



**DRAFT MINUTES OF THE MANAGEMENT COMMITTEE MEETING
HELD ON WEDNESDAY 28 MAY 2025 at 6.30p.m.
MEETING HELD IN THE COMMITTEE ROOM OF THE ASSOCIATION'S OFFICES**

1. Sederunt

PRESENT D. Barnes, B. Hartness. A. Cushingham, C. Harvey, F. Lavery,
J. Stevenson

IN ATTENDANCE:

K. Mollins – Director

G. Kerr – Finance & Corporate Services Manager (F&CS Manager)

G. McLachlan – Maintenance Manager

A. Nugent – Housing Manager

K. Herd - Observer

Apologies: P. Waddell, C. Cooper

Leave of absence: None

2. Meeting of the Management Committee

a) 30 April 2025

i) Minute

The minutes of the Management Committee meeting on 30 April 2025 were approved by J. Stevenson and seconded by C. Harvey.

ii) Matters Arising:

a) Page 2, Neighbourhood Infrastructure Improvement Fund

The Director advised ADT has assessed the CCTV system and a quote is awaited for a full upgrade of the system. On receipt of this information, he will issue this to the Baillieston Area Partnership

b) Page 6, Strategic & Development Funding Plan

The Director advised the Committee he is meeting with Development & Regeneration Services on 12 June 2025 to discuss the development opportunities outlined in the SDFP 2025-31.

c) Page 8, Committee Expenses Policy

The Director clarified that the UK Living wage is £12.60 per hour and the policy confirms the position that the living wage will be paid for any loss of earning entitlement.

There were no other matters arising.

b) Master Tracker

The Director presented the progress report on the Master Tracker from the meeting in April 2025 and advised there has been excellent progress with achievement of many tasks on the Master Tracker. He highlighted to the Management Committee progress with key tasks that were on-going on the tracker i.e. investment in cash reserves, the report on the survey of Glenburn Centre by Jones Lang Lasalle, finalising the design for the kitchen and bathroom.

The F&CS Manager advised the Committee that the £1million invested in Barclays has expired and this has been extended to 2025-26.

The Committee noted the content of the report.

3. Declaration of Interests and Notifiable Events

The SMT will have a declaration on agenda item 14 ii) - Recruitment & Succession Planning of the Director & Senior Management Team (SMT)

There are seen to be no other Committee or staff members in attendance with a declaration of interest in relation to the business at the meeting.

Notifiable Events - The Director gave an update and confirmed that there were no live notifiable events

4. 30 Year Financial Plan 2025-2055

The F&CS Manager presented his report on the 30 year Financial Plan 2025-2055 and highlighted the following:

- The background to the development of the 30 year financial plan, where it set out the long term projections and viability of the Association and was a key document to inform the year end audit.
- The preparation of the plan was based on the annual budget 2025-26 and extended to 30 years based a range of factors and assumptions listed in section 4.of the report.
- Investment Plan – the plan is based on the proposed Investment Plan to significantly improve the housing stock based on the session with the Management Committee in April 2025
- Results
 - The income and expenditure shows interest payable on new loans of £12.75m associated with the proposed Investment Plan
 - There are deficits between years 4-9 and surplus generated beyond year 10 in the plan
 - The balance sheet shows an increased value in our housing properties associated with the Investment Plan of £60m in year 5
 - The cash position in April 2025 was £4m, although tis will reduce in 2025-26 due the proposed veranda project and planned major repairs. The cash position will reduce to £900k in year 7 and then increase throughout the plan to £11.5m in year 30. In year 25 the cash balance will be greater than the loans.
 - Covenants
 - There are 2 covenants with our current loan portfolio:
 - Gearing – The target is to ensure the level of debt compared to the value of our assets is less than 30%. The current position is 9% and this will increase to a maximum of 26% with new borrowings for the Investment Plan.
 - Interest Cover – This covenant measures the interest payable against the adjusted Operational Surplus and should be greater than 200%. The current position based on the proposed Investment Plan shows non-compliance in years 3-6 of the plan. This is due to Component Replacement spend now being deducted from covenant calculation from year 2 onwards and Interest Payable figure much higher due to the new loans being drawn.
 - The F&CS Manager outlined the options to attend to the covenant position:
 - Engage with RBS to negotiate a review of the covenant terms to facilitate the Investment Plan; or

