

MINUTES OF MEETING OF THE MANAGEMENT COMMITTEE HELD ON TUESDAY 07 FEBRUARY 2023 AT 7.00 P.M. IN PERSON AT 77-83 KILBOWIE ROAD, CLYDEBANK G81 1BL AND VIA A VIDEO CONFERENCING LINK

ACTION

Services Manager had met with 3 potential Management Committee members who, if interested, 2 of whom could take up casual vacancies [REDACTED]. It was hoped the 3 interested tenants would be in attendance at the 28 February meeting.

d) Annual Declarations including H&S o/s

The Chief Executive asked the Management Committee members not previously present to sign the latest update of the Health and Safety Manual available in the board room.

7. Approval of Minutes & Actions Notes (Decision/Approval Required)

a) Management Committee – 20 Dec-22*

There were no errors or omissions noted and the Minute was proposed by Mrs Boyle, seconded by Mr Mooney and unanimously approved by the Management Committee.

8. Business Arising From Minutes (Decision/Approval Required)

There was no business arising from the minutes.

9. Ratification of all Minutes (Decision/Approval Required)

Ratification of all Minutes was proposed by Mrs Boyle, seconded by Mrs Tennant and unanimously approved by the Management Committee.

Councillor Johal joined the meeting at this point.

10. Emergency decisions since last meeting (Decision/Approval Required)

It was noted that this was a standing item and that no emergency decisions were required since the last meeting. The members of the Finance, Audit & Risk Sub Committee had been informed of a change to financial controls which was for information only and did not require a decision.

11. Rent Policy Review 2023/24* (Decision/Approval required)

The Head of Housing Services directed the Management Committee to the above report circulated prior to the meeting and confirmed it was a 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 3%, 4% and 5%, each with different service provision.

The Head of Housing Services read over the consultation process, as detailed on page 6 and it was noted 164 responses had been received with 160 choosing a rent option which represented a good 13.1% response rate (2022: 9%). The Management Committee noted that 68.8% of responders chose Option 1, a 3% increase, 25.6% chose Option 2, a 4% increase, and 5.6% chose Option 3, a 5% increase.

The Head of Housing Services confirmed the Association had also consulted on changing the debit date to the 1st of the following month,

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rather than the 28th of the month and that 150 responded to the request and 85.3% agreed to the change and as such, the debate date will be moved back from the 28th March to the 1st April.

The Management Committee noted that the Association's Registered Tenants Organisation, Radnor Park Multis Tenants and Residents Association, has fully supported and Option 1 (3%) increase and the change in debit date.

The Management Committee was directed to the table on page 9 giving details of what some other Associations and the Council are preparing to do in relation to their rent increases. The Head of Housing Services stated it could be demonstrated that Option 1 (3%) compares favourably with these proposals.

General discussion ensued on the current cost of living crisis and everything the Association was doing to support tenants but that setting consistently low rents could compound matters in future in terms of being able to support the required major repairs investment programme. The Management Committee noted that the Association does want to support tenants at this difficult time and that whilst development has not been included, the rent setting process has been prudent enough to account for required staff costs and tenancy sustainment measures in a 3% increase. The Chief Executive confirmed that scenario testing around increased/compounded rents can be built into the Business Planning Day to be held in May.

The Head of Housing Services recommended adopting Option 1, a 3% rent increase, for the financial year 2023/2024 and invited questions. The Management Committee unanimously agreed the recommendation of a 3% rent increase for 2023/2024 and approved the Rent Policy 2023/24 as presented.

12. Service Charge Policy Review 2023/24* (Decision/Approval required)

The Head of Housing Services referred to the above report circulated prior to the meeting and highlighted that the draft, which had been agreed in principle in November 2022, had remained unchanged. The Management Committee was satisfied the service charges represented value for money and unanimously approved the Service Charge Policy Review 2023/24 as presented.

The Housing Officer left the meeting at this point.

