

MANAGEMENT COMMITTEE MEETING

Tuesday, 27th May 2025 6:30 pm

Hybrid meeting held at the BOILER HOUSE at 146 Drip Road Stirling and Via Microsoft Teams | Management Committee

Attendees

<p>Present</p> <p>Andrea Finkel-Gates (AFG) – <i>Chair</i></p> <p>Ann Dickson (AD) – <i>Joint Vice Chair</i></p> <p>Kenny Hutton (KH) - <i>Joint Vice Chair</i></p> <p>Callum Wynd (CW)</p> <p>Jillian Fearnside (JF)</p> <p>Kerray Dawson (KD)</p> <p>By Teams</p> <p>Hazel Robertson (HR)</p> <p>Priscilla Maramba (PM)</p>	<p>In attendance</p> <p>Garry Savage (GS) – Head of Housing Services</p> <p>Kevin Urbanowicz (KU) - Head of Assets and Development</p> <p>Paul Fraser (PF) - <i>Senior Property Services Officer</i></p> <p>Shona MacLeod (SM) - <i>Finance Officer</i></p> <p>Samantha Buggy (SB) - <i>Head of Corporate Services</i></p> <p>Callum MacDougall (CM) – Minutes</p>
<p>Apologies</p> <p>Abira Sarwar (AS)</p> <p>Andrea Mina (AM)</p> <p>Elaine Rosie (ER)</p> <p>John Jenkins (JJ)</p> <p>Cllr David Wilson (DW)</p>	<p>Staff Apologies</p> <p>Sharon Brady-Wardrobe (SBW) – <i>Director</i></p> <p>-----</p> <p>*Comment made on Decision Time (DT)</p>

1. Chair's Statement

Purpose - For Information

The Chair welcomed all the committee and staff to the meeting.

Special welcome to KU as this was his first Management Committee (MC) meeting. KU introduced himself and thanked everyone for the warm welcome.

2. Apologies

Purpose - For Information

MC Members:

Abira Sarwar

Andrea Mina

Elaine Rosie

John Jenkins

Staff Members:

Sharon Brady-Wardrope (Director)

Stirling Council (SC) Representative:

David Wilson

3. Declaration of Interest

Purpose - For Information

KD noted that she works for SC, just encase there is a conflict of interest when it comes to anything regarding Raploch Site 8 & 9, which is contained within the notifiable event item, even though she is not directly involved with the on goings of it all.

AFG also mentioned her involvement with Scotland's Housing Network (SHN), again, just encase it becomes a conflict of interest with any agenda item within the meeting, particularly around the Annual Return of the Charter (ARC) validation activity, as AFG has no involvement with this.

4.1 Draft Minute of Management - 25th March 2025

Purpose - For Approval

A number of minor corrections to the minutes were noted on Decision Time (DT) and with the changes made from the notes by Committee members on DT, these minutes were approved as an accurate record of the meeting.

Decision: Approved

Proposed - KD

2nd – JF

4.2 Unconfirmed Minute of Staffing Sub Committee - 18th March 2025

Purpose - For Information

These minutes were for information only and will be presented at the next Staffing Sub Committee (SSC) meeting for approval. The MC noted these unconfirmed minutes.

Decision: Noted

4.3 Unconfirmed Minute of Development Sub Committee - 8th April 2025

Purpose - For Information

*AFG asked regarding the comment made about 'two bed threes', if that means two bedroom, three in a row as in wish for 'two beds four' and is that two bedroom, four in a block. SBW explained that this should be 2 bed 3 person (so one double room and one single room) and 2 bed 4 person (so 2 double bedrooms). This will be amended to show this.

KH asked if the Croftside development handover is still on track. GS noted that yes, we are now on the last phase of handover which is phase 4 and everything is going well currently.

These minutes were for information only and will be presented at the next Development Sub Committee (DSC) meeting for approval. The MC noted these unconfirmed minutes.

Decision: Noted

4.4 Unconfirmed Minute of Audit & Risk Sub Committee - 13th May 2025

Purpose - For Information

These minutes were for information only and will be presented at the next Audit & Risk Sub Committee (ARSC) meeting for approval. The MC noted these unconfirmed minutes.

Decision: Noted

5.1 Referrals from Development Sub Committee

Purpose - For Information

5.1.1 DEV - 6.1 - Q4 Performance Report

Purpose - For Information

The Chair highlighted that no comments had been made on DT regarding this referral and

asked the committee if anyone had anything to add now.

KU presented this report and noted that there are no changes from what has been already presented within this paper.

