

# MANAGEMENT COMMITTEE MEETING

Tuesday, 28th October 2025 6:00 pm

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

## Attendees

<p><b>Present</b></p> <p>Andrea Mina (AM) Callum Wynd (CW) Hazel Robertson (HR) Jillian Fearnside (JF) John Jenkins (JJ) Kerray Dawson (KD) Priscilla Maramba (PM)</p> <p><b>By Teams</b></p> <p>Abira Sarwar (AS) Elaine Rosie (ER)</p>	<p><b>In attendance</b></p> <p>Sharon Brady-Wardrope (SBW) – <i>Director</i> Garry Savage (GS) – <i>Head of Housing Services</i> Kevin Urbanowicz (KU) - <i>Head of Assets and Development</i> Samantha Buggy (SB) – <i>Head of Corporate Services</i> Shona MacLeod (SM) - <i>Finance Officer</i></p> <p>Brenda Toner (BT)** – <i>Scotland's Housing Network Representative</i></p> <p>Callum MacDougall (CM) – <i>Minutes</i> Kiera McArthur (KMc) - <i>Observer</i></p>
<p><b>Apologies</b></p> <p>Andrea Finkel-Gates (AFG) – <i>Chair</i> Kenny Hutton (KH) - <i>Joint Vice Chair</i></p> <p>Cllr David Wilson (DW)</p>	<p><b>Staff Apologies</b></p> <p>-----</p> <p>*Comment made on Decision Time (DT) **Present only for Performance Analysis Presentation</p>

## SHN: Performance Analysis Visit - 6pm start

Purpose - For Information

AM Chaired this meeting in the absence of AFG.

The Chair welcomed all committee and staff to the meeting. AM also introduced Brenda Toner from Scotland's Housing Network (SHN) who was in attendance to provide a detailed presentation of our performance analysis, benchmarked nationally, against our peer groups.

AM handed over to BT at this point. BT gave the presentation on our performance analysis which covered areas relating to National Overview comparison, service provided, value for money, and overall satisfaction. BT highlighted that we have maintained a very strong

performance overall and that there were only a few minor areas for attention, some of which were around Homeless Lets, current arrears, and offer refusals.

At this point, BT opened up the floor to questions from committee.

JJ asked, isn't our Homeless Lets target 55%. SBW explained that it's 50% for SC and 5% for our threatened homelessness but is going to look into this further as the current 35% doesn't seem quite right. GS added that it can sometimes be how they are categorised but agreed that we will investigate this further.

GS added in regard to refusal rates, we are now tracking above roughly 5% compared to 30% but this will come up in the Audit & Risk Sub Committee (ADSC) report next month.

As there was no further questions at this point, BT handed back to AM. AM thanked BT for her time this evening, then BT left the meeting (6.30pm) and AM continued with business as usual.

## **1. Chair's Statement**

Purpose - For Information

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

## **2. Apologies**

Purpose - For Information

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### **MC Members:**

Andrea Finkel-Gates

Kenny Hutton

### **SC Representative:**

Cllr David Wilson

## **3. Declaration of Interest**

Purpose - For Information

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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, even though she is not directly involved with the project.

### **3.1 Declaration of Interest and Code of Conduct - Management Committee (Verbal Update)**

Purpose - For Information

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SB provided a verbal update on the Declarations of Interest and Code of Conducts for MC

members. SB explained that these have all now been completed and signed and the process was very smooth this year. The Register of Interest is now online on our website.

As there was no further questions at this time, the MC noted this update regarding the MC's Declarations of Interest and Code of Conducts as this was for information only.

**Decision: Noted**

## **4.1 Draft Minute of Management Committee - 26th August 2025**

Purpose - For Approval

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There were no corrections to the minutes noted on Decision Time (DT) by Committee members, so these minutes were approved as an accurate record of the meeting.

**Decision: Approved**

**Prop: KD**

**2nd: HR**

## **4.2 Draft Minute of Management Committee - 4th September 2025**

Purpose - For Approval

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There were no corrections to the minutes noted on Decision Time (DT) by Committee members, so these minutes were approved as an accurate record of the meeting.

