

CLYDESDALE HOUSING ASSOCIATION LIMITED

Minute of the Management Committee meeting held in the office at 39 North Vennel, Lanark and via Video Conferencing on Wednesday the 26th of March 2025 at 18:30

Present Brian McNally
 Claire McGraw
 Gabrielle McElhinney
 Hazel Galbraith, Chairperson
 Iona Taylor
 John Lockhart, Treasurer
 Jonathan Main
 Ken Greenshields
 Lesley McDonald (Teams)
 Ross Gowland (Teams)
 Ruth McElhiney

A quorum was achieved.

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

1. Apologies

Apologies were received from Agne Zasinaite, Deborah Hay, Gillian Anderson and Jacqueline McCutcheon.

2. Conflicts of Interest

There were no conflicts of Interest.

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 15. Committee agreed to discuss recruitment of temporary staff member to cover maternity leave and Gillian Anderson's request for a 3-month leave of absence.

3. Approval of Previous Meeting Minutes

The minute of the Committee meeting held on the 19th of February 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 19th of February 2025 are a true record of the proceedings at that meeting.

Matters Arising.

There were no matters arising.

4. 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 they had no further updates to report.

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| i) Committee considered the Actions from Previous Meetings Report and agreed progress is satisfactory. |
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5. 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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| 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. Corporate Scorecard

The CEO presented the report to Committee. They advised the purpose of the report is to provide them with details of the Association's performance against the key performance indicators. Committee discussed:

- Urgent homeless applicants.

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| i) Committee noted the content of the report and agreed that performance in the reported areas was satisfactory. |
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7. Health & Safety

The CEO told Committee that the purpose of this item was to provide an 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 that the fire drill scheduled to take place in March 25 had taken place and was successful.

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| i) Committee considered the Health & Safety verbal report and agreed progress is satisfactory. |
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8. Bad Debt Write-Off

The HM presented the report to Committee. They advised that the purpose of this report is to provide the Management Committee with information to consider writing off former tenant debt which is deemed irrecoverable. They gave Committee an overview of the report content and advised they had no further updates to the report content. Committee discussed:

- Sections 5 & 6 of CHA's Bad Debt Policy – consideration to be given to removing the 50% limit on total bad debt write-off.

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| <ul style="list-style-type: none"> i. Committee considered the report and agreed there was sufficient information to approve the bad debt write off of £7,321.50. ii. Committee approved the bad debt write off. |
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9. Annual Housing Management & Technical Services Target Setting

The CEO presented the report to Committee. They advised Committee that the purpose of the report is to present proposals for the Housing Management & Technical Services targets for the financial year 2025-2026. Committee discussed:

- Housing Management targets and the balance scorecard information.
- Targets on Homemaster align with CHA Policies and Procedures
- The format of the Housing Management targets to provide contextual information.
- The ARC indicators

The HM advised that once the changes to the 2025-26 target table are complete, they will upload the information to the secure area of the website.

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| <ul style="list-style-type: none"> i) Committee agreed there was sufficient information to consider the 2025/26 Housing Management & Technical Services targets. ii) Committee approved the 2025/26 Housing Management & Technical Services targets. |
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10. Annual Insurance Renewal

The FM presented the report to Committee. They told Committee that the report summarises the quotations received from our insurance broker, Marsh, for the period 1 April 2025 to 31 March 2026.

They gave Committee details of the report content advised that they had nothing further to add to the content of the report. Committee discussed:

- The changes within the insurance industry and the impact this has had/is having on insurance costs.
- CHA's Procurement Policy and Procurement regulations
- Valuation of CHA's stock
- When CHA should tender for insurance services

