

**MINUTES OF MEETING OF THE MANAGEMENT COMMITTEE HELD ON TUESDAY 04 FEBRUARY 2025 AT 6.00 P.M. IN PERSON AT 77-83 KILBOWIE ROAD, CLYDEBANK G81 1BL AND VIA A VIDEO CONFERENCING LINK**

**ACTION**

**Present:**

Mrs C. Boyle	Chairperson	In person	Elected Member
Ms D. Smith	Vice Chairperson	In person	Elected Member
Mrs L. Ramsay	Treasurer	In person	Elected Member
Mr P. Shiach	Secretary	In person	Elected Member
Mr J. O'Donnell		In person	Elected Member
Mr C. Johnson		In person	Elected Member
Mr D. Adeoye		In person	Elected Member
Ms M. Richford		In person	Elected Member
Ms L. Dickie		Online	Elected Member
Mr W. McGoldrick		Online	Elected Member
Mr A. Blake (partial)		Online	Elected Member
Cllr. G. Johal		Online	Co-opted Member
Cllr S. Traynor		In person	Co-opted Member

**In Attendance:**

Mrs L. Lees	In person	Chief Executive
Mr J. Farrell	In person	Head of Housing Services
Mrs S. Farrell	Online	Customer & CS Manager
Ms R. Rankine	In person	Maintenance Assistant

**1. Apologies**

There were no apologies received.

**2. Chairperson's Remarks**

The Chairperson welcomed everyone to the meeting. It was noted that a quorum was present to enable the meeting to go ahead.

**3. Declaration of Interest**

The tenants and owners present noted they were mindful to ensure collective decisions were made regarding 3 items to be presented, Rent Policy Review 2025/26, Service Charge Policy Review 2025/26 and Factoring Management Fee Review 2025/26.

**4. Business Carried Over from Last Meeting (Decision/Approval Required)**

There was no business carried over.



**5. Management Committee Attendance update (if applicable)**

It was noted that the member whose Special Leave of Absence expired at the November meeting was now off of the Management Committee due to non-attendance. [REDACTED]

[REDACTED] The Chief Executive would arrange for the Association to send a gift, thanking the member for their contribution.

**6. Management Committee External Training/Conference Feedback (if applicable)**

There was no training or conferences attended in the month.

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7. **Secretary's Report (For information)**  
The Secretary provided the following report:
  - a) **Correspondence**  
Information was received regarding the SHARE Annual Conference to be held on Thursday 24<sup>th</sup> April in the Hilton Glasgow. The Chief Executive asked that members let her know if interested in attending this one-day event.
  - b) **Share Membership Applications (Decision/Approval Required)**  
There was 1 share membership application received from [REDACTED]. The application was unanimously approved by the Management Committee.
  - c) **MC Membership Update**  
It was noted that membership now stood at 13 no and that an active membership campaign would begin should the number fall below 12.
  - d) **Annual Declarations including H&S**  
The Chief Executive reminded any members yet to complete to above to complete and submit them.
8. **Approval of Minutes & Actions Notes (Decision/Approval Required)**
  - a) **Management Committee – 26 Nov-2024\***  
There was one error or omission highlighted where Ms Smith was noted as proposing the Finance, Audit & Risk Sub-Committee minute but she was not on the Sub-Committee.  
  
Subject to the above clarification, the Minute was proposed by Mrs Boyle, seconded by Ms Smith and unanimously approved by the Management Committee.  
  
[NB. Following the meeting it was clarified that Mr O'Donnell had proposed the Finance, Audit & Risk Sub-Committee minute].
9. **Business Arising From Minutes (Decision/Approval Required)**  
There was no business arising from the minutes.
10. **Ratification of all Minutes (Decision/Approval Required)**  
Ratification of all Minutes was proposed by Ms Smith, seconded by Mrs Boyle and unanimously approved by the Management Committee.
11. **Emergency decisions since last meeting (For information)**  
There were no emergency decisions required since the previous meeting.
12. **Staffing Report\* (For information)**
  - a) **Staffing Report (verbal update)**  
The Chief Executive declared an interest and updated that Management Committee that Employers in Voluntary Housing (EVH), who the Association is affiliated with, is still negotiating the forthcoming pay

## ACTION

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[REDACTED]  
[REDACTED]

The Management Committee suggested reminding all tenants regarding making alterations and the potential impact.