As there were no further questions at this time, the MC noted the referral from the DSC regarding the Q4 Performance Report as this referral was for information only.

Decision: Noted

5.2 Referrals from Audit & Risk Sub Committee

5.2.1 A&R - 6.1 - Internal Audit Report

Purpose - For Information

The Chair highlighted that there was only one comment made on DT and asked the committee if anyone had anything further to add.

*HR asked that whilst the 'Improvement Action Plan' is not part of a formal audit, can this be included on the register/spreadsheet for monitoring purposes or is it included elsewhere. SBW explained that it has been kept separate from the main register due to some confidential items and an item added to the report to ensure that it's not lost. A new audit is planned for 'Gas' this coming year and will be included in the main register.

SB highlighted that Quinn Internal Audit Services (QIAS) have now been appointed for the Internal Audit and we are arranging for the auditors to attend the June MC meeting to allow for a review of where things might be heading for the future. This will mean a slightly earlier start to our normal meeting time as well.

AFG asked if we will have a discussion around more internal specific audits and whether we will get to choose the types of audits we'd like to take place. SB mentioned that there will be a discussion around this. Currently we know that the 'Gas Audit' will take place within the next 12 months but others will need to be discussed. SB noted that QIAS are excited to be working with us again and will support us with any additional types of audits we choose to do.

As there were no further questions at this time, the MC noted the referral from the ARSC regarding the Internal Audit Report as this referral was for information only.

Decision: Noted

5.2.2 A&R - 7.1 - Risk Register

Purpose - For Information

The Chair highlighted that comments had been made and responded to on DT regarding this referral and asked the committee if anyone had anything further to add.

*HR asked if we should be more specific about the role of our Development Agent procured through a robust procurement process. i.e., their expertise and working alongside the Head of Assets & Development. SBW highlighted that yes, they are part of a framework that was

tendered but have responsibility to close out projects that they had under the interim arrangements. This can also be added in for more clarity.

AFG expanded on the explanation given above by SBW, saying we took on Macdonald & Cameron's (M&C) services as Interim Development Coordinator after our previous Development Coordinator retired back in the end of 2022 for a period of time. Afterwards, when we went out to tender for this role we had 2-3 applications for this framework, one of which was M&C, who won the tender. This process allowed us to close the projects from the previous Development Coordinator and then M&C could start our new projects for us.

*HR noted that it might be helpful to have another column here at the start with the reference/category that these risks relate to. SBW explained that it is there but the column just hasn't pulled through on the PDF extract but the categories are shown in the full register and the strategic register. We will make sure they come through in future extracts.

As there were no further questions at this time, the MC noted the referral from the ARSC regarding the Risk Register Report as this referral was for information only.

Decision: Noted

5.2.3 A&R - 8.2 - Q4 Performance Report

Purpose - For Information

The Chair highlighted that comments had been made and responded to on DT regarding this referral and asked the committee if anyone had anything further to add.

*HR asked what was the reason for the Stage 2 being out with the 20 day response period. SB explained that this was due to resources within the team (Annual leave & Sickness). New procedures are in place that will ensure we do not miss this time scale again.

GS presented this report and noted that there are no changes from what has been already presented within this paper.

GS added that previously there were discussions had around refusals and Section 5 referrals. GS updated MC that there had been a further meeting had with SC around this, overall positive, however we have noticed that SC have the same problems with refusals as ourselves. SC had mentioned that from the 1st of April 2025, they have moved from 1 offer of permanent accommodation rather than the previous 2 offers. GS noted that this should address SC's issue but might be a strategy that would also help ourselves as well. As much as it might help to give 2 offers to our applicants, it does have a knock on effect with our void performance figures and turnaround times if we continuously get a high level of first offer refusals. There is an option to rearrange letting areas which would help give applicants a bit more choice which could also help. GS also mentioned that SC's Section 5 referrals are now dealt with by their Homelessness Team which should hopefully help the communication between ourselves, SC and the applicants who are nominated from SC. Hopefully we will see improvement on this in the coming months but we will keep MC updated on the progress as much as possible.

AFG asked if there were any more thoughts around choice based lettings and any options from it. GS explained that it's still under discussion at the moment but it is looking like a promising option moving forward.

JF added that Glasgow Council only give 1 offer of refusal as well and it now seems to be normal and applicants are aware of this also.

As there were no further questions at this time, the MC noted the referral from the ARSC regarding the Q4 Performance Report as this referral was for information only.