- Review the Investment Plan to ensure compliance with the current covenant terms.
 - The F&CS manager provided an overview of sensitivity analysis in the plan
- In summary, the 30 year plan shows a viable position with new borrowings to facilitate the proposed Investment Plan, although the position with the Interest Cover covenant requires to be attended to.

The Director advised the Committee that the 30 year plan and the proposed Investment Plan exceeded the outcomes of the stock condition survey, as major programme of planned major repairs was required i.e. kitchens, bathrooms and Upvc double glazing windows.

The Committee raised the following queries or questions in relation to the 30 Year Financial Plan.

- The Committee discussed the 30 year plan and were pleased to see funding for major investment in the stock, although concerned about covenant position.
- A Committee member felt this was due to a lack of investment in the housing stock over a number of years.
- A Committee member asked if consideration had been given to the source of new borrowings. The F&CS Manager advised he would secure rates from a range of financial institutions.
- A Committee member asked if the draft 30 year plan had been shared with our external auditors. The F&CS Manager advised he had discussed the draft 30 year plan with Alexander Sloan and they were aware of our approach and key considerations and discussions with the lenders.

The Committee's approved the 30 year plan, although asked the F&CS Manager to report on the outcome of his discussion with the lenders and if required review the 30 year plan for assessment by the Committee.

5. Financial Submissions to the Scottish Housing Regulator (SHR).

The F&CS Manager presented his report on the financial submissions to the SHR in relation to the following:

i) 5 Year Financial Projections

The F&CS Manager advised that the 5 year financial projections were based on years 1-5 of the 30 year plan. He has updated SHR portal and detailed the position with loan covenant terms.



The Committee discussed the 5 year financial projections and it was agreed the Association should submit a notifiable event due to the potential non-compliance with the interest cover loan covenant.

ii) Loan Port-folio Return 2024-25

The F&CS Manager presented the loan portfolio return to the SHR, which was due to be submitted to the Regulator by 30 June 2025.

The F&CS Manager informed the Committee that the format of the return mirrors the Treasury Management report to the Audit, Finance & Performance sub-Committee and covers: our loan, covenant compliance, levels of security, etc

The Committee approved the financial submissions to the SHR.

6. Health & Safety

The F&CS Manager presented the Corporate Services Officer's report on Health & Safety and covered the following:

- The H&S Action Plan (June 2025- June 2026), which covered the following:
 - Management of H&S i.e. H&S Working Groups and reporting arrangements.
 - H&S record keeping
 - Fire safety arrangements
 - Electrical and gas safety and annual PAT testing and servicing arrangements
 - The development of an action plan to improve H&S in the kitchen
 - Review of risk assessments
 - PPE arrangements for staff
 - Review of key policies
 - Management of contractors, consultants and suppliers i.e. insurance details, H&S position, etc.
- There has been some slippage in the 2024-25, which was included in the 2025-26 Plan

The Committee raised the following queries or questions in relation to the Health & Safety Report and Action Plan 2025-26. A Committee member asked if the progress report on the H&S Action Plan would be presented to the Staffing sub-Committee or Management Committee. The F&CS Manager will check the delegated authority for the Staffing sub-Committee and advised progress reports would be presented on a quarterly basis.

The Committee approved the H&S Action Plan 2025-26.

7. Data Governance Report to 31 March 2025

The F&CS Manager presented the Corporate Services Officer's Data Governance progress report to 31 March 2025.

