

# MANAGEMENT COMMITTEE MEETING

Tuesday, 24th February 2026 6:30 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) - Chair Kenny Hutton (KH) - <i>Joint Vice Chair</i></p> <p>Elaine Rosie (ER) John Jenkins (JJ) Kerray Dawson (KD)</p> <p>Cllr Willie Ferguson (WF) **</p> <p><b>By Teams</b></p> <p>Callum Wynd (CW) Jillian Fearnside (JF) Priscilla Maramba (PM)</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>Callum MacDougall (CM) ** – <i>Minutes</i></p>
<p><b>Apologies</b></p> <p>Andrea Finkel-Gates (AFG) Abira Sarwar (AS) Hazel Robertson (HR)</p>	<p>**Not present for Item 9.3</p>

## 1. Chair's Statement

Purpose - For Information

AM chaired the meeting in AFG's absence.

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

Special welcome given to our new Councilor representative, Willie Ferguson, as this was his first meeting.

## 2. Apologies

Purpose - For Information

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**MC Members:**

Andrea Finkel-Gates

Abira Sarwar

Hazel Robertson

### **3. Declaration of Interest**

Purpose - For Note

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None.

### **4.1 Draft Minute of Management Committee Meeting - 25th November 2025**

Purpose - For Approval

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Approved as an accurate record of the meeting.

**Decision: Approved**

**Proposed: ER and 2nd: KD**

### **4.2 Approved Audit & Risk Minutes - 13th November 2025 (Deferred from Nov 2025)**

Purpose - For Information and oversight.

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**Decision: Noted**

### **4.3 Unconfirmed Asset & Development Minutes – 20th January 2026**

Purpose - For Information and oversight.

**Decision: Noted**

### **4.4 Unconfirmed Staffing Minutes – 27th January 2026**

Purpose - For Information and Oversight

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**Decision: Noted**

## **4.5 Unconfirmed Audit & Risk Minutes – 10th February 2026 (Deferred to next MC meeting in March)**

Purpose - For Information and Oversight

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Deferred to next MC meeting on the 24th March 2026.

**Decision: Noted**

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

Purpose - For Information and Oversight and Discussion

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The Committee considered a report for information and oversight outlining referrals from the Asset and Development Sub-Committee, including matters for information, delegated approvals and items requiring Management Committee approval. The revised reporting format was presented for discussion and feedback.

KH, Chair of the ADSC, provided an overview of the key matters considered by the Sub-Committee. It was noted that there were no items for MC approval but one matter relating to the Rechargeable Repairs Policy which was approved by the A&DSC under delegated authority.

SBW advised that the revised format is intended to provide clearer oversight and assurance to the Management Committee regarding the work of Sub-Committees operating under delegated authority. The report is structured to distinguish between items for information, matters approved under delegated authority, and recommendations requiring Committee approval. Feedback was sought on whether the level of detail provided was appropriate.

**Decision: The Committee agreed to adopt the revised reporting format going forward.**

## **5.2 Referrals from Staffing Sub Committee**

Purpose - For Information and Oversight

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### **5.2.1 SSC - Item 6.2 - Wellbeing Survey outcome and Action Plan - Wellbeing Strategy & Delivery Plan**

Purpose - For Information and Oversight

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The Committee considered a referral from the SSC for information and oversight regarding the Wellbeing Survey and associated Delivery Plan which was approved by the SSC under delegated authority.

SBW advised that the SSC had received a presentation from two staff members on the development of the Wellbeing Strategy and Delivery Plan. The presentation was well received, and it was emphasised that the strategy had been developed by staff rather than by the Leadership Team or an external consultant, as had been the case previously.

SBW also advised committee that a launch event is being planned for the first week of June.

The Association will hold a full staff development day to formally introduce the strategy and focus on positive initiatives and team engagement.

KD commented that, for those who attended the SSC presentation, the passion and commitment of staff in developing the Wellbeing Strategy had been evident and was not fully conveyed within the written documents provided. She noted that staff demonstrated a genuine interest in supporting one another's mental and physical wellbeing and expressed a desire to extend this inclusive approach to Committee Members. KD stated that the presentation had been excellent and commended the team for the work undertaken.

SBW further advised that the Wellbeing Strategy aligns with other ongoing initiatives, including the "Empowering a Smarter Workforce" project and environmental improvements within the office to enhance working conditions. Feedback from culture workshops undertaken in October and November is also informing the strategy and will contribute to the development of individual Team Charters and an overarching engagement framework.

Members welcomed the update and acknowledged the significant work undertaken by staff in progressing this initiative.

