dolly Gemmell, Anna Johnston, Meg Amasi, Delia Waddell, Cathy Brown, Tony Cain, Head of Housing SC.

**Apologies:** Peter Pelgrave, Cathy Traynor, Emma Meldrum STP

**2. Speaker Tony Cain –Review of 30 year Business Plan**

Prior to the meeting, hand-outs on the Housing Business Plan Review were emailed and hard copies were given out at the meeting.

2.1 Investment and borrowing must be planned in order to cover costs without having big rent rises.

2.2 The first 30 year plan was after the failed stock transfer but 7 years down the line a lot has changed:

RTB sales have dropped considerably to less than 20 houses a year.

Costs have reduced and efficiency increased.

An investment programme has been funded without RTB.

2.3 In real terms the rents are higher than previously, but not the amount of cash available.

2.4 The new Business Plan [BP] includes building new houses which was not in the original BP; 15 to 20 houses a year in 3 or 4 key areas.

2.5 At present we have set rents at RPI in September + 1% with no regard as to whether the increase is needed to fund the proposals for the coming year.

2.6 SC has to measure and control borrowing as a prudential indicator at a percentage of rental income.

2.7 We now need to consider whether we change the way we decide on a rent increase to connect the rent to the cost of the service plus growth in investment.

2.8 We need to think about whether we want to continue with new build or not. At the end of this year debt will have risen to £30m from £18m when Tony took over.

2.9 These 3 things are being consulted on and all are interlinked

- The stock is now about 5000 houses and we are currently paying about 14% on debt.
- Gross surplus on day to day costs is £6m which is funding new build investment.
- The stock is in reasonably good condition and we want to keep it that way.

We need to work out how to balance affordable rent with service condition and investment.

2.10 To enable us to do this we need to have conversations about what services have cost this year, what do we want to do next year and what will it cost.

2.11 We know that due to new Government rules on pension SC pension contributions will go up by about £½ m.

20p/£1 is spent on servicing debt and SC would like the total debt to be no more than 2 ½ times rental income; about £7966 a house which equates to approximately £60m. If interest rates go up, that will add to the debt. SC is trying to only borrow money to add to stock.

2.12 The proposal is to build 100 new houses over the next 5 years [when the BP will be reviewed].

2.13 SC would like to have a clear and transparent way of setting rent, a service that will grow without burdening future generations, and to keep borrowing in check.

2.14 Meg said that she was impressed with what she had heard so far. The proposals have come from conversations with the HAG group which Tony has put together, and Tony warned that the conversations coming up will be much more difficult because we have to decide what things will have to be dropped or cut back in order to finance the aspirations and stay within budget.

2.15 Mary asked if the Government gave less money to SC, would we need to alter the proposals. Tony replied that the Housing Service is not funded by the Government but by rental income [HRA account], so any proposals to reduce expenditure by SC doesn't affect the HRA; the Council has the final say on rent rises but should not use HRA money to fund non-housing things – we should all take notice of budget information to ensure that no HRA money is used.

2.16 We need to have a conversation about whether we are spending the money in the right places e.g. there are not enough 1 bedroom houses, so if we wanted to add 200 1-bedroom houses we would need to put up rents or find savings in service.

2.17 Once the capital programme is finished and all houses meet the SHQS could we save money? Yes but this has been incorporated into BP. Some of the money has been committed to new house build.

2.18 We may need different conversations like e.g. we could save money by doing cyclical maintenance once every 10 years, so what would be the effect of this, what is the best option.

2.19 If you want to spend money you need to save money.

2.20 Hugh said that he commends Tony on his foresight – when he came to office in 2005 he promised to build new houses, reduce borrowing and minimise rents to RPI + 1%, all of which Tony has achieved.

Have the increase in rent arrears due to the 'Bedroom Tax' and the reduction in RTB been taken into consideration in the new BP?

What amount of savings are you talking about?

Are you putting the savings from having less capital programmes into something else?

Tenants will look at this and say we are getting less for our money, so what would drop off in terms of savings, and what increase.

We need to start explaining to tenants how outside factors have to be taken into consideration Tony replied that if we agree that RPI + 1% is not a good way to go, we can think about an inflation increase only, but we need to talk about costs.

There are 200 fewer tenants subject to the 'Bedroom Tax' than in April, so rent arrears of about £1m will drop back to £850,000; for most tenants who have rent arrears it is in the region of £100, but yes we do need to take Welfare Reform into account when setting rents.

2.21 We have to have the conversations in order to make decisions.

2.22 Servicing debt has dropped from 40p/£1 to 20p/£1

2.23 Concern was expressed by Meg about building new houses when maybe what is needed is to upgrade houses that are empty so that people want to live in them.

