CLYDESDALE HOUSING ASSOCIATION LIMITED

Minute of the Management Committee meeting held via Video Conferencing on Wednesday the 26th of November 2025 at 18:30.

Present:	Agne Zasinaite, Vice Chairperson Brian McInally Gabrielle McElhinney Hazel Galbraith, Chairperson John Lockhart, Treasurer Jonathan Main, Secretary Ken Greenshields Lesley McDonald Ross Gowland Ruth McElhinney A quorum was achieved.
In Attendance:	The Chief Executive Officer (CEO) Depute Chief Executive (DCE) Housing Manager (HM) Finance Manager (FM) Elizabeth Miller, Corporate Services Officer (CSO) - minute.

1. Apologies

Apologies were received from Claire McGraw, Deborah Hay, Gillian Anderson, Iona Taylor and Jacqueline McCutcheon.

2. Approval of Previous Meeting Minutes & Matters Arising

The minute of the Committee meeting held on the 29th of October 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 29th 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 13. Committee agreed to discuss:
Auto-Enrolment Annual Certification.

3. Conflicts of Interests

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 noted that the FM reported a Notifiable Event to the Scottish Housing Regulator (SHR) regarding the Association's external auditor joining the TC Group structure. The SHR responded to the FM the same day, indicating that they did not require any further information and that they considered the Notifiable Event closed.

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

Agne Zasinaite joined the meeting at 18:37.

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 update on the recruitment of the permanent full-time Corporate Services Assistant. They advised that interviews were held on Monday the 24th of November 2025, and the selected candidate has accepted the offer and submitted their resignation to their current employer. They are expected to join the Association on the 5th of January 2026.

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

6. 2026/27 Draft Budget & Rent Review

The FM to present the report to Committee. The FM advised that the purpose of the report is to introduce and summarise the first draft budget and rent review for the year to 31 March 2027. The FM gave an overview of the Finance & Housing Managers' Report highlighting:

Rent Policy: Rents are generally set based on CPI (September) plus an additional percentage, taking financial viability and rent affordability into account. Historically, the CPI+1% model has not always been applied. The draft 2026/27 rent proposals were prepared on a CPI+1% basis, with an alternative CPI+2% scenario. Both options project a healthy cash balance over the year and 30-year plan.

Income & Expenditure: Total projected rental income is approximately £4m, with additional grants for adaptations (£60k) and renewable heating incentive (£60k) included. A breakdown of projected revenue expenditure of £231k and capital expenditure of £1.208m was presented and discussed.

The FM advised Committee that a 5.1% staff pay increase (up from an initial 4%) had been finalised between EVH and the trade union since the budget proposals had been developed.

Financial Position: The income and expenditure account shows a projected surplus of ~£944k. The balance sheet indicates a healthy net asset position, supporting covenant and regulatory requirements.

Cash Flow: A cash deficit of ~£478k is projected for 2026/27. However, a projected cumulative year-end cash balance of £5.631m will ensure that no borrowing is required.

Covenants & Ratios: All banking covenants and regulatory ratios will be met.

Maintenance & Expenditure Plans: Major expenditure remains on reactive, planned, and cyclical maintenance, with detailed plans provided in the report.

The HM presented Committee with the Rent Comparison and Affordability section of the report.

They advised that the report compares the Association's rents with their rural peer group and the Scottish average. They stated that overall, the Association's rents remain competitive, with only slightly higher levels for five-apartment properties, consistent with previous years. For most property sizes, the Association are at the lower end of their peer group.

Proposed rent increases of 4.8% and 5.8% have been modelled, showing weekly differences for tenants ranging from £4.14 to £5.70, factoring in slight reductions in service charges.

Affordability assessments using the SFHA tool confirm that the proposed rents remain within affordable levels for tenants across all property types.

Rent Increase Discussion

- The Committee reviewed the proposed rent increase for the next financial year, with two options: 4.8% (CPI +1%) and 5.8% (CPI +2%). Weekly tenant impact for one and two-bedroom apartments was presented. Affordability analysis confirmed rents remain within acceptable levels.
- **Arrears:** No correlation was noted between previous rent increases and increased rent arrears. Arrears remain influenced by external factors.
- **Tenant Engagement:** Preliminary feedback from the tenants' group was broadly supportive, with a slight preference for the higher increase. Full tenant consultation is pending.
- **Financial Considerations:**
  - Both proposed increases maintain overall long-term financial viability.
  - The difference in cumulative 30-year cash surplus between the two options is approximately £1.8 million.
  - Replacement of legacy electric heating has still to be factored into life cycle costings – this will increase future expenditure, supporting consideration of the higher increase.
- **Benchmarking:** The Associations rents remain competitive compared to peer housing associations and Scottish averages.
- **Committee Discussion:**

- Best option to ensure long-term sustainability to account for future maintenance and replacement costs.
- Consideration was given to potential future grant reductions and long-term capital expenditure needs.
- Consensus formed on presenting a 5.8% rent increase to tenants for consultation - providing clear rationale for this, and emphasising long-term financial prudence.

