**CLYDESDALE HOUSING ASSOCIATION LIMITED**

Minute of the Management Committee meeting held in the office at 39 North Vennel, Lanark ML11 7PT via Video Conferencing on Wednesday the 27th of May 2026 at 18:30.

Present:
Agne Zasinaite, Vice Chairperson
Brian McInally
Gabrielle McElhinney
Hazel Galbraith, Chairperson
Iona Taylor
John Lockhart, Treasurer
Jonathon Main, Secretary - Teams
Ken Greenshields
Lesley McDonald
Ross Gowland - Teams
A quorum was achieved.

In Attendance:
The Chief Executive Officer (CEO)
Depute Chief Executive (DCE)
Finance Manager (FM)
Housing Manager (HM)
Caroline Madden, observer
Elizabeth Miller, Corporate Services Officer (CSO) - minute.

**1. Apologies**

Apologies were received from Claire McGraw and Jacqueline McCutcheon.

**2. Previous Meeting Minutes & Matters Arising**

The minutes of the Management Committee meeting held on the 29th of April 2026 were reviewed for accuracy and approved.

In line with Section 62 of the Association's Rules, the Treasurer authorised the CSO to apply for an electronic signature as conclusive evidence that the minutes of the 29th of April 2026 are a true and accurate record.

**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 24. Committee had no items to discuss under AOCB.

**3. Committee Candidate Introduction**

Caroline Madden (CM) was introduced by the chair as a prospective new committee member.

CM introduced themself as the head of property services at Alban Housing Society, with over 20 years of experience in housing construction, asset management, procurement, and technical services, and expressed a desire to bring strategic oversight and operational knowledge to the committee if approved.

Committee members and staff, provided a brief introduction, outlining their roles and tenure within the organisation.

The chair encouraged CM to participate in discussions, ask questions, and engage with the committee, noting that there may be questions for CM as well.

### 4. Conflicts of Interests

There were no conflicts of interests noted.

### 5. Notifiable Events

### 18.1 Lessons Learned

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 asked that the DCE give Committee details of the notifiable event to the SHR on Electrical Safety Certificates and Lessons Learned:

Inspection Progress Update: The DCE reported that 39 electrical safety inspections had been completed, with one outstanding due to access issues; an appointment was scheduled with the tenant, who had verbally agreed to allow access.

Lessons Learned and Mitigation: The DCE outlined that a strategy was in place to minimise the likelihood of similar issues recurring, with process improvements and resource adjustments, and highlighted that the lessons learned report would be shared with the regulator.

Recognition of Staff Efforts: The DCE credited Claire Chalmres, Technical Services Officer, for single-handedly managing tenant communications and coordination with contractors to resolve the outstanding inspections, and the chair requested that this recognition be passed on to Claire.

Reporting to Regulator: The chair confirmed that an update and the lessons learned report would be sent to the regulator, providing assurance that the issue had been addressed and processes improved.

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| i) | Committee noted the Notifiable Events report and agreed it provided adequate assurance and oversight. |
| ii) | Committee considered the Lessons Learned report. |
| iii) | Committee agreed that the information provided in the Lessons Learned report provided assurance and oversight on lessons learned from the Notifiable Event concerning Tenant Safety. |

### 6. 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 told Committee they had nothing further to add to the report content.

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| iv) | Committee considered the Actions from Previous Meetings Report and agreed progress is satisfactory. |

## 7. Health & Safety Update

The CEO informed the Committee that the purpose of the report was to update the Management Committee on Health & Safety at Work activities and to present the Health & Safety Policy Statement for approval. The CEO advised that there were no Health and Safety issues to report.

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| i) | Committee considered the Health & Safety Update Report and agreed progress is satisfactory. |

## 8. SFHA Governance Conference Report

Gabrielle McElhinney provided Committee with an overview of the SFHA Governance Body Members Conference held in April 2026. They advised that the conference highlighted the increasing importance of strong governance, financial resilience and effective risk management across the housing sector. Key themes included the evolving regulatory environment, rising costs associated with maintaining housing stock, and the need for robust succession planning for governing bodies.