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| <ul style="list-style-type: none"> i) Committee discussed and agreed to not to accept the Long-Term Agreement until 31 March 2028 offered by Protector for the Property Owners Combined Policy (inc. Terrorism cover), by Allianz Insurance for the Computer Policy (inc. Terrorism cover) and by Allianz Insurance for the Contractors All Risks Policy (inc. Terrorism cover) and opted to pursue a competitive procurement approach. ii) Committee agreed to accept the terms offered by Protector Forsikring ASA for the Property Owners Combined Policy (inc. Terrorism cover) until 31 March 2026. iii) Committee agreed to accept the terms offered by AIG Europe for the Excess Liability Policy for the period to 31 March 2026. |
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| iv) | Committee agreed to accept the terms offered by Allianz Insurance for the Computer Policy (inc. Terrorism cover) for the period to 31 March 2026. |
| v) | Committee agreed to accept the terms offered by Allianz Insurance for the Contractors All Risks Policy (inc. Terrorism cover) for the period to 31 March 2026. |
| vi) | Committee agreed to accept the terms offered by Markel UK Ltd for the Professional Indemnity Policy for the period to 31 March 2026. |
| vii) | Committee agreed to accept the terms offered by Cfc Underwriting Limited for Directors & Officers/Entity Defence Liability/Crime for the period to 31 March 2026. |
| viii) | Committee agreed to accept the terms offered by Cfc Underwriting Limited for the Crime & Cyber Crime Policy for the period to 31 March 2026. |
| ix) | Committee agreed to accept the terms offered by Chubb European Group SE for the Group Personal Accident policy for the period to 31 March 2026. |
| x) | Committee agreed to accept the terms offered by Markel Legal Expenses Insurance for the Legal Expenses policy for the period to 31 March 2026. |
| xi) | Committee agreed to pay the broker fee to Marsh. |
| xii) | Committee delegated authority to the Finance Manager to renew the insurance portfolio for the period 1 April 2025 to 31 March 2026. |

11. Strategy

11.1 Business Plan Update

The CEO presented the report to Committee. They advised that the purpose of the report is to provide Committee with details of progress made against the Strategic Objectives contained in the 2022/25 Business Plan.

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| i) | Committee considered the progress made against each Strategic Objective from the 2022/25 Business Plan and agreed this is satisfactory. |
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11.2 2025/28 Business Plan

The CEO presented the report to Committee. They advised that the purpose of the report is to provide Committee with the 2025-28 CHA Business Plan for consideration and approval. Committee discussed:

- Review of the Long-Term financial projections – The FM advised these will be available in May 2025.

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| i) | Committee considered consider the 2025-2028 CHA Business Plan and approved the final version without amendment. |
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11.3 Risk Management Report

The CEO presented the report to Committee. They told Committee that the purpose of the report is to present the results of the annual risk management review recently carried out by the Audit & Risk Sub-Committee to the Management Committee.

The CEO advised they had nothing further to add to the report content. Committee discussed:

- The new risk noted on the Operational risk map: Income Reduction caused by DWP Managed Migration to Universal Credit

i) Committee noted the content of the risk maps.
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11.4 Workforce Planning

The CEO presented the report to Committee. They told Committee that the purpose of the report is to update them on progress made against the workforce planning proposals that were approved as part of CHA's 2022/25 Business Plan.

- The DCE advised that as part of the Staff engagement Project staff met with a training provider. As part of this exercise four staff members are now embarking on IT Diploma courses. Three of the courses are fully funded and the fourth will cost CHA around £300 – funded from the staff training budget.

i) Committee noted the content of the report and agreed progress in workforce planning has been satisfactory.

11.5 Treasury Management – Surplus Funds Use

The FM presented the report. They advised that the purpose of the report is to obtain Committee approval to approach DTP Ltd to assist in investigating options for investing surplus funds to increase returns on excess cash while balancing access to, and security of, funds. They gave Committee an overview of the report background and the proposal being presented.

- Professional fees budget for 2025-26.
- How other RSL's invest surplus funds
- How CHA would invest surplus funds – The FM advised that this is currently unknown however, CHA would follow CIPFA's code for Treasury Management.

<ul style="list-style-type: none"> i. Committee considered and discussed the content of this report. ii. Committee agreed to the Finance Manager approaching DTP Ltd to provide support with the development of a strategy for investing surplus funds and developing procedures for managing the process going forward.
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12. Governance

12.1 Committee Succession Planning

The Chairperson presented the report to Committee. They told Committee that the purpose of the report was to give an update on Committee Membership and Recruitment in the past year. They gave an overview of the report and reminded Committee that they should consider their interest in succeeding to Office Bearer roles and discuss this at the forthcoming one-to-one meetings. For those not required to attend a one-one session, they should highlight this in the Committee self-assessment questionnaire return. Committee discussed:

- The role of the Vice Chairperson
- The skills and knowledge required to become an Office Bearer
- Learning and development support provided to prospective Office Bearers.

- The Office Bearer role descriptions and where to find them
- Committee members upcoming one to one meetings and completion of the Committee self-assessment questionnaire.

- i) Committee considered the report and agreed that Clydesdale Housing Association's succession planning arrangements are satisfactory.
- ii) Committee Members will consider serving in an Office Bearer role in the future.

12.2 Committee Annual Review

The Chairperson presented the report to Committee. They gave Committee details of the report content and advised they had nothing further to add to the report. Committee discussed:

- the content of the Committee self-assessment questionnaire and how to access it online.