**Decision: Approved**

**Prop: KD**

**2nd: CW**

## **4.3 Unconfirmed Minute Asset & Development Sub Committee Meeting – 14th October 2025**

Purpose - For Information

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The Chair noted that a number of minor corrections to the minutes were noted on Decision Time (DT).

\*JJ asked if the drawings and specifications had been circulated with the Asset & Development Sub Committee (ADSC) yet. KU had provided a response to this on DT but gave a further update to this, noting that they had now been circulated for review.

These minutes were for information only and will be presented at the next ADSC meeting for approval. The MC noted these unconfirmed minutes.

**Decision: Noted**

## **5.1 Referrals from Asset & Development Sub Committee**

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### **5.1.1 DEV – Item 6.1 - Q2 Performance report**

Purpose - For Information

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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.

As there was no further questions at this time, the MC noted the referral from the ADSC regarding the Q2 Performance Report as this referral was for information only.

**Decision: Noted**

### **5.1.2 [REDACTED – CONFIDENTIAL AND COMMERCIAL SENSITIVE INFORMATION]**

## **6.1 Procurement Update**

Purpose - For Information

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KU presented this report, which was to update the Management Committee on the Association's procurement of bathroom renewal contract at 64 properties, in line with the capital budget for 2025/26, giving a brief summary of the report.

KU added that this report also confirms compliance with all relevant legislative and regulatory requirements for procurement and provides assurance that the Association has met its obligations in full.

\*HR asked that given the contract is well under budget, has consideration been given to increasing the specification in some way that will benefit the tenants. For example, additional lighting or storage or quality of sanitaryware. HR appreciates that it may be better to take the win on the budget and have a cushion against unforeseen costs. KU explained that the project specification has already been developed to a high standard, with careful consideration given to both quality and long-term value for tenants. However, we have instructed the contractor to identify any potential enhancements or improvements during the survey stage. For example, opportunities for low-cost energy-efficient lighting or upgraded extraction systems. In addition, we are also reviewing the potential to bring forward properties currently scheduled for renewal next year, where this would provide added value and efficiency within the overall programme.

\*AS asked how the contractor's pricing was evaluated against market benchmarks and what mechanisms are in place to ensure value for money and prevent cost escalation. What contingency plans exist if the contractor fails to perform or defaults. KU clarified that the contract was awarded through the Scottish Procurement Alliance, which provides a fully compliant procurement route in accordance with the Public Contracts (Scotland) Regulations 2015. A comprehensive evaluation of both price and quality was undertaken to ensure the achievement of best value, with fixed pricing to maintain cost control and mitigate the risk of unforeseen financial increases. Payments are released following a formal valuation process and

subsequent certification of satisfactory completion by the Assets Officer. Further information on the key risks associated with this contract, together with the proposed mitigation measures, is set out in Section 6 of this report.

JF mentioned that the specifications shown within the report is to be commended and that it shows a high standard of work being carried out.

As there was no further questions at this time, the MC noted this report regarding the Procurement Update as this item was for information only.

**Decision: Noted**

## **7.1 Mid-Year Budget Review 2025/26**

Purpose - For Approval

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SM presented this report, which was to provide the outcome of the Mid-year budget review for 2025/26 Budget and for MC to approve the proposed amendments to the budget for the remainder of the year.

SM noted that overall, we are seeing an increase in the surplus, there has been savings on the insurance which we became aware of on the night that the original budget was approved, so that has now been added in, and there has also been increases in repair costs. SM noted that the overheads have got small adjustments, these have been noted within the report.

\*AFG noted in regard to Liquidated & Ascertained (L&A) damages that she agrees with the principle in ring fencing these funds for any future remedial work on these properties. However, as a committee should we consider a timeframe on this, in perpetuity or a fixed term for example 25 years. JJ mentioned that this is a good point and that his preference would probably be for the period of our private finance loan. SBW added that we are seeking advice from our Finance Business Partner on how to deal with this within our accounts and will advise once further update available.