13. Staffing Report* (Decision/Approval required)

The Chief Executive referred to the above report circulated prior to the meeting and confirmed the report items as follows:

- the Head of Finance & Corporate Services position was being readvertised again and it had generated a lot of interest

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- the change of working hours for a member of the Housing Services team from full-time to part-time was agreed from 1 April 2023
- the savings made from the above change could contribute towards the recruitment of two Grade 1 apprentices (1 Housing Services/1 Finance & Corporate Services) and the Chief Executive had approached Working4U regarding the positions and stated that c. £5/6k of funding was available for each position. The Management Committee agreed with this recruitment and noted costs had been incorporated in the draft budget for 2023/24
- a Housing Assistant had recently retired after long service and was wished congratulations by the staff and their replacement will commence shortly
- a Housing Officer had recently started to replace a Housing Officer who had joined the Association for a brief period
- extensions had been granted to 2 temporary Centre81 staff

The Housing Officer returned to the meeting at this point.

14. Factoring Management Fee Review 2023/24 (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 and projected and accurately apportioned direct costs to provide the service as detailed within the report
- value for money was sought whilst ensuring tenants are not subsidising the service as the factoring service is not a subsidiary and is provided in-house on a not-for-profit basis with any small surplus remaining in the service
- a 7.94% increase was proposed, increasing the management charge by £10 to £136 per annum (2022/23: £126)
- the proposed increase is well within the Association's target to restrict increase to no more than inflation (December) + 1% (14.40%)

The Chief Executive confirmed it is in the Association's best interests to continue to provide a factoring service in the Association's areas of operation. The Management Committee unanimously agreed a Management Fee increase of 7.94% to £136.00 for 2023/2024.

15. Draft CHA Budget 2023/24 (Decision/Approval required)

The Chief Executive referred the Management Committee to the above document, which had been circulated prior to the meeting and noted the costs presented were based on finalised costs to 31 December 2022 and estimated costs to 31 March 2023. The Management Committee noted that figures are taken from the financial plans submitted to the Regulator and which are included in the Association's 30 year financial plans. The

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Chief Executive highlighted the detailed notes available on all budgets items on pages 9-18.

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 £1.77m were required to manage c. 1,250 units
- At Staff Remuneration, c. £1.33m, all of the staffing requirements as indicated in the Staffing Report have been incorporated including the salary increase of 5.25%, pension contributions, allowances etc.
- Past service pension deficits of c. £140k per year had now ceased which was excellent news
- At Office Overheads, c. £444k, it was noted costs were generally the same as 2022/23 and that staff continue to be very prudent and aware of costs whilst striving to achieve value for money
- At Appendix 2, Performance Reporting and Internal Targets, which demonstrates ratios of costs and how the Association compares to peers, it can be demonstrated that the percentage income spent on overheads remains favourable at 8.9% (target: <10%)
- In the Income & Expenditure Accounts, total Rental Income of c. £4.7m is expected, incorporating the 3% increase and the additional rental income expected from the new units whilst taking account of voids and bad debts at 6% which is realistic. Amortisation of grants at £600k was noted purely as an accounting term
- A Total Income of £5.3m was noted
- At Expenditure it was noted that Property Maintenance (routine/reactive repairs) was c. £522k which also takes account of new build properties coming out of the defects period in the year
- At Cyclical Maintenance the Chief Executive was pleased that cyclical work was well underway and that costs and contract timings are based on the Life Cycle Costing document provided by the Association's surveyors
- Spend on planned Major Repairs of over £4m is expected in the year, with an additional £110k set aside for ad-hoc works. It was noted that windows at Dumbarton Road had been brought forward from 2024 as they are currently timber, not repairable or energy efficient and the Chief Executive and Housing Services Manager had considered adjusting major repairs that would most greatly benefit tenants
- A Total Expenditure for the year of c. £4.4m was noted with a projected surplus for the year of c. £851k, and an operating surplus of c. £737k having taken account of all the Non-Housing Account activities and a planned deficit of c. £59k
- It was noted that full detailed budgets were available for each Non-Housing Account including factoring and Centre81 and their expected deficit/surplus and that particularly with the costs v benefit

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analysis of the significant impact of Centre81 in being a vital resource and continuing to drive forward change in the community

- £100k of property purchases was still able to be accommodated
- The worst-case scenario in terms of interest rates had been incorporated in figures given the current financial climate

The Chief Executive concluded by assuring the Management Committee of a strong financial position with Tangible Fixed Assets of c. £47m and Net Current Assets of £4.3m.

The Chief Executive welcomed questions both at the time or any point going forward. There were none and the Management Committee unanimously agreed to the Draft CHA Budget 2023/2024.