**Decision: Noted**

## **5.3 Referrals from Audit & Risk Sub Committee**

Purpose - For Information, oversight and assurance

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### **5.3.1 ARSC - Item 6.1 - Internal Audit Q3**

Purpose - For Assurance

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The Committee considered the final Internal Audit report, that included the Cyber Security Audit and Rent Arrears.

The A&RSC had considered if the scope of the Cyber Security Audit included the use of IT systems by Governing Body Members, and if not, whether it should. It was noted that members IT systems and online portal access will be added to the Internal Audit.

SBW clarified that the audit covered organisational IT systems, including relevant policies and system controls. Systems accessed by Committee Members, such as the email platform, are tested as part of the overall organisational framework. However, there are no standalone tests specific to individual devices used by Committee Members.

Members agreed that it would be helpful to ensure this position is made explicit and considered further as part of the follow-up actions arising from the audit recommendations, including any future internal review of governance-related IT access and controls.

**Decision: Noted**

### **5.3.2 ARSC - Item 7.1 - Red Risk Assurance Review February 2025-26**

Purpose - For Assurance

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The Committee considered the Risk Register Assurance Review, as referred from the ARSC which had been approved by the A&RSC under terms of delegated authority.

SB advised that an external audit of risk assurance has recently been undertaken, with findings awaited. It was highlighted that initial feedback has been positive regarding the current process.

It was also noted that a dedicated risk workshop with the Committee to be scheduled within the next six months, taking into account the existing Business Plan and any recommendations arising from the audit.

**Decision: Noted**

### **5.3.3 ARSC - Item 8.1 - Performance Report 2025/26 - Q3**

Purpose - For Assurance

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The Committee noted documentation previously approved by the ARSC, which was presented for assurance.

It was asked if any patterns had been identified in relation to adaptations, including the number associated with new properties or recent handovers and if certain types of adaptations were more prevalent than others and, if so, whether this should prompt consideration of amendments to the Design Guide. It was confirmed that there have been no adaptations carried out for new tenants within newly developed properties or recent handovers. One tenant at the Pirnhall Development did receive an additional grab rail, however, this was a very minor adaptation.

It was noted that adaptations were following a general pattern and that based on this information, we would recommend that no changes are made to the current design guide at this time.

**Decision: Noted**

### **5.3.4 ARSC - Item 9.4 - Value For Money**

Purpose - For Assurance

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The Committee considered and reviewed the Value for Money (VfM) report approved by the Sub-Committee under delegated authority and was now presented to the MC for information and assurance.

It was asked in regard to StrathFor Alliance for sharing procurement costs and benchmarking, should we be including Stirling Council (SC) as a potential partner in discussions and information sharing. It noted that SC had been approached previously but were unable to commit. However, due to recent staff changes on both sides, it may be worth asking again. SBW also confirmed that we joined SC with other partners in the recent tenant satisfaction survey tender.

It was asked if this value for money report included procurement of new build construction contracts. It was confirmed that this report relates to other works and services. New build contracts have been Section 75 agreements and were not procured separately.

The volume of information provided was noted and staff thanked for key slides demonstrating FHA's strong VfM performance within the medium urban group. It was suggested that comparison with other Stirling Registered Social Landlords (RSLs) and SC would be of interest.

Regarding development costs, noted that while these are not part of the Scotland's Housing Network (SHN) report, they should be considered in overall VfM assessments, given the scale of expenditure. HR also highlighted that FHA uses competitive tendering, cost consultants, and feedback from post-completion surveys to ensure the delivery of quality, affordable, economically sustainable housing in line with the Design Guide. SB mentioned that we will review what ARC data is available to allow comparison with other local RSLs, although some local RSLs did not complete the SHN VfM exercise. SBW confirmed FHA is part of the SHN Development Value for Money programme and will share the next report with committee members when available.

JJ noted to committee members that any proposed annual plan should cover all aspects of VfM, extending beyond efficiency to include measures to improve economic performance and effectiveness. Also, that we be more proactive by engaging with "best in class" organisations to learn from their practices and identify potential improvements. It was confirmed that the Association actively engages with sector peers, including through the SHN's benchmarking forums and informal networks, to understand performance variances and share good practice. SB noted that particular value is derived from comparisons with similar medium urban and neighbouring organisations, given geographic and scale considerations.

JJ emphasised to committee that embedding VfM as part of the organisational culture is critical and queried how staff engagement and buy-in would be achieved. SBW confirmed that staff will be involved in process reviews focusing on efficiencies and that these discussions will be included in one-to-one meetings and appraisals.

