

MINUTES OF MEETING OF THE MANAGEMENT COMMITTEE HELD ON TUESDAY 30 JANUARY 2024 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
Mr J. Hillhouse	Treasurer	In person	Elected Member
Mr P. Shiach	Secretary	In person	Elected Member
Mr O'Donnell		In person	Elected Member
██████████		██████████	██████████
Cllr G. Johal		Online	Co-opted Member

In Attendance:

Mrs L. Lees	In person	Chief Executive
Mr J. Farrell	In person	Head of Housing Services
Mrs S. Farrell	In person	Customer & CS Manager

1. Apologies

No apologies were received. It was noted that ██████████ Mrs Tennant had special leave of absence due to work commitments and that this was extended to cover the period to the end of February 2024. It was noted a quorum was present to enable the meeting to go ahead.

2. Chairperson's Remarks

The Chairperson welcomed everyone to the first meeting of the year, wished members a Happy New Year and thanked them for their attendance.

3. Declaration of Interest

It was noted that any factored owners would be mindful of this whilst discussing Item 14 Factoring Management Fee Review 2024/25.

4. Business Carried Over from Last Meeting

Whilst there was no business carried over the Chief Executive wished to highlight an approach from the Association's Regulation Manager from the Scottish Housing Regulator as part of their annual risk assessment process.

The Chief Executive confirmed she had recently provided details of Management Committee membership levels and meeting attendance and explained that the Regulator likes to review membership per the Rules of the Association and to ensure good attendance 'around the table' and that CHA are complying with regulatory requirements. The Management Committee noted the Committee recruitment drive currently being progressed by the Chief Executive and Customer & Corporate Services Manager for up to 5 new members. The Chief Executive confirmed she would keep the Regulation Manager updated on progress and will provide all information required to evidence compliance and assurance in these areas.

Discussion ensued among the Committee on encouraging membership and included the possibility of providing additional expenses to members, given the significant level of responsibility and commitment required. It

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was noted this would be considered, if appropriate, and that Policies would have to reviewed in line with any change approved.

[REDACTED]

5. **Management Committee External Training/Conference Feedback (if applicable)**
The Customer & Corporate Services Manager confirmed that a number of Committee Members from other Associations had attended the December joint training session on Health & Safety. It was noted the next session is on 13 February, Questions you should be asking – Maintenance.
6. **Secretary’s Report (For information)**
The Secretary provided the following report:
 - a) **Correspondence**
Information had been received on the EVH Annual Conference, 15-17 May 2024. The Secretary asked members to contact the Chief Executive if interested.

Mr Hillhouse joined the meeting at this point.
 - b) **Share Membership Applications**
A share membership application was received from [REDACTED] of Linnvale. The Management Committee unanimously approved the share membership.
 - c) **MC Membership Update**
There were no MC applications received.
 - d) **Annual Declarations including H&S o/s**
The Chief Executive asked the Management Committee members present to sign the latest update of the Health and Safety Manual, available in the board room and reminded other members to sign the next time they were in the office.
7. **Approval of Minutes & Actions Notes (Decision/Approval Required)**
 - a) **Management Committee – 28 Nov-2023***
There were no errors or omissions noted and the Minute was proposed by Mrs Boyle, seconded by Ms Smith 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 Mr O’Donnell, seconded by Mrs Boyle and unanimously approved by the Management Committee.

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There had been no emergency decisions required since the last meeting.

11. Rent Policy Review 2024/25*

The Head of Housing Services directed the Management Committee to the above Policy 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 4.6%, 5.6% and 6.6%, each with different service provision.

The Head of Housing Services provided an overview of the 4 principles to be applied during the rent setting process as follows:

- It should be fair
- It should cover costs to carry out functions effectively
- Be set at a level which is affordable
- Be comparable to other local housing providers

The Rent Mechanisms section was referred to (page 7) then the members were directed to the Viability & Affordability table (page 11) where the viability of all options presented could be seen. The Management Committee noted that 119 responses had been received and 77.3% of responders had chosen Option 1, the lowest increase at 4.6%. The Head of Housing Services noted that, as per many previous years Option 1 was chosen, it may be that other options are no longer presented in future. The Management Committee enquired as to what other organisation do. The Head of Housing Services confirmed it is a mixed bag of options, no options, CPI etc.

