

CLYDESDALE HOUSING ASSOCIATION LIMITED

Minute of the Management Committee meeting held in the Association's office in Lanark on Wednesday the 29th of May 2024 at 18:30

Present: Agne Zasinaite, Secretary
Brian McNally
Deborah Hay
Gabrielle McElhinney
Hazel Galbraith, Vice Chairperson (joined via zoom)
Jacqueline McCutcheon
Jonathan Main
John Lockhart, Treasurer
Ken Greenshields
Maggie Botham, Chairperson
Ross Gowland (joined via zoom)
Ruth McElhinney
Sharon Egan

A quorum was achieved.

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

1. Apologies

The Chairperson welcomed everyone to the meeting.

Apologies were received from Lesley McDonald and Gillian Anderson.

2. Previous Meeting Minutes & Matters Arising

The minute of the Committee meeting held on the 24th of April 2024 was checked for accuracy and accepted as a true record,

As per section 62 of the Association's rules, the Vice-Chairperson (who chaired the Committee meeting on 24 April 2024) authorised the CSO to insert their electronic signature as conclusive evidence that the minute of the meeting held on the 24th of April 2024 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 17.

- a) CEO – Annual Business Plan Review Day.

Committee agreed to discuss these items under AOCB.

3. Conflicts of Interest

There were no conflicts of interest.

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.

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| <ul style="list-style-type: none">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 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 gave Committee an overview of the report and advised they had nothing further to add.

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| <ul style="list-style-type: none">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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6. Health & Safety Report

The CEO told the Committee that the purpose of this item was to provide a verbal update on Health and Safety issues affecting the Association's duty of care to ensure a safe working environment under the Health and Safety at Work Act 1974. They advised there are no updates to provide.

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| <ul style="list-style-type: none">i) Committee considered the Health & Safety Update Report and agreed progress was satisfactory. |
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7. Annual Return on the Housing Charter

The DCE presented the report to Committee. They advised Committee that the purpose of the report was to present the Annual Return on the Charter (ARC) for 2023-2024 for approval before submission to the Scottish Housing Regulator.

The DCE gave Committee details of the information contained within the ARC for 2023- 2024.

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:

- Page 25, item 13.1 - How many tenants answered the question "Overall, how satisfied, or dissatisfied are you with your landlord's contribution to the management of the neighbourhood you live in?"

i) Committee considered the information contained within the Annual Return on the Charter and approved the final version for submission to the Scottish Housing Regulator.

8. Treasury Management Report

The FM presented the report to Committee. They advised that the purpose of the report is to provide Committee with details of the 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.

i) Committee considered and discussed the content of the report.

9. Housing Management Scorecards

The HM presented the report to Committee. They told Committee that the purpose of the report was to give details of the Association's performance against the key performance indicators. The HM gave an overview of the report content, highlighting the areas in red and the comments section. Committee discussed:

- Scorecards 13, 14 & 15, F3 - Gross arrears as of 31 March each year as a percentage of rent due that financial year (current tenants only).
- Universal Credit payments and impact on percentage of rent due that financial year.
- Scorecards 13, 14 & 15, C3 - Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service.
- The survey method used by the Association and tenants' responses via this survey method.

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| i) Committee noted the content of the report. |
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10. Eviction Report Update

The HM presented the report to Committee. They told Committee that the purpose of the report was to provide the details of evictions which have taken place in 2023 2024.

The HM gave Committee a summary of the report content and advised they had no further updates. Committee discussed:

- The Association's 8 stage eviction process.
- The measures the Association takes to engage with tenants in arrears.
- How the Association addresses issues the tenant may have that forces them into arrears.
- The current number of tenants in arrears.
- Universal Credit payments and rent arrears – the HM advised Committee that due to the way Universal Credit payments are administered, outstanding rent payments are treated as a non-technical arrear.
- Arrears levels compared to CHA's peer group.
- The new Housing Bill Consultation – eviction procedures
- The new Housing Bill Consultation – domestic abuse

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| i) Committee considered and agreed that there was sufficient information contained with the report. |
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11. Tenancy Sustainment Strategy Update

The HM presented the report to Committee. They told Committee that the report gives details on progress made against activities contained within the Associations Tenancy Sustainment Strategy that was implemented in March 2023.

The HM gave Committee details on the progress made on the strategy objectives and the objectives that are to be met before the end of the calendar year. Committee discussed:

- The strategy objectives and how these were being met.
- How the Association assesses and can support tenants with hoarding issues.
- External agencies the Association liaise with to offer support to tenants with hoarding issues.