JJ highlighted to committee that immediate priorities should focus on improving rent collection and the reletting of properties, as these are key drivers of financial viability. Strong performance in these areas will allow further investment in other areas for organisational improvement. This was agreed.

AM referenced a note made on DT within the report on page 3 regarding potential collaborative purchasing arrangements. It was acknowledged that partnership working and joint procurement opportunities are increasingly being explored, with the Association continuing to strengthen relationships with neighbouring RSLs and the local authority to achieve efficiencies where appropriate.

AM highlighted HR's note in advance of the meeting, made on DT, regarding post-completion feedback from tenants moving into new properties. The Committee noted her suggestion that structured feedback could inform future design standards and build specifications. Responses had been provided by staff, and the value of incorporating tenant feedback into continuous improvement processes was acknowledged.

KH noted that development cost benchmarking and the complexities of interpreting data, recognising that variations in cost allocation and service models can impact comparability. The importance of understanding the detail behind headline figures was emphasised.

In closing, the Committee noted the importance of prioritising core service areas to ensure effective allocation of organisational resources and to support continuous improvement in value for money outcomes.

**Decision: Noted**

[REDACTED – CONFIDENTIAL INFORMATION]

## **6.1 Eviction Approvals – Discussion Points**

Purpose - For Discussion

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GS presented this report which was to provide the MC with a discussion point report relating to Eviction Approval requests. Committee were asked to note and discuss the issues covered in the report to inform the development of a guidance framework to support Management Committee decision making on Eviction Approval requests.

Members discussed the balance between financial responsibility and the moral and social implications of eviction, particularly where children or vulnerable household members are involved. It was acknowledged that each case presents unique and often complex circumstances, including fragile financial situations and non-engagement with support services.

GS confirmed that a structured process is followed in all cases, including repeated attempts at engagement, home visits, income maximisation support, referrals to relevant agencies and liaison with the Council's homelessness services where appropriate. Court action is generally considered once arrears exceed £1,000 and engagement or repayment arrangements have not been maintained.

The Committee discussed whether delegated authority for eviction decisions could be extended to senior officers, with MC involvement reserved for exceptional or particularly sensitive cases. Members indicated that they were reassured by the processes and checks currently in place and acknowledged that difficult cases may require careful judgement balancing risk to the Association with the potential impact on households.

It was agreed that staff would reflect on the discussion and consider proposals to clarify the approval process, including parameters for delegated authority and the circumstances in which matters should be referred to the MC.

**Decision: Discussed & Noted**

## **7.1 Q3 Management Accounts**

Purpose - For Assurance

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SM presented this report which was to provide the MC with the Management Accounts and associated papers, which had been reviewed and approved by the ARSC and were now presented for assurance.

SM highlighted Appendix 2, the Maintenance Spend Review, which had been requested previously by the A&RSC to provide a detailed analysis of reactive and void overspends year to date. The findings of this review have been incorporated into the proposed budget for the next financial year to ensure that more realistic provision is made.

SM noted further that Appendix 3, a revised year-end projection, had been requested by the ARSC. This provides an updated forecast to the end of the financial year, taking account of projected over and underspends, including those arising from timing differences. SM advised committee that, going forward, this revised projection will be incorporated within the main Management Accounts report rather than presented as a standalone appendix.

**Decision: Noted**

## **7.2 Final Annual Budget 2026/27**

Purpose - For Approval **\*\*Commercially Confidential\*\***

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SM presented this report which was to provide the MC with the Final Annual Budget for 2026/27, previously reviewed at the ARSC meeting and now presented for formal approval.

SM noted that several amendments had been made to the budget since the version presented to the full committee in November. These changes had been highlighted in the paper to the MC.

[REDACTED – CONFIDENTIAL INFORMATION]

**Decision: Approved**

**Prop – KH and 2nd - ER**

## **7.3 Rent Consultation Outcomes**

Purpose - For Approval

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GS presented this report which was to provide the MC with the Rent Consultation Outcomes, which had previously been reviewed and was presented for formal approval.

It was queried whether feedback had been received from engagement with tenants affected by the rent increase and whether these were the same individuals identified in previous years, whether engagement had resulted in any changes to their circumstances, and whether any tenants had since left their tenancies. GS advised that, due to other operational priorities and pressures in recent months, we will contact the affected tenants during March and April to determine whether any assistance is required in relation to the rent increase.