- Details of Complaints by category i.e. Stage 1 and Stage 2 complaints, detailing the number of complaints, average response times and a breakdown of the subject of the complaints.
- Details of GDPR, specifically the number of requests for information and performance in 2024-25:
 - Freedom of information – 7 requests, 100% answered on time
 - Environmental Impact Assessments, 1 request answered on time
 - Subject Access Requests – 1 request answered on time
 - Data Breaches - There were 4 breaches in the year, all were managed by the Association's Data Protection Officer, 3 were of a minor nature and not reportable to the ICO and 1 was due to a scam e-mail and reported and signed off by the ICO

The Committee raised the following queries or questions in relation to the Data Governance Report.

- A Committee member asked the F&CS Manager could provide more information on complaints e.g. a breakdown of the complaints, performance information and improvements made through a You said, We did. The F&CS Manager will discuss this with the CSO.
- A Committee member asked if the report could also provide a breakdown of GDPR, specifically, actual performance, details of any data breaches and comparison by quarters.

The Committee noted the content of the report

8. Report on Progress against the Tenant Safety Action Plan to 31 March 2025

The Maintenance Manager presented his report on progress against the Tenant Safety Action Plan to the 31 March 2025 and highlighted the following.

- The achievements in the Tenant Safety Action Plan, which included: performance in gas and electrical safety, the establishment of the gas safety database, the extension of the electrical safety contract, Development of a Fire Safety booklet, inspection of properties with dampness & mould identified by the stock condition survey.

- The areas of slippage in the plan i.e. liaison meetings with contractors, the assessment of fire risk assessments, conversion of properties with communal water tanks to mains supply, develop a legionella risk assessment, review of key policies (Lift Safety and Dampness & Mould), and tendering of the gas contract
- The outcome of the Tenant Safety Audit by Quinn Internal Audit Services in September 2024.
- The next stages in the implementation of the Tenant Safety Action Plan, which included improving the monitoring of contractor's performance, updating the asbestos register, reviewing the legionella risk assessment and development of Lift & Dampness & Mould Policies and finalising the new gas contract 2025-28.

The Committee raised the following queries or questions in relation to the Tenant Safety Report.

- The Committee discussed the lead pipe replacement and legal advice from TC Young and requirement to secure agreement from owner-occupiers for common work. The Housing / Maintenance Manager will progress this matter to convene proprietors meetings and secure grants for the owner-occupiers

The Committee noted the content of the report

9. Regulatory Submission to the SHR

i) Annual Report on the Charter

The Director presented the report on the Annual Report on the Charter 2024-25 for submission to the SHR by 31 May 2025. The Director referred Committee to appendix 1, which showed the performance in 2024-25 compared to 2023-24 and the average for the housing sector in 2023-24 and advised Committee on the following:

- The main highlights included rent collection, management of arrears, gas and electrical safety, the management of anti-social behaviour, the improvement in repairs service, stage 3 medical adaptations, as well as tenancy sustainment levels and tenant satisfaction.
- There were areas where performance or outcomes in the year were less favourable, these included a slight increase in staff sickness absence from 3.92% to 4.0%, the average timescale to complete medical adaptations, and our management fee was higher the average for the sector.

The Director outlined the next steps to comply with the guidance on the ARC.

The Committee raised the following comments and questions in relation to the Annual Report on the Charter

- A Committee member asked whether there were plans to change electric storage heaters in properties to achieve an improved energy rating. The Maintenance Manager advised there are 5 properties with electric storage heaters and he will consider the options and engage with the tenants to improve the energy rating..

The Committee approved the Annual Return on the Charter 2024-25, which will be submitted to the SHR by the Director via the Regulator's portal.

ii) Stock Profile

The Director advised the Committee of the regulatory submission on the Association's stock profile.

He advised there was no change, where the Association own 694 properties and their breakdown of size and type. The stock profile included the weekly rent by property size and this reflected the rent increase in 2024-25 of 5%

The Committee approved the submission of the Stock Profile as of 31 March 2025, which will be submitted to the SHR by the Director via the Regulator's portal.