Decision: Noted

5.2.4 A&R - 9.1 - External Audit 2025/26 – Audit Plan Internal Audit Update

Purpose - For Information

The Chair highlighted that no comments had been made on DT regarding this referral and asked the committee if anyone had anything to add now.

SM presented this report and noted that there are no changes from what has been already presented within this paper.

SM updated MC about auditor dates and highlighted that the auditors have come back to say that they can't attend the full MC meeting at the end of August as they have a number of other meetings taking place that evening but will attend and present at the ARSC meeting in August prior to the MC meeting later that month. SM explained that we have responded by saying that it will depend on the outcome of the audit, if it's a clean audit then most likely they wouldn't need to attend the MC meeting, however, if it wasn't to be a clean audit then the auditors would be expected to attend the MC meeting to provide further explanations to the committee as to why it wasn't a clean audit.

As there were no further questions at this time, the MC noted the referral from the ARSC regarding the External Audit 2025/26 - Audit Plan Internal Audit Update Report as this referral was for information only.

Decision: Noted

5.2.5 A&R - 9.5 - Rechargeable Repairs Report

Purpose - For Information

The Chair highlighted that no comments had been made on DT regarding this referral and asked the committee if anyone had anything to add now.

SM presented this report and noted that there are no changes from what has been already presented within this paper.

SM highlighted that there were some comments made around how we recover the debt and legal actions required but this is ongoing at the moment and we will have to wait and see what happens regarding certain outcomes.

KH asked about the agencies that recover the cost of debt, will they have targets as well and will they get paid if they don't recover the debt. SM explained that the agencies will only get paid if they recover the debt, meaning it's in their interest to recover the debt. SM also noted that we

are unaware of these agencies having targets.

As there were no further questions at this time, the MC noted the referral from the ARSC regarding the Rechargeable Repairs Report as this referral was for information only.

Decision: Noted

5.2.6 A&R - 10.2 - Registers Report

Purpose - For Approval

The Chair highlighted that there was only one comment made and responded to on DT and asked the committee if anyone had anything further to add.

SB presented this report and noted that there are no changes from what has been already presented within this paper.

As there were no further questions at this time, the MC approved the referral from the ARSC regarding the Registers Report as this referral was for approval.

Decision: Approved

Proposed - KH

2nd – KD

5.2.7 A&R - 12.1 - H&S Q4 Update

Purpose - For Information

The Chair highlighted that there was only one comment made and responded to on DT and asked the committee if anyone had anything further to add.

KU presented this report and noted that there are no changes from what has been already presented within this paper.

AFG asked about the progress of the Gas Safety checks and if they're still running smoothly with the new processes/ changes that have been put in place. KU noted that overall, the implementation of the new changes is working well and we are happy with this for just now.

As there were no further questions at this time, the MC noted the referral from the ARSC regarding the Health & Safety Q4 Update Report as this referral was for information only.

Decision: Noted

6.1 Development Annual Report - Deferred

Purpose - For Information

Deferred.

7.1 Management Accounts Q4 Report

Purpose - For Approval

The Chair highlighted that this report on the Management Accounts Quarter 4 has been discussed and scrutinised already by the full ARSC before coming to the MC for final approval. Even though this report is a referral from the subcommittee, we've made this a stand alone item within this agenda for this meeting due to the report's significance.

SM added that the only point to note is that these accounts will differ slightly from the final accounts which are currently being worked on. We are working on the final depreciation and we've had SHAPS come in and it shows a small gain for this year which will increase the surplus. SM noted that when we have the final accounts ready the committee will be able to see the difference between the Q4 accounts and the final version of the accounts.

As there was no further questions at this time, the MC approved the Management Accounts Q4 report as this was for approval.

Decision: Approved

Proposed - HR
2nd – PM

7.2 Five Year Financial Projections Report and SHR Submission

Purpose - For Approval

The Chair highlighted that no comments had been made on DT regarding this item and asked the committee if anyone had anything to add now.

SM added that there was some questions asked previously at the ARSC which needed to be checked first before giving an answer, particularly around whether the Five Year Financial Projections matched the 30 Year Financial Projections figures. SM noted that after checking this, has gotten back to AS to inform her that they do match up.

As there was no further questions at this time, the MC approved the Five Year Financial Projection Report and Submission as this was for approval.

Decision: Approved

Proposed - AFG
2nd – KH

8.1 Draft Business Plan 2025-30 - SUPPORTING INFORMATION

Purpose - For Information

In SBW's absence, the Chair presented this report which was for the Draft Business Plan 2025-30 (Supporting Information). The Chair noted that presented for information and discussion, is the supporting information which has been used to inform our business strategy. The strategy along with the Delivery Plan, Appendix 5, has been delayed which is due to other demanding priorities and has therefore been deferred to the June Meeting. Committee members are asked to consider the supporting information and to comment on any further inclusion.