16. Development Report* (Decision/Approval required)

The Chief Executive referred to the above report circulated prior to the meeting and the following was highlighted:

Queens's Quay Development (37 units) – the Chief Executive confirmed that a small event had taken place on 6 February to mark the completion of the development, with Shona Robinson MSP in attendance. The Management Committee noted that a 'meet your neighbour' event is still planned in the coming months (after the commercial units are opened). The Management Committee noted that the Chief Executive will be at every meeting regarding the commercial units and will put across any concerns such as opening hours or noise worries.

Clydebank Bowling Green development – Design and Build (18 units) (Decision/Approval required) – the Management Committee noted that private finance [REDACTED] has been agreed with the approved lender CAF Bank, by extending current borrowing. The Management Committee unanimously approved the signing of the loan documents following the meeting.

The Chief Executive confirmed the development is awaiting the Council's approval so that the final 28 days' notice of the Association taking ownership of the property can be issued. The Management Committee noted that the Chief Executive, Head of Housing Services and Housing Services Manager were impressed by the standard of build, the views and the privacy of the development. The Chief Executive informed the Management Committee that a formal opening would take place, similar to the opening of the Linnvale development and this was currently being organised by herself and the Customer & Corporate Services Manager.

The Chief Executive confirmed that any other development plans will be brought forward for consideration but discussion ensued on increasing costs, particularly with passivhaus housing.

The report was noted by the Management Committee.

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FEBRUARY 2023 AT 7.00 P.M. IN PERSON AT 77-83 KILBOWIE ROAD, CLYDEBANK G81 1BL
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17. Maintenance Report – Rewiring contract* (Decision/Approval required)

The Chief Executive referred to the Housing Services Manager's report on the above, the topic of which was raised with the Management Committee in December but was being brought back to allow time for full consideration and the following was highlighted:

- 3 contractors known to the Association had returned bids which had been invited through a call-off from the Procurement for Housing (PfH) framework using the Quick Quote process
- a full tender report had been prepared by NBM Construction Cost Consultants
- [REDACTED]
- the budget variance was noted as [REDACTED]
- tenants will benefit directly through a 2% community benefit clause in the contract

It was the recommendation of the Housing Services Manager to accept the quotation from Magnus Electrical for this essential work. The Chief Executive confirmed adequate reserves are available and, on the basis of the recommendation, had accommodated this contract in the Draft Budget 2023/24. The recommendation was unanimously accepted by the Management Committee.

**18. Reports for Quarter to 31 Dec 2022*
a) Complaints***

The Customer & Corporate Services Manager referred to the report which was circulated prior to the meeting and confirmed that 11 complaints had been received from 01 October – 31 December 2022, all responded to at Stage 1. The service improvements put in place following the 7 (64%) upheld complaints were highlighted and the average number of days to resolve was noted as 2.91 with 1 over the 5 day timescale at 7 days for the reason noted.

The Customer & Corporate Services Manager highlighted the breakdown of relevant service areas as detailed and then referred to the trends and themes section where it was noted on this occasion, one could be identified where the same contractor was responsible for 2 no. upheld complaints and this will be addressed by the contractor providing a Statement of Intent to Improve Performance to the Housing Services Manager.

The Management Committee noted that complaints reports are circulated to Senior Staff and discussed at departmental and full staff meetings, to make sure service improvements noted are put in place. The Customer & Corporate Services Manager invited questions. There were none and the report was noted.

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ACTION

b) Compliments*

The Customer & Corporate Services Manager referred to the above report which was circulated at the meeting detailing 23 compliments received in the quarter.

The Customer & Corporate Services Manager confirmed that all compliments are passed on to the wide range of relevant staff and contractors noted within the report.

19. Customer Consultation/Communications Update* (For information)

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 1. the Rent Setting consultation was noted and that an increased response was received with 160 (13.1%) of tenants/sharing owners getting involved (2021: 9%) and 50% of those had responded via the Association's website. Also, the compilation of feedback from the Charter Report at the end of the report was referenced (40 no. forms) and it was noted that feedback was again positive with 95% stating the information was useful to them, 85% that it was presented clearly and 95% liking the graphs and narrative
- At 2.1, the positive working relationship with Radnor Park Multis Tenants and Residents Association was noted including recently visiting the office to discuss a 60th anniversary of Radnor Park event and the rent setting process. It was noted that unfortunately the registration of the La Scala Tenants Association, as a Registered Tenants Organisation, had lapsed on 18 December
- At 3., the large scale Owner Satisfaction and Repairs & Maintenance Satisfaction surveys were highlighted as currently being procured and the new guidance which will need reflected upon beforehand
- At 4., the wide range of event activity was highlighted and particularly the continuation of Cosy Afternoons at Centre81, new events including attendance at Pre-Start Meetings, Radnor Park window contract meetings and the complaints event. The Management Committee noted the volunteering/community benefits provided by the Associations contractors.