10. Grant to Easthall Residents Association – Wider Role Services

The Director presented his report on the wider role grant to Easthall Residents Association and covered the following:

- The Committee approved a budget of £27,000 for wider role services by ERA to our tenants and their families.
- ERA have submitted a proposal for wider role services in 2024-25, which includes:
 - Homework club
 - Youth club
 - Access to the My Life, My Choices programme for residents of Easthall / Kildermorie
 - A contribution towards the Annual Xmas Fayre
 -
- The monitoring arrangements through half yearly progress report by ERA.

The Committee raised the following questions and queries in relation to the proposed wider role contribution to ERA:

- A Committee member stated that ERA undertake great work in the community and these are excellent services delivered for children.
- A Committee member proposed the Association meet the full cost of the grant submission i.e. £27,480.26

The Director advised the Committee he has discussed new areas of work and services to support our tenants to sustain their tenants and mitigate the impact of the cost of living crisis. He advised ERA are making efforts to source funding for the activities and services the Association has funded in recent years through the wider role grant. If this can be achieved we could direct our funding to the provision of other services with a longer term financial commitment.

The Management Committee approved the proposed wider role services by Easthall Residents Association at a cost of £27,480.26 associated with the grant award by the Association.

11. Report on the Succession Plan to 31 March 2025

The Director presented the report on progress against the Committee Succession Plan to March 2025 and highlighted the following:

- The annual Committee performance reviews were completed and reported to the Management Committee.
- The assessment of the Committee's representation compared to the ethnic & demographic profile of the communities they serve was completed.
- The development of the Committee Training Plan based on the Committee performance reviews.
- The annual Committee mini-conference was held in January 2025.
- There was low response to the advert for new Committee members and an applicant was invited to observe May's meeting
- The Committee members' attendance at Management Committee and sub-Committee meetings.
- The membership is currently 9 members on the Management Committee.
- There were a few areas of slippage that included Committee's engagement with tenants, the development of a schedule to advise Committee on training and conferences in the sector, and training on finance and service areas.

The Management Committee raised the following queries or questions in relation to the progress report on the Committee Succession Plan 2024-25.

- A Committee member asked the Director on how we could attract new members to the Committee. The Director advised we should re-issue the advert in the sector, and he asked Committee to consider any local residents that would be suitable to the role, and to contact agencies with registers of Committee members i.e. SFHA, SHR, EVH. A Committee member proposed that contact should be made with members of local groups i.e. Residents Panel.

The Committee noted the progress on the Committee Succession Plan.

12. Progress Report on the Annual Assurance Statement Action Plan to 31 March 2025

The Director presented his report on progress against the AAS Action Plan, where achievement would further strengthen our compliance against the Regulatory Frameworks and Regulatory Standards. He highlighted the following:

- The progress against the plan covered the following areas:
 - Regulatory Framework
 - Regulatory Standards of Governance & Financial Management
 - Scottish Social Housing Charter
 - Landlord Safety
- He highlighted key areas progress to in the quarter, which included:
 - The progress with the Equal Opportunities Action Plan and the internal auditor's report showing substantial assurance.
 - The development of the Residents Panel.
 - The publication of the Performance Bulletin.
 - The development of the Whistleblowing Policy and training session to the Committee.
 - The completion of the Committee members' performance reviews.
 - The review of governance and service policies.
 - The areas of slippage, which included promoting the complaints policy, training to the Committee on notifiable events, the review of information booklets, and a report on the development of the Trade Team.

The Management Committee raised the following queries or questions in relation to the progress report on the Annual Assurance Statement 2024-25.

- The Vice Chairperson asked the Committee if they felt they required any further information to sign off the AAS. The Committee commented on training on the AAS at the mini-conference in October 2023. It was agreed that refresher training should be provided in September 2025.

The Committee noted the progress on the Annual Assurance Statement.

