

## **CLYDESDALE HOUSING ASSOCIATION LIMITED**

Minute of the Management Committee meeting held in the Association's office and via Video Conferencing on Wednesday the 29<sup>th</sup> of October 2025 at 18:30

Present: Agne Zasinaite, Vice-Chairperson  
Brian McNally - Teams  
Claire McGraw - Teams  
Deborah Hay - Teams  
Hazel Galbraith, Chairperson  
Iona Taylor - Teams  
Jacqueline McCutcheon - Teams  
John Lockhart, Treasurer  
Jonathan Main, Secretary - Teams  
Ken Greenshields  
Lesley McDonald - Teams  
Ross Gowland  
A quorum was achieved.

In Attendance: The Chief Executive Officer (CEO)  
The Depute Chief Executive (DCE)  
Housing Manager (HM) - Teams  
Elizabeth Miller, Corporate Services Officer (CSO) minute - Teams  
John Mulholland, Mulholland Housing Consultancy

The Chair welcomed John Mulholland to the meeting.

### **1. Apologies**

Apologies were received from Gabrielle McElhinney, Gillian Anderson & Ruth McElhinney.

### **2. Conflicts of Interest**

There were no conflicts of interests.

### **3. Previous Meeting Minutes & Matters Arising**

The minute of the Committee meeting held on the 1<sup>st</sup> of October 2025 (rescheduled from the 25<sup>th</sup> of September 2025) was checked for accuracy and was approved by the Management Committee.

As per section 62 of the Association's rules, the Chairperson authorised the CSO to insert their electronic signature as conclusive evidence that the minute of the meeting held on the 1<sup>st</sup> of October 2025 are a true record of the proceedings at that meeting.

### **Matters Arising.**

There were no matters arising.

### **Agreement on Items for A.O.C.B.**

The Chairperson asked Committee and staff if they had any other competent business to discuss at agenda item 16. Committee agreed to discuss:

CEO – Confidential Staffing report.

#### **4. Notifiable Events**

The CEO presented the report to Committee and advised that the purpose of reporting notifiable events is a positive step and a key part of Committee being responsible and accountable for the running of the Association. The CEO advised they had no further updates to report.

- i) Committee considered the report and agreed that the actions of the Association have been satisfactory in relation to Notifiable Events

#### **5. Actions from Previous Meetings**

The CEO presented the report to Committee. They advised that the purpose of the report is to ensure that items identified for action at Management Committee and Audit Sub-Committee meetings are a) followed up on, and b) reported to Committee to confirm the follow up. The CEO advised Committee that they had no further updates on the report content. Committee discussed:

- Page 2, Social Housing Heat Fund, remaining funds, the proposed Management Fee - The DCE advised that the proposed fee was to administer the remainder of the fund on CHA's behalf to tenants.

- i) Committee considered the Actions from Previous Meetings Report and agreed progress is satisfactory.

#### **6. Quarterly Complaints Summary**

The HM presented the report to Committee and advised that the purpose of the guide is to provide an overview of the service delivery complaints and compliments received from the 1st of July 2025 to the 30th of September 2025.

Committee discussion:

- Complaint category, staff communication - The HM made Committee aware of the types of complaints they received that are classed in this category and potential reasons for the complaints arising.

- i) Committee noted the breakdown of the service delivery complaints for the reporting period.

#### **7. Annual Assurance Statement:**

##### **7.1 Tenant and Resident Safety Report**

The DCE presented the report to Committee. They told Committee that the purpose of the report is to inform them of the Association's progress against its statutory and legal obligations surrounding tenant safety in terms of the Association's Annual Assurance Statement. The DCE advised they had no further updates to the report content.

- i) Committee considered and agreed that adherence to the Association's statutory responsibilities is satisfactory and evidence enough for assurance purposes.

Jacqueline McCutcheon joined the meeting via Teams at 18:46.

Iona Taylor joined the meeting via Teams at 18:48.

## 7.2 External Assurance Validation Report

John Mulholland was invited to present the report to the Committee. He explained that the report builds on the self-assessment process undertaken by CHA in previous years, during which both CHA and Mulholland Housing Consultancy (MHC) tested compliance with the Scottish Housing Regulator's (SHR) Regulatory Standards of Governance and Financial Management.

MHC advised that CHA's Management Team had updated the assessment of compliance to reflect a recent SHR publication outlining lessons from a compliance review, which highlighted two key points:

- a) The greater the involvement of governing body members in the process, the higher the quality of the review and the more valuable the outcomes.
- b) The importance of maintaining full objectivity and honesty, and of being prepared to acknowledge any significant weaknesses identified.
- b) MHC noted that there is strong evidence in recent years demonstrating that the Association already addresses both of these points effectively.