Tony said that there has been a huge investment in the last 10 years on insulation, better heating etc. and we no longer have winter deaths due to cold.

2.24 SHQS has made a lot of difference with the way LAs spend money and where it is spent.

2.25 There are a lot of positives in the Tenant Satisfaction Survey but the response to questions on the condition of houses has not changed much in the last 6 years at 80% so this needs looking into.

2.26 Are you expecting a better turnout at the rent setting meeting or responses to questionnaire?

The questions are difficult, but we have tried our best to get people interested. 1000 people now respond to rent questions - an increase from a few hundred.

2.27 Richard asked what kind of figure is SC looking at to increase rents.

Tony replied that our policy is RPI + 1% so we would start the conversation with that and hopefully end up with inflation only rise. We would still use the September CPI measurement for inflation.

2.28 We need an STA response to the questionnaire on the Business Plan Review as well as individual views and we need it before HAG on 1<sup>st</sup> November. **Action STA**

2.29 Delia pointed out that one way to improve the Repair Service would be for the person taking the call to routinely look at what other repairs the tenants is waiting to have done.

When things don't work right first time, then it usually leads to more problems, but generally the repairs service has got better.

2.30 Hugh asked for the Northgate system, which has been in place for 2 years, to be reviewed, and Tony agreed that we need to look at the way it handles the service. **Action Tony**

2.31 The Tenant Satisfaction Survey will be presented at the HAG meeting on 1<sup>st</sup> November.

Alexa has agreed to give a presentation to the STA on the 26<sup>th</sup> November; the venue to be arranged. **Action Alexa**

### **3 Approval of minutes [19.8.13] and matters arising.**

Proposed Anna Johnston, Seconded Thomas Allan

Phil requested that members print off the minutes and to let her know if they are unable to do this and she will bring copies to the meeting. At present Anna, Meg, Mary and Alex require paper copies sent to them. **Action Phil.**

#### **Matters arising:**

Anna reiterated that she is Anna not Anne; Moira has corrected her name.

MA 3.1 Hugh and Moira signed the amended constitution and dated it 18<sup>th</sup> May 2013.

MA 5.2 Hugh didn't receive a response on the cuts to the bus service to Croftamie, and the issue is now dropped.

4.2 Phil's nomination of Moira for a TPAS Tenant Good Practice Award has not been successful. Moira thanked the STA for nominating her. There was disappointment that every nomination the STA has made for a TPAS Award has been unsuccessful. TPAS said that the standard is very high this year.

4.7 Dolly is now a signatory at the bank and Mary has been removed.

5.2 The STA applied for a stall at SVE Open Day on 15<sup>th</sup> November, through Emma, but has not had any response. **Action Emma**

### **4 Reports**

#### **Chair**

4.1 The Office Bearers held a short meeting following the last STA meeting to discuss the *implications* of Emma's workplan and the times/days that she is available now that she is attending University on a Tuesday and having physiotherapy on a Thursday.

4.2 The OB proposed that the STA does not change its meeting day from Tuesday and the committee agreed.

4.3 Hugh will request in writing to Lesley Baird that TPAS send someone to cover meetings as and when we require it. We are almost self-sufficient, but there may be times when we want independent advice.

4.4 Hugh explained that the Work plan includes Emma attending drop in sessions in Raploch to which she is committed for one year, but this means other areas are missing out which is not fair. If no one comes then Emma is wasting her time and tenants' time and yet committed for one year. Hugh has raised this issue with Officers and Lesley.

4.5 Responses to the questionnaire indicated significant support for the independent factor, which the STA feels that we have lost in the last couple of years. Hugh will raise this with Lesley.

4.6 Hugh had reiterated to Carol Hamilton that Maureen Whitelaw is welcome to attend any STA meeting, but not standing in for the independent tenant advisor but in her own capacity.

4.7 Committee members wondered when the training programme would start. Emma is organising this for November, and the first one will be on Capital Programme. **Action Emma**

The meeting broke for lunch and Meg left to attend a hospital appointment.

### **Secretary**

4.8 Phil Mary and Moira are on the group that is preparing a new ITA contract. They have had one meeting with Alexa Scrivener and Carol Hamilton, where they went through the proposed tender document which was fully discussed and Alexa has made the agreed alterations and the ITA contract is now out for tender.

The fact that tenants want an independent advisor and not one employed by SC was taken into consideration and for the STA to be supported and involved.

The group will meet again on 12<sup>th</sup> November to score the tenders received and this will decide who it is awarded to.

The contract will start on 2<sup>nd</sup> December 2013.

### **Treasurer**

4.9 £5778 fees for TPAS delegates has been paid.