13. Report on the Operational Plan to 31 March 2025

The Director presented the report on progress against the Operational Plan 2024-25 to March 2025. The report highlighted the following:

- There has been good progress against the work programme in the year.
- Appendix 1 details the progress, specifically with the completion of key tasks in each quarter in the year
- The achievements in the 4th quarter (January – March 2025) included the following: reporting on governance matters, the completion of the annual review of business, completion of Committee members' performance reviews, the review of governance, service and HR policies, the review of the annual rent increase, and good financial management and reporting.
 - Good progress in key areas of the performance scheduled (appendix 2), which includes Increase in rent collection and reduction in current tenant arrears. void rent loss was 0.22%, tenancy sustainment levels remain very high. improvement in the repairs service, strong compliance in tenant safety, specifically gas and electrical safety. our financial position – cash reserves and covenant compliance
- There are areas for further action and improvement, which included:
 - The staff performance reviews, which will commence in Q1 following training for staff.
 - The review of the Staff Absence & Attendance Policy, which is being supported by EVH and there will be consultation with staff and Unite the Union.
 - The delay in the Investment Plan and associated work.
 - The work to develop the in-house Trade Team
 - The delay in planned major repairs completions, where contracts will be prioritised to be tendered

The Committee raised the following questions and queries in relation to the progress report on the Operational Plan:

- The Vice Chairperson commented on the excellent progress and performance in the Operational Plan 2024-25 and asked the SMT to thank the staff for their work and achievements.

The Committee noted the progress on the Operational Plan 2024-25.

14. Review of Governance Policies

i) Declaring & Managing Conflicts of Interest

The Director presented the draft Declaring & Managing Conflicts of Interest Policy and advised on the following:

- The policy was last reviewed in May 2022
- An overview of the policy, which covered:
 - A register of interests be monitored for all declarations
 - Committee & staff declare interest annually
 - Compliance with the entitlement, payment & benefits, specifically the use of contractors and discretionary awards i.e. hospitality and donations.
 - The management of declarations of interest by the Chairperson / Director
 - Reporting arrangements for declarations of interests and discretionary awards.
- The main changes to the draft policy, which included the change to a housing association, the new vision in the Business Plan 2023-26, the roles and responsibilities and the review of the list of contractors and suppliers in March 2025.
- The policy is next due for review in May 2028.

The Committee approved the Declaring & Managing Conflicts of Interest Policy for implementation.

A. Nugent, G.Kerr and G. McLachlan left the meeting

ii) Recruitment & Succession Planning of the Director & Senior Management Team (SMT)

The Director presented the draft policy on Recruitment & Succession Planning of the Director & SMT and advised on the following:

- The policy was last reviewed in April 2022
- An overview of the policy, which covered:
 - The background to the policy due to governance matters in 2021 and the policy was developed by the Governance consultant, Linda Ewart.
 - The arrangements for the Director / SMT performance reviews and succession plans.
 - The arrangements for the recruitment of the Director / SMT
 - The role of the Management Committee and delegated sub-Committees in the recruitment process
- The main changes included the updated staff structure, the Chairperson and Vice Chairperson supported by a specialist advisor would conduct the Director's annual performance review.
- The panel for the recruitment would align with the Recruitment & Selection Policy
- The recruitment panels would be delegated to set the salary within set salary bandings based on continuity of service, current salary or experience. In situations, where the applicant requested higher grades or payment of monies i.e. car allowance, further education, etc this would be subject to a report to the Management Committee
- The policy is next due for review in May 2028.

The Management Committee raised the following queries or questions in relation to the draft Recruitment & Succession Planning of the Director & SMT Policy.

- A Committee member commented that the proposed changes and delegated authority to the recruitment panels were more practicable.

The Committee approved the Recruitment & Succession Planning of the Director & SMT.

