MANAGEMENT COMMITTEE MEETING

Tuesday, 25th August 2026 6:30 pm

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

Attendees

Present	**In attendance**
Andrea Finkel-Gates (AFG) – *Chair* Andrea Mina (AM) - *Joint Vice Chair* Kenny Hutton (KH) - *Joint Vice Chair* Abira Sarwar (AS) Hazel Robertson (HR) John Jenkins (JJ) Kerray Dawson (KD) **By Microsoft Teams** Elaine Rosie (ER)* Jillian Fearnside (JF)	Sharon Brady-Wardrope (SBW) – *Director* Garry Savage (GS) – *Head of Housing Services* Kevin Urbanowicz (KU) - *Head of Assets and Development* Samantha Buggy (SB) – *Head of Corporate Services* Shona MacLeod (SM) - *Finance Officer* Callum MacDougall (CM) – *Minutes* Steven McCabe (SMc)** - *Housing Strategy Lead Officer at Stirling Council*
Apologies Callum Wynd (CW) Cllr Willie Ferguson (WF)	*Not present for items 9.1 onwards ** Only present for item 3.

1. Welcome and Apologies

Purpose - For Information

The Chair welcomed everyone to the meeting and apologies were noted.

AFG advised that she intended to step down from the Management Committee at the AGM due to personal circumstances. A further Committee member, JF, also advised that they intended to step down due to increased work commitments.

The Committee acknowledged the contribution of those stepping down and noted that, following the forthcoming departures, Committee membership would reduce to seven members. The importance of continued recruitment was discussed, including encouraging tenant involvement and potentially considering co-option should this become necessary.

Members were encouraged to continue supporting the work of the Committee and Sub-

Committees during the period of transition.

2. Declaration of Interest

Purpose - For Information

No declarations of interest were made.

3. Presentation ~ Housing Needs Demands Assessment 2025 - 2044

Purpose - For Information

Steven McCabe, Housing Strategy Lead Officer at Stirling Council, presented an overview of the Housing Needs and Demand Assessment (HNDA) 2025-2044.

The Committee noted the key findings, including projected household growth, increasing demand for affordable housing and the future need for a greater range of smaller, accessible and specialist housing.

Members discussed the implications for future housing provision across the Stirling area and the relevance of the findings to Forth's own strategic planning and development programme.

It was noted that the HNDA would help inform Stirling Council's forthcoming Local Housing Strategy and Local Development Plan.

The Committee noted the presentation and thanked Steven McCabe for attending.

4.1 Draft Minute of Management Committee Meeting - 23rd June 2026

Purpose - For Approval

A minor amendment on Decision Time (DT) was noted.

Subject to this amendment, the minute of the Management Committee meeting held on 23rd June 2026 was approved as an accurate record.

The Committee also welcomed the level of grant funding secured in relation to the Stage 3 adaptations bid.

These minutes were approved, subject to the attendance amendment.

Decision: Approved | Prop: AFG | 2nd: KH

4.2 Unconfirmed Minute of A&DSC Meeting - 14th July 2026

Purpose - Assurance & Monitoring

The unconfirmed minute of the Asset & Development Sub-Committee meeting held on 14th July 2026 was noted for assurance and monitoring.

Discussion took place regarding development grant funding and the potential impact should future grant levels differ from assumptions.

It was confirmed that grant funding for the current committed development had been secured. Future developments would only proceed where appropriate funding and financial viability were confirmed.

Members requested that sensitivity analysis around different grant assumptions be incorporated within future development planning and the Development Strategy.

Decision: Assured & Monitored

4.3 Unconfirmed Minute of ARSC Meeting – 11th August 2026

Purpose - Assurance & Monitoring

The unconfirmed minute of the Audit & Risk Sub-Committee meeting held on 11th August 2026 was noted for assurance and monitoring.

A previous query regarding expenditure recorded under community participation had been clarified through a post-meeting note. Members confirmed that the additional explanation satisfactorily addressed the query.

Decision: Assured & Monitored

5.1 Action Register

Purpose - For Information

The Committee reviewed the Action Register.

A query was raised regarding the absence of a target date for the post-review project process. It was agreed that this should not remain open indefinitely despite being a lower-priority action.

The remaining actions were noted as this item was for information only.

Decision: Noted

Action: A target date for completion of the post-review project process to be agreed and added to the Action Register.

5.2 ARC 2025/26 Data Corrections

Purpose - For Approval

The Committee was advised that following a data check from the SHR, further checking of the ARC submission had identified a small number of errors requiring correction. Members acknowledged the significant work undertaken by staff to validate the information, particularly given the challenges associated with reporting across different systems during the implementation of HomeMaster.

A minor discrepancy of approximately £100 was identified by AFG within one calculation. GS noted this would be checked prior to final submission.