At 1. Affordability, page 5, the Management Committee noted that 11 family compositions had been input into the Scottish Federation of Housing Association's (SFHA) rent affordability tool with a 5% simulated rent increase on average rents and there were no fails even with the Association's highest rent (1 person in a 2 apartment at Queens Quay) which passed comfortably under 30% of average salary (24.7%). It was noted that this also included Band B Council Tax which to make all the scenarios more realistic. The Management Committee enquired as to where the salary information in the tool comes from. The Head of Housing Services stated that it is currently "ASHE30" salaries that are plumbed in with no ability to change this, however, stated it could be worth asking the SFHA for more information on this. The Management Committee noted that the Association was considering undertaking its own affordability study also.

There was general discussion around affordability and it being a very subjective word. The Chief Executive stated that the above tool is used for a general benchmark and is used by all Associations as there is no way to do testing on an individual basis.

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The Head of Housing Services directed the Management Committee to the table on page 17 showing comparable rents between West Dunbartonshire RSLs and West Dunbartonshire Council. Discussion ensued on the appropriateness of the comparisons with the Management Committee suggesting that Trafalgar Housing Association and perhaps Dalmuir Park Housing Association be removed as they/their stock differs so much from the Association. The Head of Housing Services was happy to tailor the table more going forward and the Chief Executive stated that unit numbers could be added in. It was noted that Dunbritton and Knowes Housing Associations are most similar to the Association in terms of stock and rental income.

The Management Committee was directed to the table on page 9 giving updated details of what some other Associations and the Council are proposing to do in relation to their rent increases. The Head of Housing Services stated it could be demonstrated that Option 1 (4.6%) compares favourably with these proposals both locally and with 2 benchmarking groups.

The Head of Housing Services referred to the Previous Years Rent Increase (last 10 years) table on page 20 and whilst it was noted that each increase had been less than RPI plus 1% there was no guarantee that this will be able to be maintained with all labour, parts and costs in general increasing.

The Management Committee enquired as to the responses. The Head of Housing Services referred to page 6 where it was noted 119 responses had been received choosing a rent option which represented a 9.48% response rate (2023: 13.1%). The Management Committee noted that 77.3% of responders chose Option 1, a 4.6% increase, 21.0% chose Option 2, a 5.6% increase, and 1.7% chose Option 3, a 6.6% increase.

Whilst the Management Committee suggested that, on reflection, the 5% that was initially brought forward as a proposal in November would have been more favourable to safeguard against any unforeseen costs, the Chief Executive and Head of Housing Services reassured the Management Committee that all costs at the level of 4.6% can work as can be seen in the draft budget. However, the Chief Executive did state that the revised Life Cycle Costings will be received shortly and when it comes to discussions in November 2024, costs are likely to be much higher in order to fund the Association's refreshed financial plans and requirements of the Business Plan going forward. The Head of Housing Services added that, at that time, the Management Committee may wish to consider 2 or 3 years of increases and that this will be a consideration in years to follow in line with approved Business Plans.

The Head of Housing Services recommended adopting Option 1, a 4.6% rent increase, for the financial year 2024/2025. The Management Committee unanimously agreed the recommendation and approved the Rent Policy 2024/25 as presented.

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12. Service Charge Policy Review 2024/25*

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 but not enough invoices had been received to make it meaningful.

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 4.6% rent increase.

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 2024/25 as presented.