Significant emphasis was placed on cyber security and data protection, noting the growing risk of fraud and the importance of ongoing training and assurance. The conference also explored the benefits of shared services and joint working to improve efficiency and deliver value for money. A closing case study demonstrated that strong leadership, refreshed governance structures and meaningful tenant engagement are critical to achieving regulatory compliance and driving organisational improvement.

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| i) | Committee noted the content of the report. |

## 9. Annual Return on the Housing Charter

### 9.1 ARC Covering Report

### 9.2 ARC Validation Report

The DCE presented the report to Committee, advising that the purpose of the report was to present the Annual Return on the Charter (ARC) for the reporting year 2025–2026 for approval, in line with regulatory requirements for submission to the Scottish Housing Regulator.

The DCE provided Committee with an overview of the external validation report (Agenda Item 9.2), undertaken by Visual Stat Solutions Ltd, which included a detailed review of a significant proportion of ARC indicators and the supporting evidence base. Committee noted that the validation exercise had confirmed an overall improved level of assurance in the accuracy and robustness of performance data, with only a small number of indicators requiring amendment following review.

In discussion, Committee considered both the ARC submission and the validation findings, noting in particular the enhanced focus on new and revised indicators relating to tenant safety and compliance, including areas such as damp and mould, fire safety and electrical safety. Committee were assured that these indicators had been appropriately reviewed and were compliant with current policies and regulatory expectations.

Committee also recognised the importance of maintaining a strong audit trail and validation process to support accuracy and transparency, particularly in light of the evolving ARC framework and increased regulatory scrutiny. Members were satisfied that appropriate systems and controls were in place, and that learning from previous validation exercises had been incorporated.

i) Committee considered the information contained within the Annual Return on the Charter along with the validation report provided by Visual Stat Solutions UK.
ii) Committee approved the final version for submission to the Scottish Housing Regulator on or before 31st May 2026 without amendment.

**10. HM Scorecard**

The HM presented the report to Committee, providing an overview of performance against the Housing Management Scorecard and highlighting key commentary included within the report.

Committee considered the information presented and discussed a range of operational performance areas. In relation to estate management and former tenant arrears, members queried the percentage of former tenant arrears written off and the level of tenancy refusals during the reporting period. The HM provided clarification on targets, policy parameters and the underlying reasons for refusals, noting that these were largely attributable to applicant circumstances rather than issues with the properties themselves.

The DCE advised that there will be a review the debt recovery procedure to explore options for passing former tenant debt to debt collection agencies, including coordination with housing management.

i) Committee noted the contents of the report and were satisfied that appropriate management actions and controls were in place to address the issues highlighted

**11. Annual Neighbour Complaint Report**

The HM presented the report to Committee. They advised that the purpose of the report is to provide the details of all the neighbour complaints that have been received over the reporting year 2025-2026.

Committee reviewed both neighbour complaints and antisocial behaviour activity, including the Annual Neighbour Complaint Report. Committee were advised on how complaints are categorised, the use of noise monitoring equipment via the local authority’s noise nuisance service, and the practical challenges associated with managing expectations and resolving disputes between tenants.

Members noted the content of the report and the ongoing work undertaken to address complaints and support tenancy sustainment.

It was agreed that future annual neighbour complaint reports should include comparative data and a high-level year-on-year analysis to provide greater context and enable trends to be more clearly identified.

i) Committee considered the Annual Neighbour Complaint Report
ii) Committee agreed that performance has been satisfactory in relation to CHA neighbour complaint activity.

iii) Committee agreed that sufficient information has been provided on neighbour complaints for assurance and oversight purposes.

## 12. Annual Eviction Report

The HM advised that the purpose of the report is to provide details of eviction activity during 2025/26.

The HM reported that the Association had undertaken its first eviction since 2020. Committee discussed the condition of the property post-eviction, the application of rechargeable repairs, and the ongoing challenges associated with the recovery of former tenant debt, including the approaches taken to trace former tenants and pursue outstanding balances.