**Commercial Units**

The Management Committee noted that although there is an agreement in place, there has been no movement as yet. It was noted that photos received by the Association of the storm damage at the units had been passed on promptly to Loretto HA/Wheatley Group.

Mr Blake left the meeting online at this point.

**Scottish Government potential HAG repayment**

The Chief Executive recapped on the issue raised at the November meeting where the Association was awaiting clarification from the Association's development consultants on whether duplicate amounts of acquisition costs going back to 2020 were due to be paid to the Scottish Government at c. £168k. The Management Committee noted that the development consultants had confirmed the calculations and that £168k requires to be paid back by mid-March 2025.

The Chief Executive confirmed there was no adverse effect on cash flows and that no term deposits required to be drawn down. The Chief Executive stated that it is prudent going forward to scrutinise any claims in partnership agreements where the Association is not the lead partner.

The Chief Executive invited questions. There were none and the report was noted.

**14. CAF Bank Green Loan – approval of KCT document and signing of paperwork\* (Decision/Approval Required)**

The Chief Executive recapped on the progress with the above, where it was agreed to progress with a [REDACTED] Green Loan from the above provider and the Management Committee noted that key commercial terms had been with TC Young solicitors for review.

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED] It was confirmed that TC Young also found the terms acceptable and were satisfied with proceeding with the [REDACTED] Green Loan.

The Management Committee unanimously agreed to the undertaking of the loan on the terms provided and asked that the Chairperson and

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Secretary stay behind after the meeting to sign the paperwork. An extract minute from this meeting and a signed Officer's Certificate would be sent to TC Young to proceed.

**15. Rent Policy Review 2025/26\* (Decision/Approval Required)**

The Head of Housing Services directed the Management Committee to the above Policy circulated prior to the meeting and confirmed it was a robust and firmed-up version of the consultation copy approved in November and now included consultation results from tenants, sharing owners and the Registered Tenants Organisation based on 3 options of 4.5%, 5.0% and 5.5%, each with different service provision.

The Head of Housing Services did not intend to go over the Affordability at page 5 as it remained unchanged from November when the exercise undertaken with the SFHA's rent affordability tool had demonstrated the rents (with a 5% simulated rent increase) could be considered affordable.

The Management Committee was directed to the consultation results on page 6, where it was noted 120 responses were received, 64% online/by email and 36% via post, with 119 responding to the rent option question, 9.81% (2024: 9.4%). The Head of Housing stated that 75% of responders choose option 1 (4.5%), 14.0% option 2 (5.0%) and 11% option 3 (5.5%). It was noted that the local tenant's group attended a meeting on 20 January 2024 to discuss the draft Policy and they provided positive comments regarding the rent setting process.

The Head of Housing Services explained that respondents were asked whether they felt their rent was value for money and of the 107 who answered the question, 90% felt that it was.

The Management Committee was directed to the viability table on page 11 where it could be seen that a 4.5% increase allowed a small but comfortable margin of c. £71k.

At the comparable rents table on page 17, whilst it could be seen that the Association had the lowest average rent in the district, the Management Committee enquired as to why 5+ apartment rent is much higher. The Head of Housing Services explained that the Association mostly has houses and four-in-a-blocks at this size with amenities such as gardens. Discussion ensued on the potential to look at rent harmonisation over the next few years as part of the business plan and long-term financial plans. The Chief Executive did warn that higher rent increases could be required to meet the investment requirements over the coming years but for now the increase remains comparable with the Head of Housing Services highlighting the rent increases the Association was aware of, in the table on page 9.

The Head of Housing Services also referred to the SHN Housing Affordability Analysis which was included as an Appendix at pages 21-26 for reference.

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The Head of Housing Services recommended adopting Option 1, a 4.5% rent increase, for the financial year 2025/2026. The Management Committee unanimously agreed the recommendation and approved the Rent Policy 2025/26 as presented.

**16. Service Charge Policy Review 2025/26 (Decision/Approval Required)**

The Head of Housing Services referred to the above report circulated prior to the meeting and highlighted that this is the first time the Service Charge Policy is being presented as normally a draft is available in November.