A review of contact activity from the previous year indicated that only a small number of tenants required or requested additional support. For the majority of tenants, no rent payment or arrears issues were identified, and any cases with arrears were managed through the organisation's standard arrears management procedures. GS also noted that the proportion of tenants receiving Housing Benefit or Universal Credit, compared with those paying the full rent, remained broadly similar to the previous year.

JJ highlighted that while the percentage rent increases were informative, it would be useful for the governing body to see the actual rent levels charged by comparable organisations in particular those charged by Stirling Council, Rural, and Ochil View. It was confirmed that comparative information on rent levels is currently included within the organisation's Annual Performance Report for tenants. The data indicates that the organisation's rents compare favourably with other housing associations and the Scottish average. This information will be added to Decision Time for Item 7.3 and could also be included in future reports to provide additional background information.

GS advised committee that a robust consultation process had been undertaken with tenants regarding potential rent increases of 5%, 5.5%, and 6%. The consultation included the distribution of information leaflets to all tenants in both paper and online formats, as well as in-person drop-in sessions held in local community venues.

CW asked whether in-person drop-in consultation sessions would continue next year or if their number would be reduced. GS confirmed that the organisation intends to continue holding face-to-face sessions within local communities. Feedback indicated that providing earlier notice and improved promotion, and aligning sessions with existing community events, may help increase attendance. The sessions were well received, with tenants discussing not only rent levels but also wider estate management issues, providing valuable feedback.

PM, as a tenant member, emphasised the importance of face-to-face engagement with tenants, noting that it allows individuals to ask questions and clarify information they may not fully understand. In-person discussions often produce more meaningful and accurate feedback than written or online responses alone.

WF asked how many responses had been received and if there was a percentage breakdown that had been provided. GS explained that a total of 209 responses were received, representing approximately 20% of tenants, which was noted as a strong response rate compared with sector benchmarking figures. Of those who responded, 85% supported the 5% rent increase option, and 73% considered the 5% increase to be reasonable. In addition, 84% of tenants indicated that their rent represented value for money.

Members noted that while some respondents highlighted concerns around household income pressures and comparisons with local authority rents, there was generally an understanding of the financial pressures affecting the organisation. The proposed 5% increase was confirmed as the minimum required to support the organisation's business plan objectives.

SBW noted that the organisation will be working with Stirling University on a project exploring accessible communication and how information can be provided in formats that best meet tenants' needs. This will include staff training and consideration of how improved communication can support greater tenant engagement. SBW also highlighted the importance of maintaining a visible presence in local communities and collaborating with local groups to encourage tenant participation and gather feedback more effectively.

CW noted that maintaining a visible presence in local communities could help encourage greater tenant involvement in governance, as informal engagement may prompt tenants to consider joining the Management Committee. SBW confirmed there are currently vacancies for tenant members and emphasised the importance of effective engagement approaches to encourage tenants to share their views and become involved.

Members further acknowledged that increased community engagement may also support future tenant participation in governance, as there are currently vacancies for tenant members on the Committee.

SBW advised members of a recent discussion on alternative approaches to budget setting, including the potential use of zero-based budgeting rather than relying solely on CPI-based increases. It was noted that CPI is only one tool available and its timing does not always align with the Committee's budget-setting cycle. SBW confirmed that information from the recent session will be circulated to members not able to attend.

**Decision: Approved**

**Prop – KD and 2nd – JJ**

[REDACTED – CONFIDENTIAL AND COMMERCIAL SENSITIVE INFORMATION]

## **7.6 Nationwide Building Society – Delegated Authorities (Verbal Update)**

Purpose - For Approval

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SM presented this verbal report which provided committee a request relating to signatory arrangements with Nationwide Building Society.

SM advised that the November MC meeting had approved the authorised office signatories for Nationwide Building Society. However, Nationwide has since requested an additional requirement that the Senior Finance Officer be formally mandated to manage wider communications with the Building Society on behalf of the Committee.

It was noted that this requirement had not previously been necessary, but Nationwide is currently tightening its governance and mandate arrangements.

The Committee approved the additional mandate for the Senior Finance Officer to manage communications with Nationwide Building Society on behalf of the Committee.

**Decision: Approved**

**Prop – KD and 2nd - JJ**

## **8.1 Policy Review Report**

Purpose - For Approval

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The Committee considered the Policy Review Report, which presented five policies for review and approval.

GS advised that the policies are largely procedural, with no substantive changes proposed. Updates relate mainly to minor housekeeping amendments, including date changes, as shown in the track changes. The policies have been reviewed through the appropriate governance and staff consultation processes.