\*JJ asked as well in relation to L&A damages if we have an accounting mechanism within our procedures to allow this to happen and that his concern is presentational. There could be an external party (Scottish Government) viewing our financial position, seeing that our surplus figure inflated by around £1m, for the next 25 years. SM explained that this is being investigated further as the short answer is yes, however we are looking to obtain more clarity on this and bring back the context to MC at the next meeting. SBW agreed, noting we'll get advice on this and provide a more robust response for MC.

\*JJ highlighted that it would be good for the governing body to understand why the costs for repairs are increasing, not that it should be tenders as were known last year. Do we know why the number of repairs are increasing and is this down to more complex and expensive repairs taking place. SM mentioned that during Q1-Q2 2025, 287 additional jobs were issued compared with the same period last year, 63 of which arose from ATV visits. The average cost per job has actually decreased by £30.38, however the number of jobs has increased.

\*HR inquired whether the small piece of land at Bruce View got sold and has this been accounted for here along with the associated saving in estate management costs. KU noted that this matter has not yet been concluded due to an outstanding legal issue. Our solicitors remain optimistic that an agreement can be reached to enable completion. An update will be provided to the committee once further advice or confirmation has been received

As there was no further questions at this time, the MC approved this report regarding the Mid-

year Budget Review as this item was for approval.

**Decision: Approved**

**Prop - HR**

**2nd - ER**

## **7.2 External Auditors Contract**

Purpose - For Approval

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SM presented this report which was to seek approval from the Management Committee to extend the existing External Auditors contract by 1 year to cover the financial year 2026/27.

SM explained that this is mainly due to the transition to a new management system which includes switching from Sage to HomeMaster for our accounting system and we feel it would be best to have our current auditors (Alexander Sloan's) remain in place during this process, so that it helps with consistency and prevents another change during the same time period.

SM noted that our auditors are aware of this system change taking place and have made contact in regard to next year's audit process due to ourselves going through such an extensive update.

The Chair highlighted that only minor corrections had been noted on DT regarding this report, which had been responded to by staff. Committee were asked if anyone had anything to add just now.

JJ asked in regard to a permanent solution, as we know that we had difficulties previously with our tender exercise, have we built in sufficient time for our procurement exercise to follow. SM explained that this is why we are looking to start the procurement process close to next September 2026 and should help support the full process.

As there was no further questions at this time, the MC approved this report regarding the External Auditor Contract Extension as this item was for approval.

**Decision: Approved**

**Prop - JF**

**2nd - PM**

## **7.3 Homologation of Investments Decision**

Purpose - For Approval

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SM presented this report and provided the details around the urgent business decision to invest funds in the period taken by Officer Bearers which now need to be homologated by the full Committee.

SM noted that there were two lots of investments. An investment of £1 million with Royal Bank of Scotland and three smaller investment amounts that were deemed appropriate to make best use of the Associations surplus funds. Additionally, we replaced the 3 month terms with 6 month

terms this time around.

SM noted that the Flagstone platform is working well for continuing to reinvest small amounts where and when required.

As there was no further questions at this time, the MC approved this report regarding the Homologation of Investment Decision as this item was for approval.

**Decision: Approved**

**Prop - KD**

**2nd - HR**

## **7.4 Lenders – Change of Signatories (Verbal)**

Purpose - For Approval

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SM provided a verbal update regarding this item, noting that with a change of office bearers we are required to change the signatories. This means that Ann Dickson will be removed from the signatories and Andrea Mina shall be added, meaning that the following posts as signatories for Nationwide Building Society, CAF Bank, Royal Bank of Scotland, Bank of Scotland, Scottish Building Society and Virgin Money:

- Andrea Finkel-Gates, Chairperson
- Andrea Mina, Vice-Chairperson,
- Kenny Hutton, Vice-Chairperson
- Sharon Brady-Wardrope, Director/Secretary
- Samantha Buggy, Head of Corporate Services
- Garry Savage, Head of Housing
- Kevin Urbanowicz, Head of Assets and Development

As there were no further questions, the MC approved the presented posts as signatories for Nationwide Building Society, CAF Bank, Royal Bank of Scotland, Bank of Scotland, Scottish Building Society and Virgin Money.