*AFG highlighted that in appendix 1 (page 3) the list shows 3 people as Chair. Additionally, we should perhaps show which MC members are Chair of the Sub Committees in the list. SBW explained that we have 2 Joint Vice Chair's which should be shown and that we can add the Sub Committee Chair's as well.

*AFG mentioned in relation to appendix 7 (Key Performance Indicators), could we have the outturn results RAG rated in the future as it just draws the eye easier. SBW agreed and noted that this can be added in.

~ A discussion took place around these appendices ~

Appendix 1

KD & CW both noted how much work has gone into this and how clear the information has been presented.

PM noted that it really covers the areas we seek to move forward in and shows how succinct we are in our objectives as an Association.

KH mentioned that the format of these appendices really suits how we want to portray ourselves as an organisation.

AFG highlighted, regarding the information around our stock, that SHN have noticed a recurring issue recently while they have been performing validations and that is that organisations are producing exception reports only on how many properties might fail based on the Scottish Housing Quality Standard (SHQS) rather than having a list or database of every single property and where they are with the SHQS and each component of that property shown. It has got to show the details of each and every property rather than just an exceptions report. AFG noted that this is just information to allow us to prepare for this when we have to present our figures/information for validation later on. SB thanked AFG for this information and noted that she will take this back to the team.

KH mentioned that we have stated that we have had 97% of Stock Condition surveys completed, which is remarkable. When we record this information, do we list the information in that form. KU noted that yes, we do and we use this information as a starting point for each of the properties, however we can break this down and get a more in depth insight to each individual property if needed for when it comes to reporting and providing greater detail.

Appendix 2

AFG mentioned the Scottish Government legislation section and noted the ongoing debate around the Housing Bill at the moment. The committee then discussed their thoughts around the Housing Bill and how it might affect ourselves, however we won't know until it gets put through and approved.

JF mentioned that we should be considerate of the Scottish Parliamentary Election coming up in the next year and how this might impact ourselves and that we should be very mindful of this. AFG agreed and noted that it's very important for us to keep in mind what future changes could affect us.

Appendix 3

AFG mentioned that 'Dependent on local political landscaping decisions' doesn't really feel like an 'Internal Weakness'. It's potentially more of an 'External' issue.

KD noted that 'Succession planning for staff' seems a little unfair as an 'Internal Weakness'. Perhaps the wording of this needs looked at because right now it implies that we're not providing this, although the committee have been given clear evidence recently of our new staffing structure/ re-structure and this seems like more of a positive rather than a negative right now. GS highlighted that it could be changed to state 'We have scope to improve further' which would show a more proactive and positive depiction of what we are trying to move forward as an Association. AFG added that in terms of 'Internal Strengths', we also have a very strong Senior Management Team (SMT) now. The SMT is now very well structured and well balanced which is a major strength for us.

KH mentioned that it might be worth adding in something to do with the extent to how reliant we are on external businesses to deliver our services. We have a range of contractors doing maintenance works and now have external development services sourced, so it might be worth capturing this information and showing how many of our services are not under our direct employment. KU agreed that this is something that we can look into. It is about find what is also cost effective for us but it might also be an idea to looking into a Partnership rather than just a Procurement but this can be investigated later down the line.

Key Performance Indicator's (KPI's)

All committee agreed that the KPI's are what they are so no further discussion was had around this.

As there was no further questions at this time, the MC noted that they had discussed the Draft Business Plan 2025-30 (Supporting Information) as this was for information & discussion.

Decision: Noted & Discussed

8.2 Policy Review

The Chair highlighted that comments had been made and responded to on DT regarding the Policy Reviews and asked the committee if anyone had anything further to add.

*HR mentioned that At the recent Treasury Management Training session it was suggested that the optimal position would be to have 60% of our loans on a fixed rate. Is there a reason why the proposal is less than this. SM explained that this is restricted by our current/historical loan agreements. Achieving 50%/50% puts us in a better position, but we can amend the parameters for future optimal ratios. Current fixed rates are not favourable and the £5m Nationwide loan will be refinanced when rates are more favourable.

SM presented this report and noted that there are no changes from what has been already presented within this paper.

KH noted that it's very useful to see the Golden Rules. It is good to see the gearing listed as well.

As there was no further questions at this time, the MC approved both policies and the procedure as they were all for approval.