Dolly has not received a bill from Elizabeth's Tearoom Aberfoyle, so will phone them to request one. **Action Dolly**

Dolly paid the bill from Hillview today and Thomas will send a receipt. **Action Dolly and Thomas.**

4.10 It was proposed by Moira, seconded by Phil and agreed by all that Dolly will attend lessons to learn Excel in Cornton and the STA will fund the lessons. **Action Dolly**

## **5 Election of Vice Chair**

5.1 Peter has returned to part-time employment and thinks that he cannot now fulfil his role as Vice-Chair, but will continue to be involved with the group as a committee member.

5.2 Anna Johnston was proposed by Phil and seconded by Michael.

Meg Amasi had expressed an interest. She was proposed by Moira and seconded by Mary.

The result was 9- 2 for Anna, who is duly elected as Vice-Chair.

## **6 Decision on RTB and PAS**

6.1 At the last meeting we had a presentation from Gavin Kennedy regarding a proposal by SC to extend the Pressured Area Status for areas in Stirling District, and thus prevent any further RTB which will end in 2017. At the end of that meeting it was agreed by committee members to consider the implications and make a decision at the next STA meeting.

The result was 8 agreed with extending the PAS and 4 were undecided. Hugh will inform Gavin.

**Action Hugh**

## **7 Cost of Day Care for the Elderly – Next Steps**

7.1 At the last STA meeting we heard from the Third Sector, who suggested that we consider working alongside them to get the best possible service for our elderly. Hugh has given this a lot of thought and would like to pin down SC to discuss this whole issue – not just the service but the cost and ask that SC respond to our report. We realise that Christine Simpson, Portfolio Holder for Social Care, is not able to respond at this time due to personal circumstances.

7.2 Hugh asked for committee support, which was given, that he writes to CE Bob Jack to say that we would like a response to our report that SC has ignored. **Action Hugh**

7.3 At the same time we will work with the voluntary service to see what we can set up. We were told that there are now only 28 Day Care clients left between Wellgreen and Balfroy; and it seems likely that the service will end altogether 'through natural wastage'.

7.4 Richard will contact Jennifer Kerr to say we want to work with her and ask what does she want us to do. **Action Richard.**

7.5 Richard handed out copies of a Sunday Post article entitled 'A National Disgrace' about how the elderly and the sick are suffering shocking care at home. The Care Commission upheld almost two-thirds of 110 complaints about home care providers last year.

All agreed that a 15 minute visit is not adequate in any circumstances.

7.6 At the next meeting we will have a short discussion on ideas to take this issue forward in our own areas as well as in the whole district. **Action All.**

## **8 ASB Policy Conference**

8.1 The ASB Conference is being held on Saturday 9<sup>th</sup> November from 10am to 3pm in the Mayfield Centre.

8.2 Michael and Mary agreed to man the door.

8.3 Hugh, Phil, Mary, Michael, Dolly, Anna, Thomas, Cathy, Alex, Richard and Delia are attending.

## **9 AOCB**

9.1 At the Repairs meeting several saving options were discussed and the members of the group had agreed to take this to the STA meeting for their views.

There was no support for removing the decoration allowance.

The committee felt strongly that new tenants must accept any adaptations such as a walk-in shower when they take a lease on the property. They have the option of paying to put in a bath themselves.

The committee was in general agreement with changes to 'tenant to pay repairs', 'tenants responsibility payments', 'non-genuine emergency repairs' and 'charge for non-access cards' but these need to be fleshed out so we would have more information about how they would work in practice.

There was general agreement for the second round of kitchen replacement not to include design or extra units etc. but with some reservations. E.g. one member said that he only had one unit above the worktops and yet there were more in most kitchens. He had not been involved in the design.

So the consensus was that if the tenant felt that there was a problem with the previous design then the decision to not add any units etc. must not be set in stone, but looked at on an individual basis.

Moira will inform John MacMillan. **Action Moira**

9.2 Hugh had emailed Joyce Allan about membership of the HAG group.

Peter can no longer attend, so we would like another member to represent the rural area and Dolly is interested.

Joyce has emailed Sarah to ask if she is still interested. Anna could replace her because she is from the same area.

Alex has intimated that he is interested.

Joyce said that

*As you know the Council agreed that it be delegated to the Head of Housing & Customer Service, in consultation with the Appropriate Portfolio Holder, the Opposition Spokesperson and the Registered Tenants Organisations' representatives to make the necessary tenant appointments to the Housing Advisory Group.*

*I will pull all this info together and get it to Tony and the relevant Members so that hopefully we*

*can report back to the next HAG meeting.*

9.3 Because Hugh cannot attend the next HAG meeting, Anna agreed to attend in his place. Hugh will let Joyce know. **Action Hugh.**

**Date, time and place of next meeting.**

Tuesday 19<sup>th</sup> November in Kirk Hall Callander at 10,30am. Will members please make arrangements for transport. **Action all.**

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