SBW emphasised the importance of ensuring future reporting from HomeMaster was fully validated before use, even if this affected the timing of early performance reporting.

The Committee approved submission of the corrected ARC data to the Scottish Housing Regulator, subject to the final minor discrepancy being checked.

Decision: Approved | Prop: JJ | 2nd: HR

6.1 Referrals From A&DSC - 14th July 2026

Purpose - Assurance & Monitoring

The Committee noted the Q1 Performance Report and received an update on Cushenquarter.

It was reported that discussions with Stirling Council regarding the Strategic Housing Investment Plan (SHIP) were continuing. Forth's development capacity and the implications of potentially taking forward additional projects were discussed.

There remained some uncertainty around the Cushenquarter development and associated grant arrangements. Options continued to be explored to allow progress while appropriately managing financial and development risk.

An update was also provided on progress on site and discussions with the contractor regarding programme dates and contractual requirements.

This item was noted for assurance and monitoring.

Decision: Assured & Monitored

6.2 Referrals from A&RSC - 11th August 2026

Purpose - Assurance & Monitoring

The Committee considered and noted the referrals relating to Red Risks Review, Income Maximisation Report and Procurement Update.

No significant changes to the red risks were reported. Members noted the revised reporting template which would be used in future reports.

The Income Maximisation Report was welcomed and members commented positively on the work being undertaken by the team to maximise income and support tenants.

The Committee also noted successful procurement activity relating to planned works, including boilers and windows, which had achieved budget savings.

The updated Risk Appetite framework following the recent Committee session was discussed.

Members noted that the agreed appetite varied depending on the nature of the risk, with compliance-related matters generally requiring a more risk-averse approach.

It was agreed that the revised Risk Appetite framework should become operational following the AGM.

Decision: Assured & Monitored

7.1 Office Refurbishment Contract - Budget Virement Requirements

Purpose - For Approval

The Committee considered the proposed office refurbishment and associated budget virement.

Members sought assurance that funding transferred from other budget headings, particularly planned maintenance, would not negatively affect services or investment in tenants' homes.

It was confirmed that the principal saving identified from planned maintenance resulted from programme efficiencies and would not reduce the specification or scope of planned works. Other available savings related to activities which could not reasonably progress during the current year, including planned organisational review work due to the ongoing HomeMaster implementation.

The Committee discussed the proposed layout, reception arrangements, accessibility, meeting space and provision for tenants. It was confirmed that the refurbishment would improve accessibility and make more effective use of the existing office space.

Arrangements would be put in place to ensure service continuity during the works, with a skeleton staff presence maintained and home working utilised where appropriate.

Members emphasised the importance of communicating openly with tenants about the refurbishment, including the reasons for the investment and the benefits arising from the work.

Subject to approval, the contractor was expected to mobilise and commence works within approximately four weeks.

The Committee approved the office refurbishment contract and associated budget virement.

Decision: Approved | Prop: AFG | 2nd: KD

Action: Appropriate tenant communications to be issued explaining the refurbishment, its purpose and anticipated benefits.

8.1 Q1 Management Accounts

Purpose - For Information

The Q1 Management Accounts were presented.

No significant or exceptional issues were highlighted.

Decision: Noted

8.2 Annual Audit & Financial Statements Report for the year ending 2025/26

Purpose - For Approval

The Committee considered the Annual Audit and Financial Statements Report.

Queries raised in advance of the meeting had been addressed and no further material issues were identified.

Members were advised of the remaining administrative requirements relating to electronic signatures and verification.

The Annual Audit and Financial Statements Report for the year ending 2025/26 was approved.

Decision: Approved | Prop: KD | 2nd: HR

8.3 Treasury Management Report

Purpose - Homologation

The Committee noted the previous delegated decision to place available funds into a short-term investment.

The investment had enabled the Association to obtain an appropriate return on funds that were not immediately required.

The Committee homologated the delegated Treasury Management decision

Decision: Homologated

~ ER left the meeting at this point. ~

9.1 Policy Review Report

The Committee considered the policies presented for review.

The Mortgage to Rent Policy and the Associations Scottish Secure Tenancy Agreement were also noted as they were for information only.

9.1.1 Artificial Intelligence Policy

Purpose - For Approval

The Committee considered the new AI Policy and discussed the increasing use of AI tools within the organisation.

Members recognised the potential benefits of AI in supporting staff efficiency, including meeting transcription, administrative work and access to information. However, the importance of appropriate controls around data protection, confidentiality, information security and GDPR compliance was emphasised.

The distinction between standard and licensed Microsoft Copilot functionality was discussed, along with the need to ensure that only approved systems were used for organisational information.

It was confirmed that further guidance and staff training would accompany implementation of the policy, including cyber security and responsible AI use.

The Committee acknowledged that this was a rapidly developing area and that the policy would require regular review as technology and associated risks evolved.

The committee approved the AI Policy.

