

## CLYDESDALE HOUSING ASSOCIATION LIMITED

Minute of the Management Committee meeting held in the Association's office in Lanark on Wednesday the 31<sup>st</sup> May 2023 at 18:00

Present: Maggie Botham, Chairperson  
Agne Zasinaite, Secretary  
Jacqueline McCutcheon  
John Lockhart  
Ken Greenshields  
Lesley McDonald  
Pauline Sandford  
Ross Gowland (via zoom)  
Ruth McElhinney (via zoom)  
Sharon Egan  
Susanne Crayton

A quorum was achieved.

In Attendance: The Chief Executive (CEO)  
Finance Manager (FM)  
Elizabeth Miller, Corporate Services Officer (CSO) minute  
Pauline McMullan, Housing Officer, Observer

### 1. Apologies

The Chairperson welcomed everyone to the meeting.

Apologies were received from Vicky Rogers, Lisa Cochrane, Brian McNally, Hazel Galbraith and John Malone.

Gillian Anderson is on a 3-month period leave of absence.

### 2. Previous Meeting Minutes & Matters Arising

The minute of the Committee meeting held on the 26<sup>th</sup> April 2023 was checked for accuracy and accepted as a true record,

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 26<sup>th</sup> April 2023 is a true record of the proceedings at that meeting.

### Matters Arising

There were no matters arising.

### 3. Conflicts of Interest

Conflicts of interest were noted from:

- The CSO for agenda item 11 – Confidential Staffing Report
- The FM for agenda item 11 – Confidential Staffing Report
- The Housing Officer for agenda item 11 – Confidential Staffing Report

### 4. Notifiable Events

The Chairperson asked the CEO to present the report. The CEO told Committee that the purpose of this report was to advise them of active Notifiable Events lodged with the Scottish Housing Regulator. The CEO advised that the Association currently has no active Notifiable Events lodged with the SHR.

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| i) Committee considered the report and agreed that the actions of the Association have been satisfactory in relation to Notifiable Events. |
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### 5. Actions from Previous Meetings

The Chairperson asked the CEO to present the report to Committee. The CEO told Committee that the purpose of the report was 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 gave Committee an overview of the report and advised they had nothing further to add.

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| i) Committee considered the Actions from Previous Meetings Report and agreed progress was satisfactory. |
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### 6. Health & Safety Report

The Chairperson asked the CEO to present the report to Committee. The CEO made Committee aware that the purpose of the report was to provide them with an update on the Health & Safety arrangements for the office environment, staff and other stakeholders' wellbeing. The CEO gave Committee an overview of the report and advised they had nothing further to add. Committee asked the CEO questions on:

- Page 1, emergency lighting certificate – The CEO advised the certificate had now been received.
- Page 2, annual forms for Committee – The CEO advised that they will update Committee on the number of outstanding forms at the next meeting.

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| i) Committee considered the Health & Safety Update Report and agreed progress was satisfactory. |
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## 7. Referrals from the Audit & Risk Sub-Committee

### 7.1 Annual Assurance Statement Self-Assessment Results

The Chairperson asked the CEO to present the report to Committee. The CEO made Committee aware that the purpose of the report was to provide a summary of the detailed Assurance Self-Assessment Results and Improvement Action Plan that was considered and approved by the Audit & Risk Sub-Committee (the Sub-Committee) to the Management Committee for approval. To confirm to Committee that CHA is currently compliant with statutory and regulatory requirements and to present improvement activities that will enhance CHA's level of compliance with statutory and regulatory requirements and achieve best practice.

The CEO reminded Committee of the proposals agreed at the meeting on the 29<sup>th</sup> March 2023 for self-assessing CHA's level of compliance with regulatory requirements ahead of preparing the Annual Assurance Statement for submission to the Scottish Housing Regulator in October 2023.

They also made Committee aware of the 2023/24 Self-Assessment Results, and reported on progress being made against the Improvement Action Plan. They advised that the first update on the Improvement Action Plan will be brought to Committee on the meeting scheduled to take place on Wednesday the 28 June 2023. Committee discussed:

- Documentation held providing assurance on LD2 systems for connected smoke and heat detectors. Based on expert fire safety advice obtained and verbally reported by the CEO, Committee was satisfied that current documentation held by CHA represented a satisfactory level of assurance that appropriate LD2 systems had been installed in CHA's properties. Committee agreed to proposed action that will further enhance CHA's documentation in this area.

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| <ul style="list-style-type: none"><li>i) Committee considered the report and the Improvement Action Plan.</li><li>ii) Committee approved the Summary Self-Assessment Results and Improvement Action Plan.</li><li>iii) Committee agreed that progress reports on the Improvement Action Plan be presented to the Audit &amp; Risk Sub-Committee and the Management Committee at meetings leading up to the submission of the 2023 Annual Assurance Statement.</li></ul> |
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### 7.2 External Audit Plan

The Chairperson asked the FM to present the report to Committee. The FM told Committee that the purpose of the report is to provide them with the opportunity to consider if there are any other significant risks of material misstatement within the financial statements, other than those identified by the auditor and stated in the Audit Plan, so that these may be reflected in the Audit Plan.