- i) Committee agreed to take note of important dates, meet necessary deadlines and, where relevant, participate in Individual Review meetings as planned.
- ii) Committee agreed to postpone the review of CHA's Management Committee Annual Review Policy until 27 August 2025 in order to allow lessons learned from the 2025 experience to be incorporated into the revised Policy.

12.3 Committee Training

The Chairperson presented the report to Committee. They told Committee that the purpose of the report is to provide Management Committee with a summary of training events that had taken place in 2024-2025 based on the recommendations that arise from their one-to-one meetings. Committee discussed:

- Future Management Committee training courses – It was agreed that:
 - The CEO will source a trainer to deliver online development finance session on 14 May '25
 - The CEO will source a trainer to deliver tenant safety session
 - The DCE will deliver a committee training session on asset management

- i. Committee considered the report and agreed that progress made against Regulatory Standard 6 - Guidance 6.2 is satisfactory.

12.4 Annual Report on Disclosure of Interests

The Chairperson presented the report to Committee. They told Committee that the purpose of the report is to provide an annual update on the Association's performance against the Conflicts of Interests Policy. They advised they had no further updates to the report.

- i. Committee agreed that the Association's performance against the Conflicts of Interests Policy is satisfactory and is sufficient evidence for assurance purposes.

12.5 Membership Register Review

The Chairperson presented the report to Committee. They advised the report presents progress against Association rule 7.2, Applying for membership and 11.1, Ending your membership. The Chairperson advised they had no further updates to the report.

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| i) Committee agreed that progress made against Association rule 7.2, Applying for membership and 11.1 for Ending membership is satisfactory. |
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13. Policy Review:

13.1 Grievance

The CEO presented the report to Committee, they advised the review has been carried out as EVH has recently reviewed the Model Grievance Policy. The CEO made Committee aware that the changes to the existing Policy document are minor in nature and not material and changes are more to do with wording, flow and format.

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| i. Committee reviewed the Draft Grievance Policy and adopted the final version without amendments. |
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13.2 Cyber Incident Response Plan

The CEO presented the report to Committee. They made Committee aware of the changes to CHA's network infrastructure. They advised that these changes prompted a comprehensive review of CHA's Cyber Security Incident Response Plan (CSIRP). The CEO gave Committee details of the meetings they have had with an external contractor and CHA's IT contractor.

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| i. Committee reviewed the Draft Cyber Security Incident Response Plan and adopted the final version without amendments. |
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13.3 Domestic Abuse

The HM presented the report to Committee. They advised the review was carried out based on Dundee City Council's Domestic Abuse policy which was the result of a partnership project between Dundee City Council, local adult and child protection services, Dundee Women's Aid and the Violence Against Women Partnership who provided incredible value and insights from lived experience. They made Committee aware of the changes made to CHA's existing Policy document.

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| i. Committee reviewed the Domestic Abuse Policy and adopted the final version without amendments. |
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14. Gutter Cleaning Tender

The DCE presented the report to Committee. They advised the purpose of the report is to provide Committee with the necessary information regarding the gutter cleaning contract 2025/2026. Committee discussed:

- How CHA monitors that the contract is carried out successfully.

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| i. Committee agreed there was sufficient information presented to consider the contract costs. |
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| ii. | Committee approve costs of £ [REDACTED] excluding VAT, for the gutter cleaning contract 2025/2026, with [REDACTED] appointed as contractor. |
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15.AOCB

a) Confidential Staffing Report – Housing Officer Maternity Leave

The HM presented the report to Committee. They advised that the purpose of the report was to inform Committee that Donna Gracie, Housing Officer, will be going on maternity leave in July 2025. They gave Committee an overview of the report content.

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| i) | Committee considered and agreed that the information presented and proposed was in line with the Associations Recruitment and Selection Policy |
| ii) | Committee granted delegated authority to the CEO and HM to recruit the new member of staff for maternity cover |

b) Gillian Andeson's Leave of Absence Request

The Chairperson presented the verbal report to Committee. They advised due to work commitments Gillian Anderson had requested a leave of absence (LOA) from Committee. The Chairperson advised that the LOA would last for a period of 3 months and will cover the months of April, May and June, so the next meeting they will be required to attend will be on 27 August. It was noted that should Gillian wish to end the LOA before then, they would contact the CEO and that no Committee papers would be issued to Gillian during the LOA period.

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| i. | Committee agreed to Gillian Anderson's request for a 3-month Leave of Absence. |
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The Chairperson thanked everyone for attending - the meeting ended at 20:05.