Decision: Approved | Prop: KD | 2nd: AFG

9.1.2 Rent Arrears Policy

Purpose - For Approval

The Committee considered the Rent Arrears Policy. Queries raised in advance had been satisfactorily addressed.

The Rent Arrears Policy was approved by Committee.

Decision: Approved | Prop: KH | 2nd: HR

9.1.3 Assignation and Succession Policy

Purpose - For Approval

The Committee considered the Succession Policy. Queries raised in advance regarding tenancy management arrangements had been addressed.

The Succession Policy was approved by Committee.

Decision: Approved | Prop: KD | 2nd: KH

9.1.4 Domestic Abuse Policy

Purpose - For Approval

The Committee considered the Domestic Abuse Policy. A query regarding review dates had been addressed and the relevant date brought forward.

The Committee approved the Domestic Abuse Policy.

Decision: Approved | Prop: KH | 2nd: HR

10.1 Office Bearers Decisions

Purpose - Homologation / Assurance & Monitoring

There were no Office Bearer decisions to report.

10.2 Notifiable Events

Purpose - For Information

There were no new or open Notifiable Events.

10.3 New Member Applications

Purpose - For Approval

There were no new membership applications.

10.4 Board Appraisal and Self Assessment - Verbal Update

Purpose - For Discussion

The Committee was advised that the Committee appraisal process had been completed.

SBW mentioned that a full report would be presented to the October Management Committee meeting.

It was acknowledged that forthcoming resignations would result in changes to the composition of the Management Committee and Sub-Committees. Members were asked to continue supporting colleagues and the Association during this transition.

The importance of maintaining appropriate succession arrangements for Office Bearer roles was also discussed.

AFG noted that some technical difficulties had been experienced during online appraisal sessions. Arrangements had since been adjusted to improve the reliability of future online meetings and recordings.

Decision: Noted

10.5 Applications for Committee Membership/ Recruitment

No formal applications were presented.

The Committee reiterated the importance of recruitment given the anticipated reduction in membership following the AGM. Tenant recruitment remained a priority, alongside consideration of the range of skills and experience required across the Committee.

Decision: Noted

10.6 Final Annual Assurance Statement

Purpose - For Approval

The Committee considered the Final Annual Assurance Statement.

Members discussed recent Scottish Housing Regulator publications and the importance of ensuring that the Assurance Statement clearly evidenced the Association's compliance and approach.

JJ suggested that the statement could be strengthened by providing additional information around knowledge of stock condition, health and safety assurance and plans to continue improving stock information.

Discussion also took place regarding the timely receipt of health and safety files following completion of development projects. It was confirmed that delays had not resulted in any identified safety issues; however, members considered that this remained an area requiring appropriate oversight.

It was agreed that the suggested amendments would be incorporated into the statement before being recirculated to the Management Committee for final approval.

Action: Final amendments to be incorporated and ASS recirculated to Management Committee prior to submission/publication.

10.7 Registers Report

Purpose - For Approval

The Committee considered and approved the Registers Report.

Decision: Approved | Prop: AFG | 2nd: JJ

10.8 AGM Arrangements

An update was provided by SB on arrangements for the AGM on 8th September 2026.

It was noted that the position regarding Committee members stepping down had changed since the paper had been prepared and arrangements would be updated accordingly.

Decision: Noted

11.1 Correspondence / Directors Report

Purpose - Assurance & Monitoring

There was no correspondence or additional Director's Report to consider.

12.1 Health & Safety Monthly Exception Report - Verbal Update

Purpose - Assurance & Monitoring

The Committee noted the monthly Health and Safety Exception Report.

An update was provided by KU on a near miss involving a contractor leaving a cleaning product on site following completion of works.

The contractor had investigated the incident, provided a written response and apologised. Toolbox talks had subsequently been undertaken with relevant operatives and wider teams, with procedures reinforced to prevent recurrence.

It was confirmed that the required COSHH information and health and safety controls had been in place. The issue related specifically to the transportation, storage and removal of the product following completion of the works.

The Committee was satisfied with the contractor's response and the corrective measures implemented.

Decision: Assured & Monitored

13. AOCB

KD raised a point regarding the arrangements for Management Committee meetings during the forthcoming office refurbishment and winter period.

The Committee discussed the difficulties experienced with hybrid meetings, particularly where some members were in the room and others attended remotely. It was considered preferable for meetings to be either fully in person or fully online rather than hybrid.

It was proposed that the October and November Management Committee meetings be held fully online, with arrangements to be confirmed following the AGM.

The proposed online arrangements for the October and November meetings were noted, with final confirmation to follow.

14. Date of Next Meeting - 8th of September 2026 at 6.30pm (After AGM)

The date for the next Management Committee meeting on Tuesday the 8th of September 2026 (after the AGM) was approved. The Chair thanked everyone for their attendance this evening.