The Head of Housing Services took the Management Committee through the Policy, highlighting that grounds maintenance, electricity and window cleaning service charges are all able to be kept the same. It was noted this would support the tenants, given the 4.5% rent increase. [REDACTED]

[REDACTED]. The Management Committee enquired as to whether suppliers are looking to pass on the forthcoming National Insurance increase. The Head of Housing Services confirmed that no approach had been made and, [REDACTED]

[REDACTED] this was not expected [REDACTED]. It was also noted that as the ground maintenance contract was recently procured, no changes were expected. In reference to the common electricity charges, the Association was susceptible to fluctuations in cost anyway.

The Chief Executive and Head of Housing Services, and the sector as a whole, will monitor the impact of the increase going forward.

The Management Committee was satisfied with the service charges remaining the same as the current financial year and unanimously approved the Service Charge Policy Review 2025/26 as presented.

**17. Factoring Management Fee Review 2025/26\* (Decision/Approval Required)**

The Chief Executive referred to the above report circulated just prior to the meeting and explained that this fee was applicable to all 75 owners in the full factoring service, where the Association has an interest in the block. The following points were highlighted:

- the fee is based on the estimated amount of staff time across the organisation, including an estimated 3.5% salary increase, and projected and accurately apportioned direct costs to provide the service as detailed within the report
- the service is provided within the Association's charitable activities and aims to be on a not-for-profit basis with any small surplus remaining in the service

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- it was noted that an insurance charge was included for the full factored owners
- a 4.17% increase was proposed (2024/25: 5.88%), increasing the management charge by £6 to £150 per annum (2024/25: £144) and this would create a small overall surplus of c. £200
- the proposed increase is within the Association's target to restrict increase to no more than inflation (December) + 1% (4.50%)

The Management Committee unanimously agreed a Management Fee increase of 4.17% to £150.00 for 2025/2026.

**18. Draft CHA Budget 2025/26\* (Decision/Approval Required)**

The Chief Executive referred the Management Committee to the above document, which was shared on the presentation screen and had been circulated prior to the meeting and noted the costs presented were based on finalised costs to 31 December 2024 and estimated costs to 31 March 2025. It also took into account all of the Manager's requirements.

The Chief Executive highlighted the detailed notes available on all budget items on pages 9-18 and welcomed questions at any time, not just at the meeting.

The Chief Executive highlighted the information contained in the Executive Summary and then referred the Management Committee to the Management Expenses on page 3 and the following was noted:

- Total Management Expenses of c. £2m were required to manage c. 1,250 units. This cost sits favourably within the peer group
- At Staff Remuneration, c. £1.49m, all of the staffing requirements have been incorporated including an estimated salary increase of 3.5%, pension contributions for all in case required, first aid allowances etc. This cost sits favourably within the peer group
- At Office Overheads, c. £517k, it was noted that computer costs had been increased to c. £133k include enhanced cyber security, software licenses etc. and that the analysis of operating costs was looking favourable at £1,723 and remains below the peer group average
- In the Housing Account, total Rental Income of c. £5.4m is expected, incorporating a 4.5% increase
- Bad debt is included at 4% although 6% is running through the long-term financial plans
- The Amortisation of grants at £600k was noted purely as an accounting term
- A Total Income of c. £6m was noted which included c. £20k from CHA Power Ltd
- At Expenditure it was noted that Property Maintenance (routine/reactive repairs) had increased to £645k

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At this juncture, the Chief Executive wished to ask for approval to redirect the £100k for 2025/26 property purchases to enhance the Asbestos cyclical budget by at least £50k, so rather than purchasing 1 or 2 properties the funds would go to asbestos remedial works as detailed in the report for Item 25a).

The Management Committee enquired whether this would be agreeable to the Regulator to repurpose this budget and the Chief Executive stated that it would as many Associations do not have the luxury of using reserves for purchases. The Chief Executive stated that shared ownership buy backs can still be brought to the Management Committee and cash flows and budgets can be considered or it could be other funds, such as the Council's acquisitions fund could be accessed. This proposal was approved by the Management Committee.