They also referred to the SHR Annual Assurance Statement visit on 13 May 2025, highlighting areas of very positive performance as well as a small number of areas where further improvement could be achieved.

MHC informed the Committee of the progress made in implementing the existing Assurance Improvement Plan and acknowledged the ongoing work of the Management Committee and the Audit & Risk Sub-Committee. They provided details of additional validation work undertaken, including attendance at an Audit & Risk Sub-Committee meeting, a review of minutes and Committee reports, and meetings held with the Management Team.

MHC also highlighted the establishment of a Governance Assurance Panel, comprising three members of the Audit & Risk Sub-Committee, who have remote access to the Association's assurance information. They advised that current access covers two regulatory standards, with plans to extend this to all standards in early 2026/27, following the scheduled review of the SFHA Self-Assurance Toolkit in March 2026. They confirmed that the existing system provides full assurance for the remaining standards.

MHC reported that they had tested the system remotely and were impressed with its comprehensiveness and ease of access.

Finally, MHC confirmed that for the 2024/2025 year, they reviewed all relevant Committee reports, papers, and supporting evidence. Their overall assessment concluded that the Association is fully compliant with the Regulatory Standards of Governance and Financial Management.

MHC made Committee aware that after discussion with the Management Team they considered as a priority to monitor and action as appropriate these areas in the coming year. The judgement of fully compliant has been based on evidence produced in the following areas.

- a. The work carried out on Equalities and Diversity
- b. Tenant and Landlord safety
- c. Tenant Participation
- d. Rent affordability
- e. Landlord performance comparison - against 4 similar landlords
- f. The governing body's performance
- g. Internal and external audit
- h. Other major issues for the Association which were identified as part of the review

Committee discussion:

- Page 5, section h, Other major issues for the Association which were identified as part of the review - The Committee agreed that the wording should be amended to: "Other issues for the Association to monitor and action as appropriate which were identified as part of the review:"
- Page 4, section a, the work carried out on Equalities and Diversity – MHC advised that this was intended as a general statement, as the SHR and related legislation evolve rapidly, and expectations continue to change. They clarified that the purpose was primarily to acknowledge ongoing attention to this area, rather than to reference any specific actions or requirements

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| i)   | Committee considered and approved the self-assessment outcome up to October 2025 with no amendments.  |
| ii)  | Committee agreed that self-assessment against the Scottish Housing Regulator's Regulatory Standards of Governance and Financial Management will be conducted annually.  |
| iii) | Committee approved the continuation of an Assurance Improvement Plan and agreed that it will be presented for review annually as part of the business planning process.   |
| iv)  | Committee agreed that it had sufficient assurance to give it confidence to sign the 2025 Annual Assurance Statement confirming full compliance on the 29 <sup>th</sup> of October 2025 and authorised the Chairperson to sign the letter to the SHR confirming this decision. |

The Chairperson thanked John Mulholland for attending the meeting and for all the work they have carried out on behalf of CHA. The Chairperson wished them a long and happy retirement.

John Mulholland left the meeting at 18:53.

### 7.3 2025 Annual Assurance Statement

The Treasurer and the CEO presented the 2025 Annual Assurance Statement to the Committee. They advised that the statement outlines the improvement work undertaken to strengthen CHA's self-assurance processes, which support compliance with the Association's regulatory and statutory responsibilities.

The CEO confirmed that there were no updates to the report content. They expressed thanks to Gillian Anderson, Lesley McDonald, and John Lockhart for their time and contribution to the Governance Assurance Panel.

The CEO invited Lesley and John to share their feedback on reviewing the evidence log. They noted that they found the following aspects particularly useful:

- The consistency in document naming conventions, which made it easy to identify items due for review.
- The layout of the toolkit, which mirrors the regulatory standards.
- The system's ease of use in locating relevant information.

Committee Discussion:

- Policy Review Dates: The CEO provided an overview of the Management Team's Policy Review Schedule.
- Access to Evidence Logs: The Committee discussed the possibility of extending access to the evidence logs to other Committee members.
- Positive feedback from the RTO group on the annual assurance statement.

- i) Management Committee considered the report.
- ii) Management Committee reached the conclusion that level of compliance achieved by Clydesdale Housing Association against the Scottish Housing Regulator's regulatory requirements as set out in Chapter 3 of the Regulatory Framework was effective and robust.
- iii) Management Committee agreed the final version of Clydesdale Housing Association's 2025 Annual Assurance Statement.
- iv) Management Committee authorised the Chairperson to sign the approved version of the Annual Assurance Statement on behalf of the Management Committee and approved its submission to the Scottish Housing Regulator.

#### 7.4 Annual Report on the Charter.

The CSO advised that the Management Committee had received details of the approved Annual Report on the Charter, which was scheduled to be delivered to tenants over the coming weekend.