The FM told Committee that they had nothing to add to the content of the report.

- i) Committee considered the External Audit Plan and made no suggestions or changes to the risks identified in the Audit Plan for discussion and agreement with the external auditor.
- ii) Committee approved the Audit Plan for the year to 31 March 2023.

### 7.3 Review of Sub-Committee Effectiveness

The Chairperson asked the CEO to present the report to Committee. The CEO told Committee that the purpose of the report is to update them on the outcome of a review and evaluation carried out by the Audit & Risk Sub-Committee performance in achieving its Annual Work Programme; and to present recommendations relating to the effectiveness and efficiency of CHA's governance arrangements.

The CEO told Committee that they had nothing to add to the content of the report.

- i) Committee noted the outcome of the Audit & Risk Sub-Committee's review and evaluation of its continued effectiveness.
- ii) Committee considered the Audit & Risk Sub-Committee Annual Work Programme, made no amendments to the work programme presented and agreed it as the final version.
- iii) Committee appointed John Lockhart to serve on the Audit & Risk Sub-Committee.

## 8. Annual Return on the Housing Charter

The Chairperson asked the CEO to present the report to Committee. The CEO told Committee that the purpose of the report was to present the Annual Return on the Charter (ARC) for 2022-2023 for approval before submission to the Scottish Housing Regulator.

The CEO gave Committee details of the information contained within then ARC for 2022- 2023. They advised the return requires to be approved by the Management Committee before it is submitted to the Scottish Housing Regulator that evening. Committee discussed:

- Grounds maintenance complaints and quality control checks

- i) Committee considered the information contained within the ARC return and approved the version presented without amendment.
- ii) Committee authorised the CEO to submit the 2022/23 ARC Return to the Scottish Housing Regulator.

## 9. Annual Target Setting

The Chairperson asked the CEO to present the report. The CEO told Committee that the report presented the proposals for Housing Management and Technical Services targets for 2023-2024. They gave Committee details on the information contained within the spreadsheets and an overview of the discussions that had taken place within the Housing Management and Technical Services Teams to develop the proposed targets for the year ahead. Committee discussed:

- Last year's targets

- Quarterly review of targets and Committee reporting
- Work carried out by staff to achieve targets

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| <ul style="list-style-type: none"><li>i) Committee considered and agreed there was sufficient information to approve the 2023-2024 Housing Management &amp; Technical Services targets.</li><li>ii) Committee after consideration, approved the targets presented</li></ul> |
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The Chairperson announced a comfort break at 18:40 and asked attendees to return at 18:55.

Due to a power outage in the office the Management Committee members joining the meeting via zoom, Ross Gowland and Ruth McElhinney, lost connection and left the meeting at 18:40. It was not possible to resolve this issue during the remainder of the meeting.

## **10. Financial Plans**

### **10.1 Annual Review of Long-Term Financial Projections – Committee Consultation**

The Chairperson asked the FM to present the report. The FM told Committee that the purpose of the report is to present the proposed 2023 Long Term Financial Projections (LTFP) which cover the 30-year period from 1 April 2023 to 31 March 2053.

The FM gave Committee details of the proposed 2023 LTFP which cover the 30-year period. They gave Committee an outline of:

- The main assumptions made in preparing the LTFP;
- The projections for the years ending 31 March 2024 to 31 March 2053.

They made Committee aware how, with the current assumptions, the LTFP will impact on the cumulative cash surplus throughout the term of the plan, the Statement of Financial Position, and the Association's loans and covenants. They also gave Committee details the current and projected inflation rates and the impact this will have on rents.

The FM told Committee that a recent comparison of the Association's rents with their Scottish Housing Network peer group shows that the Association's rents are less than the peer group average for all but one house type. They advised that the SFHA's affordability tool shows that the Association's rent by apartment size is within the affordable parameters. Committee discussed:

- Inflation rates
- Cash reserves
- Loan rates and covenants
- Treasury Management Strategy
- Number of staff the Association employs and staff costs
- Rent affordability and rent arrears

- Peer group rent comparisons
- Net assets
- The £540 distributed through CHA over the last three years to all tenants to assist with their energy costs (through the Scottish Government's Social Housing Fuel Support Fund grant funding).

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| i) | Committee reviewed and discussed the draft 2023 Long Term Financial Projections and assumptions. |
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### 10.2 5-year Financial Projections – SHR Return

The Chairperson asked the FM to present the report. The FM told Committee that the purpose of the report is to allow Management Committee to review and authorise the 2023 Five Year Financial Projections Return for submission to the Scottish Housing Regulator. The FM gave Committee an overview of the report and advised they had no further updates.