- An operating surplus of c. £545k was shown
- All going to plan, a planned deficit of c. (£91k) would be posted
- It was noted that full detailed budgets were available for each Non-Housing Account including factoring, Centre81 and Social Economy Centre and their expected overall deficit of c. (£113k) was noted. The Chief Executive referred to the expected Centre81 deficit of c. (£97k) and highlighted that this still provides value for money given the array of Centre/funded project outcomes.
- A deficit of c. (£22k) was noted within the Development account
- At Appendix 1 (page 19) investment in stock was noted with a spend of c. £2.1m on major repairs and a c. £585k spend on cyclical repairs

The Chief Executive concluded by assuring the Management Committee of a strong financial position with Tangible Fixed Assets of c. £49m, a cash balance of c. £5.1m cash and a projected balance sheet of c. £26m.

The Chief Executive welcomed questions. There were none and the Management Committee unanimously agreed to the Draft CHA Budget 2025/2026.

**19. IT Services – Tender Report\* (Decision/Approval Required)**

The Chief Executive referred to the above report from the ICT & Compliance Officer circulated prior to the meeting and highlighted that a decision was required on the procurement of the ICT Support Contract Tender, now that the tender process was complete.

The Chief Executive referred to the tender documents received from 3 organisations and the price/quality assessment table following the scoring of each tender by the Chief Executive, Head of Housing Services and ICT & Compliance Officer.



The Management Committee noted the recommendation to award this contract to current provider Clearview Networks [REDACTED] [REDACTED] for a 3-year period with possibility of a 2-year extension if required. The Management Committee enquired

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whether call out charges were additional. The Head of Housing Services confirmed they were not and that such occasions were rare particularly as the Association also has the ICT & Compliance Officer and Centre81 Co-ordinator who deal with IT issues.

The Management Committee unanimously approved the recommendation as detailed. It was noted that feedback of the overall weighted scores can be provided to the unsuccessful organisations.

**20. Reports for Quarter to 31 Dec 2024\* (For information)**

**a) Complaints**

The Customer & Corporate Services Manager referred to the above report which was circulated prior to the meeting.

The Customer & Corporate Services Manager confirmed that complaints had markedly increased on the last quarter with 29 complaints having been received from 01 October – 31 December 2024 and that all had been responded to in full. The Management Committee noted the service improvements put in place following 16 upheld complaints at Stage 1 (57%) and 1 upheld complaint at Stage 2 (100%). It was highlighted that the average days at Stage 1 was 3.21 and average at Stage 2 was 17.

The Customer & Corporate Services Manager highlighted the breakdown of relevant service areas as detailed and then referred to the analysis of any trends or themes, where 4 were noted as follows:

Contractor (1) received 11 upheld complaints in the period, Contractor (2) received 2 upheld complaints in the period, that some complaints, including the 2 no. out of timescale, were being kept open until the major repair work in question was complete, even though most could have been closed as upheld on day 1, no complaints had been received from 02/12 to the date of the report being prepared, 30/01.

The Management Committee noted that complaints reports are circulated to Senior Staff and discussed at departmental and full staff meetings or lunch and learns, to encourage a positive approach to complaints and make sure service improvements noted are put in place.

The Customer & Corporate Services Manager invited questions. There were none and the report was noted by the Management Committee.

**b) Compliments**

The Customer & Corporate Services Manager referred to the above report which was circulated prior to the meeting, detailing 24 compliments received in October – December, largely regarding Centre81 and their Christmas activities. The Management Committee noted that all compliments are passed on to the relevant staff/contractor.



[REDACTED]  
[REDACTED]  
[REDACTED]. Councill Traynor commented that it

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is clear from the report that the Association has community at its heart. The Chief Executive thanked the members for their kind words and stated that community and customer care drives through everything the staff do.

The report was noted by the Management Committee.