**Decision: Approved**

**Prop - KD**

**2nd - PM**

## **7.5 Financial Conduct Authority (FCA) - Verbal Update**

Purpose - For Information

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SM provided a verbal update regarding the Financial Conduct Authority (FCA), noting that the

Annual Return has been submitted on time.

As there was no further questions at this time, the MC noted this report regarding the Financial Conduct Authority (FCA) Update as this item was for information only.

**Decision: Noted**

## **8.1 Policy Reviews**

Purpose - For Approval

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GS presented this Policy Review report and highlighted that there was minor changes overall to the Factoring Policy presented. The MC were asked to review and approve the updated Factoring Policy.

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

\*KD asked in regard to item 2.3 within the report, is there early indication of a common reason for reduction in satisfaction. GS explained that the satisfaction level is higher than last year's outcome (50%) but it's below the satisfaction levels we normally achieve for our tenants. Key areas of dissatisfaction in the survey were around repairs, landscape maintenance and information provision; and we will look to address these through the improvement action plan.

As there was no further questions at this time, the MC approved the listed policy within the report as it was for approval

**Decision: Approved**

### **8.1.1 Factoring Policy**

Purpose - For Approval

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The Chair highlighted that no comments had been made on DT regarding this policy.

As there was no further questions at this time, the MC approved this Factoring Policy as this item was for approval.

**Decision: Approved**

**Prop - CW**

**2nd - ER**

## **8.2 Charter Report to Tenants - 1st Draft**

Purpose - For Information

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SB presented this Draft Charter Report and highlighted that all comments that had been made within DT had been received and responded to, but we are happy for further feedback if MC have more suggestions.

\*JJ highlighted that this document follows a similar format to last year's report. Should we therefore make references in the 2024-25 report to last year's report. For example, we did include previous changes that we were proposing to introduce. It seems sensible to at least report back to tenants on progress with these proposed changes and the impact on our performance. SB agreed and noted that we will update with the planned changes and outcomes.

\*JJ asked that when we quote Scottish average figures, is this Scottish Registered Social Landlords (RSLs) or Scottish Social Landlords and that maybe it would be good to clarify this in the document. SB mentioned that this is pertaining to all Scottish Landlords but we will make reference to this within the report also.

\*JJ mentioned that the section relating to what we are planning to change makes no mention of value for money (VFM). Given our tenants' focus on the present cost of living crisis, should we mention specifically looking to measures to provide better value services for their rent paid. SB agreed and noted that this will be added in.

\*JJ highlighted in regard to our landscape maintenance and close cleaning contracts both being up for renewal, that this is an important area for our tenants and that there is potential for involving tenants in the review of work scope and standards prior to tenders being issued. SBW agreed and noted this would be something that the scrutiny panel will look at as well as a wider consultation on standards.

\*JF asked if the figure of 409 for Scottish average missed gas service is correct as it seems very high given that most landlords will have none missed given the implications of it being a notifiable event etc. KU explained that this figure has been taken from the Scottish Housing Regulator (SHR) website and is accurate. It represents the Scottish average. AFG added that this is the total number of gas safety failures for the sector. The most any one landlord had was 158.

ER highlighted that the info graphics of people used within the report only perceive one ethnicity and none highlight someone who might have a physical disability to show that we are inclusive towards equality and diversity. SB noted this and will amend for final copy.

JJ reiterated his point made on DT that we need to incorporate links between last year's report and this year's to show that we are doing what we have said we'd do. You have to see the link between the reports. SB agreed and noted that we will make this change.

JJ also noted that his comment regarding VFM, this would perhaps be best highlighted within the Chair's Report section as it gives tenants an indication of what our intentions are right from the start. SBW agreed and noted that we will get in contact with AFG with recommendations for changes.

KD & JF both agreed with the above comment, noting that it's important for tenants to know what our priorities are and shows that we are keeping a focus on our tenants.

As there were no further questions, the MC noted the Draft Charter report as it was for information only.

**Decision: Noted**

## **9.1 Director Report**

Purpose - For Information

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Not required.