The Management Committee enquired as to the attendance at Cosy Afternoons and the Customer & Corporate Services Manager confirmed a health attendance c. 20 people each week and that it was minimal cost to keep running until the end of March to support those affected by the cost-of-living crisis.

The report was noted by the Management Committee.

20. Centre81 and Wider Role Report* (For information)

The Chief Executive referred to the Centre81 Co-ordinator's report circulated prior to the meeting and the following was highlighted:

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FEBRUARY 2023 AT 7.00 P.M. IN PERSON AT 77-83 KILBOWIE ROAD, CLYDEBANK G81 1BL
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ACTION

- the Centre was busy with a wide range of activities including Cosy Afternoons and 2 new hires
- the Centre continues to welcome visitors and showcase the facilities, recently meeting with the School of Hard Knocks
- a decision was awaited from the Scottish Government's on the Centre's bid to the Investing in Communities Fund for a Sustainable and Active Clydebank project 2023-26

The report was noted by the Management Committee.

21. **Expenses Report – December 2022* (Decision/Approval Required)**
The Chief Executive referred to the report which was issued prior to the meeting. Following review, the Management Committee unanimously approved the expenses as submitted and the Chairperson agreed for her electronic signature to be used. It was noted that the Chief Executive would add this to the Association's signature register.
22. **GDPR Action Plan Update* (For information)**
The Chief Executive referred to the ICT & Compliance Officer's report circulate prior to the meeting and confirmed it was a quarterly report to keep the members abreast of compliance against the General Data Protection Regulations 2018. The Management Committee noted outstanding areas in factoring where files should be up to date by the end of March and in human resources where the organisation/distribution of files will be assisted by an external services for a short number of days. The Chief Executive stated there was nothing of concern. The report was noted by the Management Committee.
23. **Freedom of Information Return - Quarter 3 of 2022/23 (Oct to Dec 2022)* (For information)**
The Chief Executive referred to the ICT & Compliance Officer's report circulate prior to the meeting and confirmed it was a quarterly report to keep the members up to date on Freedom of Information requests. It was noted that 1 request was noted in the quarter but had fallen away as no response was received to a request for further information from the tenant. The report was noted by the Management Committee.
24. **Focus on Governance/Risk**
a) Notifiable Events Register* (For information)
The Chief Executive referred to the above report circulated prior to the meeting and noted the remaining open event (16) which remained open due to awaiting external information via Police Scotland and was being regularly chased up. The Head of Housing Services stated the Association would now be writing directly to the Procurator Fiscal for an update. The Management Committee noted that event 17 had since been closed off and the Regulator had thanked the Association for such a comprehensive report on the remedial action taken on the matter.

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ACTION

[REDACTED]

The report was noted by the Management Committee.

- 25. **MC Annual Training Information (verbal update) (For information)**
 The Chief Executive informed the Management Committee both herself and the Customer & Corporate Services Manager were meeting with representatives of Trafalgar, Dalmuir Park and Knowes Housing Associations on 17th February to discuss a joint training plan for Committee members for the year ahead which would provide value for money and networking opportunities for members.
- 26. **Intranet**
 The Chief Executive reminded the Management Committee to regularly visit the new internal Intranet, which includes news, updated Policies and Procedures and a health and wellbeing tab.
- 27. **Signing of Minutes**
 The Chief Executive had noted in the Action Note from 30 November that the use of electronic signatures is ongoing.
- 28. **Date and Time of Next Meeting/Training Session**
 The Chief Executive confirmed that the Finance, Audit & Risk Sub-Committee would take place on 14 February, the Housing Services Sub-Committee on 21 February and the next Management Committee meeting on 28 February.

Meeting closed.

Checked by: _____

Date: _____

APPROVED

PROPOSED

SECONDED

LL/SF

* Indicates report issued with agenda