**21. Customer Consultation/Communications Update\* (Decision/Approval Required)**

The Customer & Corporate Services Manager referred to the above report circulated prior to the meeting, welcomed any suggestions for improvement or questions, and the following was highlighted:

- At 2. Radnor Park Multis Tenant & Residents Association (RPMTRA) the Customer & Corporate Services Manager recommended that the Management Committee accept RPMTRA as a Registered Tenant Organisation (RTO) under the Housing (Scotland) Act 2001 as detailed within the report. The Management Committee unanimously approved their re-registration as a RTO and it was noted this would last for a period of 3 years. The recent good partnership working with the group and meeting schedule for the year was noted
- At 3. the procurement for the large-scale Satisfaction Survey was noted
- At 4., the wide range of event activity including World Kindness Day and all Christmas activities and at Volunteering/Community Benefits, the significant and continuing community benefits including the £5k You Choose Challenge at Queens Quay
- At 5., the wide range of publication/design helping to ensure our tenants and other customers feel informed about the Association's services and decisions

The Customer & Corporate Services Manager invited questions. There were none and the report was noted by the Management Committee.

**22. Centre81 and Wider Role Report\* (For information)**

The Customer & Corporate Services Manager referred to the above report circulated prior to the meeting, and the following was highlighted:

- We currently have c. £6k in our Community Pot.
- Wide range of activities undertaken and upcoming
- University of West of Scotland placement based at Centre81 for 2 days per week
- New business noted
- NHS Greater Glasgow and Clyde Community Food Framework Fund - Our first cooking block started on 20th January. Class is full with a waitlist.
- Repairing and upcycling over 20 bikes since October
- The pilot breakfast/elevenses bags for children during the 3-day February school break from the Community Pot



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[REDACTED]

[REDACTED]

The Management Committee noted that an additional £50k had been included in the cyclical budget for 2025/26, redirected from the £100k property purchases budget. The Management Committee unanimously approved the enhanced £60k cyclical budget on this basis, with the option to go up to £100k if necessary.

The Chief Executive thanked the Management Committee and confirmed she was happy to revisit this in one year to gauge the position/uptake of the removal programme.

The Management Committee enquired as to how factored owners manage asbestos and whether any grants were available. The Head of Housing Services stated that the Association has no jurisdiction so it would be hoped it would be picked up by surveyors at point of sale. Additionally, the Chief Executive confirmed that no grants are available from the Association or from WDC as far as she was aware.

**b) Notifiable Events Register\* (For information)** 


The Chief Executive referred to the above report circulated prior to the meeting and it was noted that one case, related to Item 25a), remained open [REDACTED].

**c) CHA Governance Improvement Plan\* (For information)**

The Chief Executive referred to the Improvement Plan which was circulated prior to the meeting and it was noted that items in green had been completed.

The Chief Executive confirmed that the staff/committee training portal with SHARE will be launched in the coming weeks and make trainer easier with bitesize sessions that can better fit in better with lifestyles. The Management Committee noted that the Governance Consultant had met with the Office Bearers in-depth on 27 January and this feedback will contribute to the governance review report. A further governance training session would also be provided to the Management Committee once dates are confirmed with SHARE.

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<p><u>ACTION</u></p>	<div data-bbox="986 275 1034 322"></div> <div data-bbox="432 331 1476 439"><div></div><div></div><div></div></div> <p>The Improvement Plan was noted by the Management Committee.</p> <p><b>d) Staff &amp; MC training and appraisals update (For information)</b> The Chief Executive thanked members that have completed the appraisal process with just one being outstanding. The Management Committee noted that once complete, SHARE will provide a report, feedback any training identified and finalised the individual training plans. The Chief Executive also confirmed that all known staff training needs for 2025/26 had been included in the budget.</p> <p><b>26. MC Annual Training Information (verbal update) (For information)</b> The Chief Executive encouraged the Management Committee, whilst awaiting the preparation of the annual training plan, to attend training/conferences at any point and noted the training budget available.</p> <p><b>27. Intranet</b> The Chairperson checked that all members had continued access to the Association’s Intranet and asked that they let the Chief Executive know if they had any issues.</p> <p><b>28. Signing of Minutes</b> The Chief Executive had noted that the use of electronic signatures is ongoing.</p> <p><b>29. Date and Time of Next Meeting/Training Session</b> Per the schedule.</p> <p><u>Meeting closed.</u></p> <p>Checked by: <u>LL</u></p> <p>Date: <u>21.02.2025</u></p> <p>APPROVED .....</p> <p>PROPOSED .....</p> <p>SECONDED .....</p> <p><b>LL/SF</b></p> <p>* Indicates report issued with agenda</p>
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