- **Decision:** The Committee agreed to proceed with presenting a 5.8% rent increase to tenants, accompanied by supporting information explaining the rationale, long-term planning, and investment commitments.

i)	Committee considered the draft budget for the year to 31 March 2027.
ii)	Committee discussed the rent increase for the year to 31 March 2027.
iii)	Committee approved the draft 2026/27 Budget and agreed the rent increase option of 5.8% for consultation with tenants.

7. Automatic Enrolment to Pension Scheme

The FM told Committee that the report explains the requirements, and Management Committee's responsibilities, regarding re-enrolment into the Association's pension scheme. The FM advised they had nothing further to add to the report content,

i)	Committee reviewed the information in the report and agreed they had sufficient information to assure them that they are compliant with their auto re-enrolment duties.
ii)	Committee delegated authority to the Finance Manager to submit the re-declaration of compliance to The Pensions Regulator.

8. Budget & Rent Review – Tenant Consultation

The HM told Committee that the purpose of this agenda item was to provide them with details on how the Association intends to consult with tenants on the proposed rent increase for 2026 – 2027.

The HM advised that historically, tenant consultations would be issued immediately following the budget meeting. However, following recent CX feedback regarding timing, the Management Team reflected on optimal engagement periods. It was noted that the festive period can impact participation due to fatigue, illness, and preoccupation with personal finances. Analysis of previous consultations showed higher response rates and better-quality data when conducted after the festive period.

As a result, the Management Team recommend to move the consultation to the week beginning 12th January 2026, running for approximately five weeks and concluding on 12th February 2026. This timeline allows sufficient time to prepare information for the Committee meeting scheduled for 25 February 2026. The consultation will follow the standard format, supplemented by an online CX feedback survey to enhance response rates and quality. The proposed timeline has been discussed with the RTO, who indicated support.

Committee members agreed that the revised timing was appropriate and could support improved engagement outcomes.

i)	Committee considered and agreed that the report provides sufficient information on the rent consultation process.

ii)	Committee approve the rent increase consultation process and timetable as presented in 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 advised they had nothing further to add to the report content.

i)	Committee noted the content of the report.

10. Arrears Recovery Overview

The HM presented the report to Committee. They advised that the purpose of the report is to provide more detailed information on the current position of the Association's rent arrears recovery and the challenges the Housing Management team are facing in both a social and legal context.

The HM provided an update on tenant arrears and the management process. While arrears remain high in some cases, recent interventions have successfully secured backdated benefits and payments, reducing debt levels for a number of tenants.

The committee discussed the legal process for pursuing arrears, noting that action is taken early but may extend over time due to factors such as Universal Credit fluctuations, continued engagement with tenants, and repeated Court continuances. The HM emphasised that eviction is always a last resort, with the focus on sustaining tenancies and supporting tenants' well-being, while balancing accountability.

Committee members acknowledged the complexity of arrears management and the importance of the proactive, supportive approach taken by housing officers. Positive outcomes, such as tenant engagement and successful backdated payments, were highlighted as reinforcing staff efforts

i)	Committee noted the content of the report and agreed the information provided gave further insight to arrears recovery at this time.

11. Festive Period Office Closure Proposals

The DCE presented the report to Committee. They advised that the purpose of the report is to provide Management Committee with proposals for the office closure over the festive period to allow Committee to decide if it is to be approved.

They provided an update on the proposed office arrangements for the festive period. Staff will work from home on Christmas Eve, and the office will close at 1:00 pm, consistent with previous arrangements.

A minor adjustment to the usual holiday schedule was proposed: rather than returning on Tuesday after the EVH public holiday, staff have expressed agreement to returning on Monday 5 January 2026, utilising the intervening public holiday. Committee approval for this arrangement was requested.

i)	Committee agreed there was sufficient information in the report to allow them to consider this request

ii)	Committee approved and accepted the proposed arrangements for the 2025 festive period.

12. Policy Reviews

12.1 Disciplinary Policy
12.2 Attendance Management Policy

The CEO advised that both the Disciplinary and Attendance Management Policies are standard policies due for review. Both are based on EVH model policies and are fully consistent with the existing terms and conditions of service for staff. There are no notable changes in either policy**.**

i)	Committee considered the following policies and approved the final versions for adoption by CHA without amendment. • Discipline Policy • Attendance Management 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.

Ross Gowland left the meeting at 19:54 and rejoined at 19:59.

13. A.O.C.B.

a) Auto-Enrolment Annual Certification

The FM advised that the purpose of the report is to gain approval of the annual Auto-Enrolment Certificate. They told committee they are required to annually certify that the pension scheme meets the minimum requirements for an auto-enrolment pension scheme. This involves signing a certificate that is retained on file and produced only if requested.

Historically, the chairperson has signed the certificate. The FM advised that the report requests delegated authority for the chair to sign. The Chairperson confirmed they are happy to either sign electronically or delegate authority, with all members agreeing that there have been no changes to the pension scheme. The FM advised they will proceed using the chair's electronic signature.

i)	Committee authorised the 2025 Auto-Enrolment Certificate.
ii)	Management Committee delegated authority to the Chairperson to sign the 2025 Auto-Enrolment Certificate on their behalf.

The Chairperson thanked everyone for attending. The meeting ended at 20:00.