13. a) Staffing Report* (Decision/Approval Required)

The Chief Executive referred to the above confidential report circulated prior to the meeting and the following items were discussed:

1. Tenancy Sustainment Officer/Hardship Worker 

The Chief Executive was delighted to confirm that the Head of Housing Services had successfully secured £96,906 funding for a new 3-year post from the National Lottery following an arduous application process. The Management Committee approved the match funding to be provided by the Association to support the funding offer received, totalling [REDACTED] over the 3-year period to provide the service for 2 days per week, with Knowes Housing Association continuing on the same basis for 2 days a week ([REDACTED] match funding) and Dalmuir Park Housing Association continuing on the same basis for 1 day a week ([REDACTED] match funding). It was noted the staff member will remain an official employee of the Association and that the salary costs would be invoiced out to the other RSLs.

2. Other Staff Updates

The staff updates were noted by the Management Committee.

3. SHARE membership 

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

4. EVH Wages Ballot

The Chief Executive referred to the Wages Ballot information received from EVH for the Management Committee to consider and respond by 23

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February 2024. The Management Committee discussed the fact that EVH had felt it was another year of difficult negotiations but was recommending a deal of 5.5% across all salary points to employers (bar points PA1 to PA6 which will be increased to the set rate for the Real Living Wage of £12.00 per hour).

The Chief Executive confirmed that this potential increase % had been included in the budget and is affordable within the financial plans. The Chief Executive confirmed that it is a proposed single year deal and that longer deals had not been achieved in the last few years given the volatile economic circumstances.

The Management Committee unanimously agreed to return the ballot paper agreeing to the EVH recommendation as presented.

5. Kiltwalk for Accord Hospice

The Chief Executive asked that an item not contained within the report be raised and this was agreed. The Chief Executive confirmed that Accord Hospice has provided a number of free place and t-shirts towards the 11 no. staff taking part but asked that the Management Committee pay the remaining entry balance of £40 as a wellbeing activity. The Management Committee unanimously agreed to this. It was noted this was the second year the Management Committee had supported staff on the Kiltwalk.

b) EVH December 2023 update* (For information)

The Chief Executive referred to the above report which was circulated prior to the meeting and confirmed it was for information only.

c) EVH January 2024 update* (For information)

The Chief Executive referred to the above report which was circulated prior to the meeting and confirmed it was for information only.

d) GWSF January 2024 update* (For information)

The Chief Executive referred to the above report which was circulated prior to the meeting and confirmed it was for information only.

14. Factoring Management Fee Review 2024/25* (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

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- a 5.88% increase was proposed (2023/24: 7.94%), increasing the management charge by £8 to £144 per annum (2023/24: £136)
- the proposed increase is within the Association's target to restrict increase to no more than inflation (December) + 1% (6.20%)

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 5.88% to £144.00 for 2024/2025.

15. Draft CHA Budget 2024/25* (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 2023 and estimated costs to 31 March 2024. It also took into account all of the Manager's requirements and this year included the 40th anniversary celebrations. 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 Chief Executive highlighted the detailed notes available on all budget 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 c. £1.88m were required to manage c. 1,250 units
- At Staff Remuneration, c. £1.4m, all of the staffing requirements as indicated in the Staffing Report have been incorporated including the potential salary increase of 5.5%, pension contributions, first aid allowances etc.
- At Office Overheads, c. £475k, it was noted that postage/stationery/printing had reduced and the analysis of operating costs was looking favourable at £1,620 and remains below the peer group average
- In the Housing Account, total Rental Income of c. £4.9m is expected, incorporating the 4.6% increase
- The Amortisation of grants at £600k was noted purely as an accounting term
- A Total Income of c. £5.5m was noted
- At Expenditure it was noted that Property Maintenance (routine/reactive repairs) had increased by c. £100k to £620k
- Spend on planned Major Repairs of nearly £3m is expected in the year with an operating surplus of c. £429k
- £100k of property purchases continues to be accommodated
- As particularly loan repayments were high, all going to plan, a planned deficit of c. (£296k) would be posted
- It was noted that full detailed budgets were available for each Non-Housing Account including factoring and Social Economy Centre and

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their expected deficit/surplus of c. £108k. The Chief Executive highlighted a proposed 4% rent increase for all non-housing tenants

- A deficit of c. (£21k) was noted within the Development account
- At Appendix 1 (page 19) a spend on windows of £1.4m and kitchens of c. £410k brought the total major repairs spend to c. £2.84m with c. £560k 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 and a projected balance sheet of c. £25m.