- i) Committee noted the content of the Annual Report on the Charter.

#### 8. Technical Services Scorecards

The DCE presented the report to Committee. They provided Committee with a summary of the Technical Services Scorecard. They advised the comments section of the scorecard gave information on targets that had not been met.

Committee discussed:

- Indicator 4, F2 – Average annual management fee per factored property

- i) Committee noted the content of the report.

Claire McGraw left the meeting at 19:25.

#### 9. 2025/2026 Planned & Cyclical Maintenance Progress

The DCE presented the report to Committee. They advised Committee that the purpose of this report is to provide them with the progress made on the 2025-2026 Planned & Cyclical Maintenance Contract Schedule. They gave Committee a summary of the report content and advised they had no further updates to report.

## Committee Discussion:

- Heating replacement project – The DCE gave Committee an update on the contract due to be signed on the 31<sup>st</sup> of October 2025 and the works being carried out on the 101 tenanted properties.

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| i) | Committee considered and agreed that progress against the 2025-26 Planned & Cyclical Maintenance contract schedule is satisfactory. |
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**10. Tender Reports****10.1 Kitchen & Bathroom Replacement Tender Report**

The DCE presented the report to Committee. They advised that the purpose of the report is to provide the Management Committee with the necessary information regarding the forthcoming kitchens and bathrooms for financial year 2025/2026. The DCE told Committee there were no updates to the report content.

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| i)  | Committee agreed that there was sufficient information presented in the report to consider the contract costs.                                      |
| ii) | Committee approved the costs for the kitchen and bathroom replacement contract, Phase 3, with MCN (Scotland) Ltd for the total cost of £396,808.80. |

**10.2 SHNZF Grant Application Outcome & Contractor Procurement**

The DCE presented the report to Committee. They advised that the purpose of the report is to provide the Management Committee with the necessary information regarding the Association's application for grant funding via the Social Housing Net Zero Fund and associated contractor procurement in relation to this project. The DCE gave Committee an overview of the report content and advised they had nothing further to report.

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| i)   | Committee considered and agreed that the information presented to consider the contract costs and the case for Warmworks to be appointed as managing agent for the project, overseeing and providing installation and project management services was sufficient. |
| ii)  | Committee approved the appointment of Warmworks via Scotland Excel Lot 1320: Energy Efficiency Contractors Framework – specifically Lot 1: Professional Services, Sub-lot 1.4 Managing Agent.   |
| iii) | Committee approved the total contract costs of £2,445,014.00, with the Association's financial contribution being £1,161,205.20.  |

**11. Policy Review****11.1 Procurement Policy & Strategy**

The DCE presented the report to Committee, they advised the purpose of the report is to present the updated Procurement Policy & Strategy for approval. The DCE told Committee that no material changes were made to the policy.

**11.2 Factoring Services Policy**

The DCE presented the report to Committee, they advised the purpose of the report is to present the updated Factoring Services Policy for approval. The DCE told Committee that no material changes were made to the policy.

### 11.3 CDM Policy

The DCE presented the report to Committee, they advised the purpose of the report is to present the updated CDM Policy for approval. The DCE told Committee that this policy received a desktop review and amendments throughout to reflect updated legislation and role changes, as detailed in the report.

- i) Committee considered the following policies and approved the final versions for adoption by CHA without amendment.
  - Procurement Policy & Strategy
  - Factoring Services Policy
  - CDM Policy
- ii) Committee agreed that the above policies provide satisfactory assurance that CHA has up to date policies in these areas that reflect guidance and comply with legislative and regulatory requirements.

### 12. Ask and Act Pilot: Proposed Partnership with SLC

The HM presented the report and advised the purpose of the report is to provide them with information on a pilot being proposed by South Lanarkshire Council (SLC) from the 'Ask and Act' Homelessness Prevention Fund, taking place over the next calendar year. They advised the project aimed at preventing youth homelessness across South Lanarkshire through early intervention, targeted prevention, and multi-agency collaboration.

The HM advised that at the time the report was submitted to Committee, a few outstanding items were still awaited from SLC to provide further information. These were requested just a few days before the submission deadline for the applications.

SLC has since confirmed that a lease would be in place, similar to the long-term leases currently held for temporary accommodation. This provides clear accountability, and as Clydesdale Housing Association would be one of the partners, it would be part of the steering group referenced in the report. This arrangement would also provide more clarity regarding decision-making and the allocation of the training flat to the intended clients.

The application included a breakdown of funding and intended use, including a request for rent support for two properties of Clyde Valley. Clyde Valley had been involved in the project earlier than Clydesdale Housing Association, so the CEO asked SLC if the rent allocation could be reconsidered. The proposal was to distribute the rent across the three properties requested, rather than having Clydesdale exposed with a property without rent support while Clyde Valley's two properties were funded.