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| i) Committee considered the report and the Tenant Sustainment Action Plan. |
| ii) Committee agreed that progress against the Tenancy Sustainment Action Plan has been satisfactory. |

12. Annual Leasing Report

The HM presented the report to Committee. They told Committee that the purpose of the report is to provide the details of all the leases in place with external agencies.

The HM gave Committee an overview of the report and advised they had no updates to the content of the report.

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

13. Financial Plans

13.1 Annual Review of Long-Term Financial Projections – Committee Consultation

The FM presented the report to Committee. The FM told Committee that the purpose of the report is to present the proposed 2024 Long Term Financial Projections (LTFP) which cover the 30-year period from 1 April 2024 to 31 March 2054.

The FM gave Committee details of the proposed 2024 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 2025 to 31 March 2054

They made Committee aware how, with the current assumptions, the LTFP will impact on.

- the cashflow throughout the term of the plan
- the Statement of Financial Position
- the Statement of Comprehensive Income
- payment of the Association's loans.
- covenant ratios.

The FM also gave Committee details of the sensitivity analysis, how the Association compared to its peer group and how maintenance costs impact on the Association's cash surplus for the years from 2025- 2054. Committee discussed:

- Impact of cash surplus to meet EESH 2 targets.
- Funding opportunities and borrowing ability to meet EESH 2 and Net Zero targets.
- Air source heat pump costs.

i) Committee reviewed and discussed the draft 2024 Long Term Financial Projections and assumptions.
ii) Committee approved the draft 2024 Long Term Financial Projections and assumptions.

13.2 5-year Financial Projections – SHR Return

The FM presented the report to Committee along with agenda item 13.1. The FM told Committee that the purpose of the report is to allow Management Committee to review and authorise the 2024 Five Year Financial Projections Return for submission to the Scottish Housing Regulator.

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| i) | Committee reviewed the 2024 Five Year Financial Projections Return to the Scottish Housing Regulator. |
| ii) | Committee approved the 2024 Five Year Financial Projections Return. |
| iii) | Committee authorised the Finance Manager to submit the 2024 Five Year Financial Projections Return to the Scottish Housing Regulator. |

13.3 Annual Loan Portfolio – SHR Return

The FM presented the report to Committee. The FM told Committee that the purpose of the report is allow Management Committee to review and authorise the 2024 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 2024 Loan Portfolio Return to the Scottish Housing Regulator. |
| ii) | Committee approved the 2024 Loan Portfolio Return. |
| iii) | Committee authorised the Finance Manager to submit the 2024 Loan Portfolio Return to the Scottish Housing Regulator. |

13.4 Treasury Management Strategy

The FM presented the report to Committee. 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 2025.

The FM gave Committee a summary of the strategy and advised they had nothing further to add to the report.

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| i) | Committee reviewed and discussed the Treasury Management Strategy for the year to 31 March 2025. |
| ii) | Committee approved the Treasury Management Strategy for the year to 31 March 2025. |
| 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 for the year to 31 March 2025. |

14. Quarterly Management Accounts

The FM presented the report to Committee. They told Committee that the report summarises the Management Accounts for the period to 31 March 2024. They advised that they had nothing further to add to the content of the report. Committee discussed:

- 14.3, Funding Initiatives Grants – Funding for energy saving devices for tenants.

i) Committee approved the Management Accounts for the period to 31 March 2024.
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15. Landscape Maintenance Contact: Tender Report

The DCE presented the report to Committee. They told Committee that the purpose of the report is to provide Committee with information regarding the outcome of the landscape maintenance tender process.

The DCE made Committee aware of the processes to procure the contractor, the number of bidders for the contract, the quality/cost assessment, the procurement panel members, and the panel's recommendation to Committee. Committee discussed:

- The previous costs for this service and the quality of the works received.
- The recommended contractors detail.
- The contract period.

i) Committee discussed and agreed to appoint JB Lawns to the Open Space Maintenance Framework 2024 – 2028 based on the Quality/Cost assessment process.

16. Committee Teambuilding Event Evaluation

All Committee members joined in the discussion regarding the team building event that took place on Wednesday the 1st of May 2024 at 6.30pm in the Association's office. Committee members agreed that the event was very worthwhile and very enjoyable.

Committee discussed the event facilitator, Heather Ballantine, and were of the opinion that they were very knowledgeable on the subject matter and made it an enjoyable session. It was agreed that the session will improve communication between Committee Members and that it provided a valuable opportunity for them to get to know one another better. They all agreed that they would like to attend further training in the future, this time in partnership with CHA's Management Team.

17. A.O.C.B.

- a) The CEO made Committee aware that annual business planning review day will take place on Saturday the 5th of October 2024. They asked that Committee members to note the date.

The Chairperson thanked everyone for attending the meeting. The meeting ended at 19:55.