JJ mentioned that, even where only minor policy changes are proposed, tenants' views may evolve due to external factors, such as changes in their financial circumstances or legislative developments. GS advised that the Subletting Policy review involved no substantive changes, with amendments limited to tidying up wording, and the policy largely reflects specific legal provisions. On that basis, it was considered that tenant consultation was not required for this review.

During discussion, KH raised the issue of assignment rules, noting that proposed regulatory changes may reduce the qualifying residency period to six months. GS advised that guidance on this change is expected later in the year and, until formally implemented, the policy will remain unchanged.

Members also discussed feedback received from a tenant regarding the use of wheelchair-adapted properties where the original tenant requiring the adaptation has passed away. The tenant had suggested that policies should be stronger in requiring family members to vacate such properties to allow them to be reallocated to those with mobility needs. GS advised that this issue had prompted a review of current practice. While the organisation recognises the limited supply of wheelchair-adapted properties, the current approach prioritises working with households sensitively, particularly where bereavement is involved, and supporting tenants to find suitable alternative accommodation where appropriate. Sector discussions indicated that most landlords adopt a similar approach and do not generally pursue legal eviction in such circumstances.

GS noted that some landlords offer financial incentives to encourage households to move from adapted properties where they are no longer required. Members acknowledged that each case can be complex and sensitive, and that strengthening guidance and communication within policy and procedures may help clarify expectations.

Committee also noted examples of innovative housing solutions, including exploring the potential for adapted homes to be reconfigured into separate units where appropriate, which may provide longer-term flexibility for families.

**Decision: Approved**

**Prop – KD and 2nd - JJ**

### **8.1.1 Assignment and Succession Policy**

Purpose - For Approval

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**Decision: Approved**

### **8.1.2 Subletting and Lodgers Policy**

Purpose - For Approval

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**Decision: Approved**

### **8.1.3 Joint Tenancy Policy**

Purpose - For Approval

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**Decision: Approved**

### **8.1.4 Management Committee Recruitment & Induction Policy**

Purpose - For Approval

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**Decision: Approved**

### **8.1.5 Code of Conduct for Staff Policy**

Purpose - For Approval

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**Decision: Approved**

## **9.1 Notifiable Events**

Purpose - For Assurance

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SBW advised that two events were being reported. The first related to the closure of the structural cracking notifiable event, which has now been formally closed. The second concerned a change of auditor name, which was submitted as a notifiable event and opened and closed on

the same day, as it represented an administrative change.

**Decision: Noted**

## **9.2 Directors Report - If Required**

Purpose - For Approval

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Not required.

## **9.3 Management Committee Development Feedback Day Feedback**

Purpose - For Discussion

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This item was taken at the end of the meeting for confidentiality purposes. All staff members, including Cllr WF, left the meeting before the item was discussed.

The Chair recorded the discussion and outcome of this item within the confidential minutes.

## **10.1 Membership.**

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None.

## **11.1 Health and Safety Monthly Exception Report**

Purpose - For Assurance

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KU advised that the report provides assurance that health and safety matters affecting tenants, staff and contractors are being appropriately managed. It was noted that the organisation remains compliant across all operational areas, with no issues requiring specific attention from the Committee.

**Decision: Noted**

## **11.2 Health & Safety Control Manual (HSCM)**

Purpose - For Approval

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KU presented this report which was to provide the Management Committee with the updated Health and Safety Control Manual prepared by Employers in Voluntary Housing (EVH) and to seek approval for the Manual. Management Committee members are required to sign the relevant sections of the document on DT in line with their responsibilities as employers.

Members were reminded of their responsibilities under the manual, and the update was noted.

**Decision: Approved**

## 12.1 Correspondence.

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None.

## 13. AOCB

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Members discussed the format and volume of committee papers. It was noted that the ADSC had previously received a cover paper summarising key sections, while the ARSC had received the full set of papers, some of which were also presented separately as individual reports.

SBW suggested that, as part of ongoing committee development discussions, members may wish to consider how they would prefer information to be presented in future. Committee acknowledged that a balanced approach may be appropriate, with different formats used depending on the committee.

Members also briefly considered meeting arrangements, including whether the current Tuesday evening schedule remains suitable. It was noted that some members' availability may be changing, and this could be revisited as part of future discussions.

**Decision: Noted - No changes were agreed at this stage.**

## 14. Date of Next Meeting- 24th March 2026

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The date for the next Management Committee meeting on Tuesday the 24th of March 2026 was approved. The Chair thanked everyone for their attendance this evening.

***~ Item 9.3 was taken at this point. ~ Separate confidential note taken by Co-Vice Chair***