SLC advised that the overall project budget is tight, totalling £4 million, and that strict budgetary control is being maintained across all participating sites nationally. They indicated that a solution would likely be found; however, there is a possibility that adjustments could be required, such as reducing the amount of rent support or prioritising funding for certain partners, such as Clyde Valley.

It was noted that the property would generally be used by a single resident at a time, as the two additional properties provided by Clyde Valley would serve as temporary or respite accommodation for young people moving from the family home. The purpose of the Association's property is to act as a training flat, providing residents with the opportunity to develop skills for independent living.

The focus is on fixed periods during which residents can upskill, gain experience in managing a property, and explore options for future housing or returning home.

The HM highlighted that Committee should consider whether they would still be willing to commit to a property with no rent support for the duration of the pilot, given this context. The HM confirmed they were available to address any questions relating to the report.

Committee discussion:

- The Committee expressed support for the principle of the project. It was noted, however, that all partners have a stake in the initiative and should therefore share the associated risks equally. The level of risk-sharing may be adjusted depending on the outcomes of the learning activity component of the project.
- It was noted that, if successful, the project could result in cost savings, with SLC potentially being the primary beneficiary. Therefore, it is in SLC's interest to ensure the project's success. The Committee suggested that, if SLC is willing to consider resourcing support, this would be beneficial, as there may be circumstances in which such support is appropriate.
- It was suggested that, while discussions about concessionary or pilot rents are valuable, this particular project may offer opportunities for cost savings. Therefore, it may not be appropriate to write off the rent entirely in this instance.
- In principle, the Committee expressed strong support for the project and welcomed the opportunity for partnership working. The overall premise of the initiative was viewed very positively, with a desire to ensure that all operational and risk considerations are appropriately addressed.
- It was emphasised that all partners should be treated fairly regarding funding allocation, ensuring an equitable distribution. For example, each partner should receive consistent support, rather than one partner receiving a greater share while another receives none.
- The Committee noted that the project represents a valuable learning and partnership opportunity. It was highlighted that the training available through SLC would also be beneficial. The initiative aligns closely with the Association's business plan and offers a tangible contribution to alleviating homelessness.
- The Committee noted that the project provides a hands-on opportunity with a clearly targeted group. If successful, the approach could be expanded to support the wider homeless population and homelessness prevention efforts. The initiative was recognised as a significant and high-priority project, and the Committee expressed agreement with the points discussed during the meeting.

The HM advised that the results of the application are expected on 10 November. Further information will be available once it is confirmed whether the application has been successful.

The Committee thanked the Housing Manager (HM) for the work undertaken in submitting the application in partnership with SLC.

The Committee expressed support for the project in principle but agreed that all partners should have an equitable stake in the available funding. The Committee requested that the HM ask SLC to review the scheme's funding arrangements, emphasising the importance of fair treatment and equitable distribution among all partners.



The Committee further agreed that, should funding not be allocated to CHA, the Association would nonetheless commit to providing one suitable property, rent-free, to SLC for use as a training flat for the duration of the project, contingent upon the project receiving funding.

- i) Committee noted the proposal for a multi-agency pilot to prevent youth homelessness in South Lanarkshire.
- ii) Committee agreed that the HM ask SLC to review the scheme's funding arrangements, emphasising the importance of fair treatment and equitable distribution among all partners.
- iii) The Committee agreed that, if funding is not made available, they would approve CHA's commitment to provide one suitable property, rent-free, to SLC for use as a training flat for the duration of the project, should the project funding be granted

### 13. A.O.C.B.

- a) The CEO advised the Committee that the part-time Corporate Services Assistant (21 hours per week, Monday to Wednesday), will be retiring in mid-January after 9½ years of service. The CEO proposed recruiting for the role on a full-time basis to attract a wider pool of candidates, strengthen the Corporate Services team, and support future succession planning for the CSO role.

They told Committee that a temporary staff member is currently in place until the end of July 2025, providing flexibility during the transition. If agreed the recruitment process will begin as soon as possible to allow for overlap between Elaine and the new appointee, ensuring adequate handover and training, particularly for health and safety administration responsibilities. Depending on notice periods, the appointment could commence in December 25 or early January 26.

During this period, Corporate Services staffing will temporarily increase to three full-time equivalent posts. It is therefore proposed that the Staffing Sub-Committee meet in May 2026 to review long-term resource requirements, taking into account the new structure and staff performance.

- i) The Committee noted the contents of the verbal report.
- ii) Committee approved the recruitment of a full-time Corporate Services Assistant.
- iii) Committee agreed to convene the Staffing Sub-Committee in May 2026 to review the staffing structure of the Corporate Services Team.

The Chairperson thanked everyone for attending, the meeting ended at 20.05.