## 9.2 Notifiable Events

Purpose - For Approval

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SBW presented this report which was to update the Management Committee on current notifiable events, to inform the committee of events closed in the period or new notifiable events to comply with our obligations with the Scottish Housing Regulator (SHR).

SBW explained that there have been no new notifiable events in the period and that there were no events closed in the period either.

[REDACTED – CONFIDENTIAL INFORMATION]

JJ asked if the offer of extending the contract for our internal auditors would become a notifiable event and that we'd have to update the SHR. SBW said yes, it may be as this was covered in the case studies in the SHR report. SBW advised that she would check with our regulation manager if it would become a notifiable event.

As there was no further questions at this time, the MC approved this report regarding the Notifiable Events as this item was for approval.

**Decision: Approved**

**Prop - PM**

**2nd - CW**

## 9.3 December Management Committee Development Day – Verbal Update

Purpose - For Information

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SB provided an update regarding the Management Committee Development Day in December and asked if anyone had any feedback or suggestions for the day.

SBW provided some background on where this day came from, explaining that after the Board Appraisals and Self-Assessments had been completed by Alison Smith from Allanpark Consultants Ltd, there seemed to be a lot of feedback and collective interest in having a Development Day which would also be facilitated by Alison.

SBW noted that Alison will produce the framework and plan for the day but we welcome suggestions and input from committee to add to what will take place on the day.

CW asked if we could discuss and look into how we use the information/ results from the Joint Tenant Satisfaction Survey (JTSS). SB advised that the data would not be available from the new survey.

KD suggested we could have a discussion around opening up the MC meetings to be more public for tenants.

ER mentioned if there could be an item integrated around MC members learning more about their peers. For example, what have we struggled with, what are we good at, and how can we support one and other more. AM added to this by suggesting that we add more of a real person approach to the day. ER agreed with this.

PM highlighted that using games that introduce each other and create further interaction with members is a useful strategy in furthering a connection between peers.

HR noted that additional support for MC members adding comments to DT for one and other would be useful as well as we are looking to encourage this more with the entire MC.

SBW noted all the above suggestions and said we will relay these to Alison to incorporate them for the day. Also, we need to think about how we introduce the staff with committee. Finding a balance for this is important for all.

As there was no further questions at this time, the MC noted this verbal update regarding the MC Development Day in December as this item was for information only.

**Decision: Noted**

## 10. Membership

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None.

*~ ER left the meeting at this point ~*

## 11. Correspondence

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### 11.1 Housing Bill update from Share

Purpose - For Information

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AM highlighted that there was only one comment made and responded to on DT in relation to the Housing Bill update from SHARE and asked if the rest of the MC members had anything else to add.

\*AFG highlighted that Ask and Act will also have ramifications for RSLs (and other public bodies not listed here) too. Scotland's Housing Network (SHN) are tied in with the relevant civil servants on this prior to any guidance being drafted (after Royal Assent has been given).

As there was no further questions at this time, the MC noted this correspondence regarding the Housing Bill update from SHARE as this item was for information only.

**Decision: Noted**

### 12.1 Health and Safety Report

Purpose - For Information

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KU presented this report which was to provide the Management Committee with an update on relevant Health and Safety matters in the period on an exceptional basis.

KD asked if we had seen an increase in the number of cases of damp and mould recently and was this impacting on progress. KU advised that given the time of year we are approaching, we would expect the numbers to increase and that we are speaking with contractors to ensure that works are completed without delay.

SBW highlighted some additional points which were around energy vouchers available, money for air systems and how the language of our tenants has changed.

As there was no further questions at this time, the MC noted this report regarding the Health & Safety Update as this item was for information only.

**Decision: Noted**

## **13. AOCB**

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[REDACTED – CONFIDENTIAL AND COMMERCIALY SENSITIVE INFORMATION]

*~ SB noted KMc's presence as an observer this evening and that she is starting to get more involved with committee related tasks and will look to attend more meetings in the future to help with her career development. ~*

*The committee welcomed KMc and hoped that she enjoyed the meeting.*

## **14. Date of Next Meeting - 25th November 2025**

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The date for the next Management Committee meeting on Tuesday the 25th of November 2025 was approved. The Chair thanked everyone for their attendance this evening.