Decision: Approved

8.2.1 Financial Regulations Policy & Financial Procedures

Purpose - For Approval

The Chair highlighted that comments had been made and responded to on DT regarding this item and asked the committee if anyone had anything further to add.

*AFG asked why the Director has a lower limit when it comes to 'Credit Card Payments' than both the Head of Housing and the Head of Assets & Development. SBW explained that operationally, the heads of service may need access to more funds like decants who are booking accommodation, whereas I'm mostly needed for office related purchases etc.

The MC approved the Financial Regulations Policy & Financial Procedures as they were for approval.

Decision: Approved

Proposed - AD

2nd – CW

8.2.2 Treasury Management Policy

Purpose - For Approval

The Chair highlighted that comments had been made and responded to on DT regarding this item and asked the committee if anyone had anything further to add.

*SM updated the MC, noting that the gearing should be "Lower than 90%". This will be amended.

The MC approved the Treasury Management Policy as this was for approval.

Decision: Approved

Proposed - KH

2nd – HR

9.1 Final ARC Return to SHR

Purpose - For Approval

The Chair highlighted that comments had been made and responded to on DT regarding the Final Annual Return on the Charter (ARC) Return to the Scottish Housing Regulator (SHR) and asked the committee if anyone had anything further to add.

SB presented this report and noted that there are no changes from what has been already presented within this paper.

SB added that that next year we are going to try and condense the documentation as there was a lot that went against this year and it's something we are going to look to reduce.

KH mentioned the 20 day target, regarding adaptations that was noted within the report and how it may need to be reviewed. KU explained that this was put in to reflect the timescale of what may be deemed a complex issue in relation to an adaptation. Depending on whether it's a minor or major adaptation there may need to be a review of the response time target to help with some of the more major/ complex cases and for reporting purposes. This is being monitored currently and will be reviewed thereafter.

MC noted that a big thanks should be given to all staff involved with this item as it's evident how much work goes into this ARC Return.

As there were no further questions at this time, the MC approved the Final ARC Return to SHN as this was for approval.

Decision: Approved

*Proposed - AFG
2nd – KD*

9.2 Directors Report - If any to report

Purpose - For Information

Nothing to report.

9.3 Notifiable Events - Referral from A&R (No new items, if any to report)

Purpose - For Information

In SBW's absence, the Chair presented this report which was to give the MC an update on Raploch Site 8 & 9 Structural Cracking. The Chair highlighted that this was also a referral from the ARSC and that there were no new notifiable events in this period to present.

[REDACTED – CONFIDENTIAL AND COMMERCIAL SENSITIVE INFORMATION]

~ At this point the MC had a discussion around the update on the Structural Cracking at Raploch Site 8 & 9. ~

As there were no further questions at this time, the MC noted that they had discussed the update on Raploch Site 8 & 9 Structural Cracking as this was for information & discussion.

Decision: Noted & Discussed

9.4 Senior Officer Appraisal - Verbal

Purpose - For Information

The Chair noted that SBW's appraisal has been booked in for next month, on the day of our next meeting.

Additionally, the Chair mentioned that the MC appraisal dates have been agreed and invites will be going out shortly for these. There will be 2 dates offered which will be via Microsoft Teams and a separate date kept in reserve encase anybody would prefer a face to face appointment. This should help accommodate everyone and their schedules and allow for the appraisals to be carried out smoothly.

The MC noted this information provided by the Chair.

Decision: Noted

10.1 H&S Monthly Report – See referral from A&R for Qtr H&S Report

Purpose - For Information

Nothing more to add.

If Any To Report

None to report.

If Any To Report

None to report.

13. AOCB

KU gave a brief update on the Stage 3 grant funding allocation.

KU noted that we had made a request based on forward funding and what we were expecting to spend this year. On previous experience, we'd normally ask for a certain amount and then be given 50% of that requested amount. So, on that basis we asked for 400K but were awarded 300K which is 75% of our request, more than the normal awarded percentage. So, this is good news and will allow us to hopefully support our tenants further with medical adaptations.

KU added that himself and GS are looking at how we access and process our adaptation requests to ensure that we are meeting and fulfilling our tenants request where need be. This will be monitored as well, so we know exactly how to fully support our tenants who need adaptations.

The MC noted this update from KU regarding the Stage 3 grant funding allocation.

Decision: Noted

14. Date of Next Meeting- 24th of June 2025

The date for the next Management Committee meeting on Tuesday the 24th of June 2025 was approved. The Chair thanked everyone for their attendance this evening.