The HM highlighted the Association's continued focus on tenancy sustainment, including staff training in areas such as domestic abuse awareness, neurodiversity and mental health, alongside partnership working initiatives such as the Wise Group mentoring programme.

Committee noted the content of the report and the proactive approach being taken to support tenants and sustain tenancies.

i) Committee considered the Annual Eviction Report
ii) Committee agreed that performance has been satisfactory in relation to eviction activity.
iii) Committee agreed that sufficient information has been provided on eviction activity for assurance and oversight purposes.

## 13. Annual Leasing Report

The HM advised that the purpose of the report was to provide details of all leases in place with external agencies. It was noted that there were no further updates to the report content.

The Committee noted the current position in relation to properties leased to the local authority and the contribution made by the Association in assisting with the homelessness crisis.

i) Committee considered the Annual Leasing Report
ii) Committee agreed that performance has been satisfactory in relation to leases provided to other agencies.
iii) Committee agreed that sufficient information has been provided on leasing activity for assurance and oversight purposes.

## 14. Tenant Sustainment Strategy Update

The HM advised that the purpose of the report was to report on progress made against activities contained within the Associations Tenancy Sustainment Strategy that was implemented in March 2023. It was noted that there were no further updates to the report content.

i) Committee considered the Tenant Sustainment Action Plan.
ii) Committee agreed that performance has been satisfactory in relation to Tenant Sustainment Action Plan.
iii) Committee agreed that sufficient information has been provided on Tenant Sustainment Action Plan for assurance and oversight purposes.

## 15. Financial Plans

**15.1 Annual Review of Long-Term Financial Projections – Committee Consultation**
**15.2 5-year Financial Projections – SHR Return**
**15.3 Annual Loan Portfolio – SHR Return**
**15.4 Treasury Management Strategy**

The FM presented the annual review of the 30-year financial plans, five-year projections, and treasury management strategy, detailing the impact of loan repayments, maintenance cost assumptions, net zero investment scenarios, and compliance with banking covenants, with the committee approving the plans and discussing future financial risks and opportunities.

30-Year and Five-Year Financial Plans: The FM explained the updated financial plans, reflecting loan repayments and maintenance cost assumptions, and confirmed the association's financial viability over the short, medium, and long term, supported by sensitivity analyses.

Net Zero Investment Scenarios: The committee discussed modelling for net zero requirements, with scenarios assuming £5,000 per unit investment, and noted the significant impact on cash flow and the need for further government guidance and funding.

Banking Covenants and Debt Management: The FM confirmed compliance with banking covenants, the reduction of debt to £1.3 million, and the maintenance of a positive relationship with the bank, while noting the potential for future borrowing if required.

Treasury Management Strategy: The annual treasury management strategy was reviewed, with the main activity for the coming year being the placement of surplus cash in higher deposit accounts, as advised by DTP, and the committee agreed this approach.

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| i) Committee review discussed and approved the draft 2026 Long Term Financial Projections and assumptions. |

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| i) Committee reviewed the 2026 Five Year Financial Projections Return to the Scottish Housing Regulator.<br>ii) Committee approved the 2026 Five Year Financial Projections Return.<br>iii) Management Committee authorised the Finance Manager to submit the 2026 Five Year Financial Projections Return to the Scottish Housing Regulator. |

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| i) Committee reviewed the 2026 Loan Portfolio Return to the Scottish Housing Regulator.<br>ii) Committee approved the 2026 Loan Portfolio Return.<br>iii) Management Committee authorised the Finance Manager to submit the 2026 Loan Portfolio Return to the Scottish Housing Regulator. |

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| i) Committee reviewed the Treasury Management Strategy for the year to 31 March 2027.<br>ii) Committee approved the Treasury Management Strategy for the year to 31 March 2027.<br>iii) Management Committee authorised the Finance Manager to update the Treasury Management Policy to reflect the revised Short Term Operational Liquidity and Long-Term Capital Liquidity requirements in the Treasury Management Strategy for the year to 31 March 2027. |

**16. Quarterly Management Accounts to 31 March 2026 - Summary Report**

The FM presented the Quarterly Management Accounts to 31 March 2026 - Summary Report to Committee and advised they had no further updates to the report content.