A. Nugent, G.Kerr and G. McLachlan re-joined the meeting

iii) Rent Management Policy

The Housing Manager presented the draft Rent Management Policy and outlined the following:

- The policy was last reviewed in 2022
- An overview of the policy, which covered:
 - Prevent arrears occurring and manage arrears of rent
 - There was a customer focus and tenant engagement on rent matters
 - Maximise tenants' entitlement to benefits through the WRO.
 - To create a balance between arrears prevention and enforcement action
 - The policy was compliant with legislative requirement and in particular pre-action requirements for legal action.
 - The assessment of technical arrears
 - The performance and key performance indicators
 - Roles and responsibilities in the arrears recovery process
- The Housing Manager advised he was developing a rent Setting Policy, which would be linked to the rent harmonisation process
- The policy is next due for review in May 2028.

The Management Committee raised the following queries or questions in relation to the draft Rent Management Policy.

- A Committee member asked the Housing Manager when the Committee could expect to see a report on rent harmonisation. The Housing Manager advised he would be developing the Rent Setting Policy in the autumn 2025, thereafter he would report on the rent harmonisation exercise.
- A Committee member highlighted this was a significant exercise. The Housing Manager agreed and stated he had previous experience in conducting a rent harmonisation exercise to set fair and consistent rents.

The Committee approved the Rent Management Policy

15. Procurement

i) Legal Services Contract

The Housing Manager presented his report on the Legal Services Contract and advised on the following

- The contract was tendered in 2021-22 and TC Young Solicitors were awarded the Legal Services Contract in June 2022 for an initial 3 years with an option to extend the contract to June 2027.

- He gave the Committee an overview of the contract, specifically the legal services and costs.
 - The Association has spent £9,500 on legal costs in 2024-25, mainly associated with the Written Statement of Services.
 - The staff team have had a positive experience in their dealings with TC Young on legal matters.
 - He proposed to the Committee to extend the legal services contract with TC Young to June 2027.

The Management Committee raised the following queries or questions in relation to the Legal Services Contract.

- A Committee member asked the Housing Manager when the process would commence to procure the contract to appoint the new company for the legal services contract in June 2027. The Housing Manager advised he would commence this in late 2026.

The Committee were agreeable to extend the legal services contract with TC Young to June 2027.

16. Report on Membership

The F&CS Manager presented his report and sought Committee approval for the membership application

- New Share Applications
 - I. Fleming, (Address Redacted)
 - K. Herd, (Address Redacted)

The Committee approved the report.

17. Correspondence

There was no correspondence

18. Confidential Business

There was no confidential business

K. Herd left the meeting

19. Any Other Business

a) Trade Team

The Director provided background information on the development of the Trade Team and current challenges with staff turnover and sickness absence. He advised Committee he was working on the report to develop the Trade Team and this would inform the new staff structure to deliver re-active, cyclical and planned major repairs.

He informed the Committee that the Repairs Operative – Plumber had submitted his resignation and discussed the options, key considerations for the replacement.

There was discussion by the Committee on the options ahead of the development of the Trade Team report and it was agreed this should be covered on a temporary basis.

The Committee referred to the reasons for staff turnover in the Trade Team and asked the Director to undertake an assessment of Trade Team salaries in the housing sector to inform his report.

b) Co-option to the Management Committee.

The Director advised the Committee that K. Herd had expressed an interest in a co-option to the Management Committee. The Committee commented that his maintenance experience would enhance the capability of the Committee and were agreeable to his co-option to the Management Committee.

c) Fencing Replacement

A Committee member asked the Maintenance Manager on the progress of fencing repairs. The Maintenance Manager advised there has been challenges due to the capacity of the contractors and they were working through Easthall into the Kildermorie area. He will discuss this matter with the contractor and maintenance officer to assess a timeline for works.

There was no other business



20. Date of Next Meeting

Management Committee:

Wednesday 25 June 2025 at 6.30pm to be held in the Committee room in the Association's office.

Chairpersons Signature: _____

Date: _____