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| i)   | Committee reviewed the 2023 Five Year Financial Projections Return to the Scottish Housing Regulator.                                 |
| ii)  | Committee approved the 2023 Five Year Financial Projections Return.   |
| iii) | Committee authorised the Finance Manager to submit the 2023 Five Year Financial Projections Return to the Scottish Housing Regulator. |

### 10.3 Annual Loan Portfolio – SHR Return

The Chairperson asked the FM to present the report. The FM told Committee that the purpose of the report is to allow Management Committee to review and authorise the 2023 Loan Portfolio Return for submission to the Scottish Housing Regulator. The FM gave Committee an overview of the report and advised they had no further updates.

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| i)   | Committee reviewed the 2023 Loan Portfolio Return to the Scottish Housing Regulator.                                 |
| ii)  | Committee approved the 2023 Loan Portfolio Return.   |
| iii) | Committee authorised the Finance Manager to submit the 2023 Loan Portfolio Return to the Scottish Housing Regulator. |

### 10.4 Treasury Management Strategy

The Chairperson asked the FM to present the report. The FM told Committee that the purpose of the report is to gain approval for the Treasury Management Strategy for the year to 31 March 2024.

The FM gave Committee a summary of the strategy and asked Committee for their views and comments. Committee discussed

- Converting a variable rate loan to a fixed rate during the year to 31 March 2024 to ensure the Association's exposure to fluctuating interest rates is maintained at no higher than 40% of the total loan portfolio.
- Refinancing costs for changing variable loans to fixed rate loans.
- Refinancing costs for changing fixed rate loans to variable loans.

- Complying with covenants

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| i)   | Committee reviewed and discussed the attached Treasury Management Strategy for the year to 31 March 2024.   |
| ii)  | Committee approved the Treasury Management Strategy for the year to 31 March 2024.  |
| iii) | 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. |

## 11. Quarterly Management Accounts

The Chairperson asked the FM to present the report. The FM told Committee that the report summarises the Management Accounts for the period to 31 March 2023. They advised that they had nothing further to add to the content of the report. Committee discussed:

- 11.2, Reactive Repairs – repair costs in empty properties due to tenant damage.

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| i) | Committee approved the Management Accounts for the period to 31 March 2023. |
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## 12. Treasury Management Report

The Chairperson asked the FM to present the report. The FM told Committee that the report covers treasury management activities in the quarter and provides an update on the Association's borrowings and investments at the end of the quarter.

The FM gave Committee a summary of the report and advised they had no further updates to the report content.

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| i) | Committee considered and discussed the content of the report. |
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## 13. Housing Management Scorecards

The Chairperson asked the CEO to present the report. The CEO told Committee that the purpose of the report was to give details of the Association's performance against the key performance indicators. The CEO gave an overview of the report content and format.

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| ii) | Committee noted the content of the report and agreed that performance was satisfactory.. |
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## 14. 2022/2023 Complaints Summary

The Chairperson invited the CEO to present the report to Committee. The CEO told Committee that the purpose of the report is to provide Committee with an overview of the service delivery complaints and compliments received between 1st April 2022 and 31st March 2023. Committee discussed:

- Reactive repairs complaints received;
- The number of complaints upheld;
- The report formats;
- Including additional information in the report on lessons learned.

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

## 15. Annual Leasing Report

The Chairperson asked the CEO to present the report to Committee. The CEO advised that the purpose of the report is to provide the details of all the leases in place with external agencies.

The CEO gave Committee an overview of the report and advised he had no updates to the content of the report. Committee discussed:

- The reduction in the leased properties in North Vennel;
- The Association's tenanted properties in North Vennel.

i) Committee considered the report and agreed there was sufficient information contained with the report.

## 17. A.O.C.B.

- a) Staff Health & Safety training – The CEO asked for Committee's approval to close the office on the morning of Wednesday the 23<sup>rd</sup> of August 23 to allow staff to attend Health and Safety training. Committee approved the office closure.
- b) Staffing Sub-Committee – The CEO told Committee that a meeting of the Staffing Sub-Committee had been organised for Wednesday the 16<sup>th</sup> August 2023 to discuss EVH's report on the Association's Hybrid Working Arrangements report and the Hybrid Working Policy.
- c) SHARE's Governing Body Retreat – The CSO advised they had received a request from a Management Committee member to attend SHARE's Governing Body Retreat at Seamill Hydro on the 5<sup>th</sup> & 6<sup>th</sup> September 2023. Committee agreed to the Management Committee member's request.

The FM, CSO and Housing Officer left the meeting at 19:45.

## 16. Confidential Staffing Report

The Chairperson asked the CEO to present the report to Committee. The CEO advised that the purpose of the report is to present proposals for flexible working trials for two Technical Services team members – Claire Chalmers and Nikki McLachlan.

After some discussion, Committee agreed that they were comfortable with the proposals and for a three-month trial of both arrangements to proceed.



- 1. Committee considered and approved the flexible working applications made by the Technical Services Officers on a 3-month trial basis, after which, if successful, make the arrangements permanent.**

The Chairperson thanked everyone for attending the meeting.

The meeting ended at 19:50.