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| i) Committee approved the Management Accounts for the period to the 31st of March 2026. |

**17. Treasury Management Quarterly Report**

The FM told Committee that the quarterly Treasury Management Report covers treasury management activities in the quarter to 31 March 2026 and provides an update on the Association's borrowings and investments at the end of the quarter.

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| i) Committee noted the content of the report. |

**18. Tenant Safety Notifiable Event:**

**18.2 Tenant & Resident Safety Scorecard**

The DCE advised Committee that they had introduces updates to the tenant safety scorecard, adding new columns and indicators to provide more comprehensive information on compliance and upcoming requirements, with plans to present this monthly and update the main balanced scorecard.

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| i) Committee noted the content of the report and welcomed the proposal for the report to be presented at monthly meetings. |

**19. Heating Replacements 2026 Tender Report**

The DCE advised that the purpose of the report is to provide them with the necessary information regarding the forthcoming heating replacements for financial year 2026/2027.

They summarised the report content for Committee detailing the works required, the costs and the work start date.

Committee discussed the replacement of ageing storage heaters with more efficient quantum systems, the unsuccessful attempt to secure net zero funding for solar panels and batteries due to property constraints, and the benefits of the new heating systems for tenants.

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| i) | Committee agreed there was sufficient information presented to consider the contract costs and procurement route. |
| ii) | Committee approved the costs for the heating replacement contract 2026, with BRB Electrical Ltd, via the Procurement for Housing Scotland Planned Works Framework, Lot 11 (Direct Award for the total cost of £283,306.70 plus VAT. (allowing for fluctuations once remaining properties have been surveyed) |

**20. Landscape Maintenance Contract: CCI**

The DCE told Committee that the report provides them with information in relation to the tender uplift allowances in respect of the landscape maintenance contract.

The DCE reported on the continued partnership with CCI for landscape maintenance, highlighting the need for a modest price increase due to additional visits and the intention to formalise the contract as a supported business arrangement. The positive impact on tenant satisfaction and wider community benefits was also noted.

The Committee discussed the landscape maintenance contract procurement process, including discussions undertaken by the DCE with Dougie Gold, Procurement Consultant, and CCI to develop a tender process or supported business arrangement through Public Contracts Scotland to secure the contract for a fixed period.

**21. Technical Services Staffing Report**

The DCE presented the report, outlining current Technical Services staffing arrangements, resource pressures and workload demands. The Committee considered the information provided, including the impact of sickness absence and increased service requirements, and noted the proposal to extend temporary resource to support service delivery and allow for a further review of departmental needs.

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| i) The Committee considered the report and agreed that there was sufficient information provided to approve the proposal set out at section 4.2 |

**22. Policy Reviews:**

**22.1 Smoke Free Policy**
**22.2 Personal Relationships at Work Policy**
**22.3 Membership Policy**
**22.4 Committee & Staff Expenses Policy**

The CEO presented the report to Committee and provided a summary of the changes to the policies. Assurance was given to Committee that CHA has up-to-date policies in place in these areas, which reflect relevant guidance and comply with legislative and regulatory requirements.

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| i) | Committee considered the Smoke Free Policy, Personal Relationships at Work Policy, Membership Policy and Committee & Staff Expenses Policy and approved the final versions without amendment. |
| ii) | Committee agreed that the policies provide satisfactory assurance that CHA has up to date policies in these areas that reflect guidance and comply with legislative and regulatory requirements. |

CM left the meeting at 19:50

**23. Committee Recruitment**

Membership Application Process: The committee approved Caroline Madden's membership application and receipt of the £1 fee, as required for shareholding members.

Committee membership: Committee discussed and approved CM 's application to join the Association Governing Body.

Support for New Member Integration: Plans were made to update committee contact details and encourage existing members, especially those in similar locations, to reach out and support Caroline's integration into the committee.

The Chairperson thanked everyone for attending and for the contributions to the meeting. The meeting ended at 20:00.