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 2024/2025.

16. Development Report - verbal update (For information)

The Chief Executive updated the Management Committee on ongoing development opportunities as follows:



[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

discussions will continue until there is a definite outcome.

[REDACTED] It was noted that whilst there is not much progress, it still remains under discussion until there is a definite outcome.

17. Reports for Quarter to 31 Dec 2023* (For information)

a) Complaints

The Customer & Corporate Services Manager referred to the above report which was circulated prior to the meeting and confirmed that 14 complaints had been received from 01 October – 31 December (plus 1 c/o from previous quarter), with 7 responded to at first stage and 1 responded to at second stage. The Management Committee noted the service improvements put in place following 4 (50%) upheld complaints. It was noted that 2.00 days was the average response time at stage 1 and 20.00 days at stage 2.

The Customer & Corporate Services Manager highlighted the breakdown of relevant service areas as detailed and then referred to the trends and themes section where the following was noted:

- Complaints have somewhat halved on previous quarters. Will reiterate to staff to be mindful to identify and record complaints, although it could be that no other cause for complaints occurred (6 no. already identified and recorded for Q4)

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- That complaints involving a staff member have to be handled a certain way (the staff member has to be informed) – will reiterate to staff to seek advice
- Regardless of how minor the complaint, it requires to be closed off at Stage 1 by referring to Stage 2 – will reiterate to staff

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

The Customer & Corporate Services Manager confirmed full staff training took place as scheduled on 01 November and that the newly required KPI report was published on the Association's website by 31 October.

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 14 compliments received in the quarter. The Management Committee noted that all compliments are passed on to the relevant staff/contractor.

Mr Hillhouse left the meeting at this point.

18. Customer Consultation/Communications Report* (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 2., the continuing positive working relationship with Radnor Park Multis Tenants and Residents Association including their visit for rent setting consultation, the induction session and staff attendance at their public meeting on 25 January,
- At 4., the wide range of event activity including all Christmas activities and at Volunteering/Community Benefits, the significant and continuing community benefits including wellbeing hampers, LED light bulbs and future Queens Quay benefits
- 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 very positive feedback from the Performance Report to Customer 2023 as detailed in Appendix 1

The Management Committee enquired regarding the Bike Hire Scheme at Queens Quay. The Customer & Corporate Services Manager confirmed that it was a condition of the planning permission that this free bike hire scheme operates and that a great deal of work had already been undertaken and items purchased but that training has still be

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completed on the 'back office' of the internet-based booking system and app required to open the new bike store remotely after an approved booking.

The report was noted by the Management Committee.

19. 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:

- c. £7,500 in our Community Pot
- Centre81 Steering Group partnership working
- Really successful events
- Art Room refurbishment
- ICF project additional classes and new equipment being sourced
- Centre81's active Facebook page which provides information on upcoming classes and events

The Chief Executive added that just this week, c. £100k had been applied for from West Dunbartonshire Council to provide improvements to the Multi Use Games Area (MUGA). It was noted that if successful, enhancements would include an astroturf 7 aside football pitch, with boarding and refreshed fencing and would improve the look of the area as a whole. The Chief Executive confirmed she was keeping the local Community Council involved and that they would assist with any future consultation.

The report was noted by the Management Committee.

**20. Expenses Reports (Decision/Approval Required)
a) November 2023***

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.

b) December 2023*

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.

c) January 2024*

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.

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21. **GDPR Action Plan Update* (For information)**
The Chief Executive referred to the above report from the ICT & Compliance Officer circulated prior to the meeting and which was for information only. It was noted items in white are ongoing actions which the ICT & Compliance Officer works with Senior Staff on to have completed. The update was noted by the Management Committee.
22. **Freedom of Information Return - Quarter 3 of 2023/24 (Oct to Dec 2023)* (For information)**
The Chief Executive referred the Management Committee to the above report from the ICT & Compliance Officer circulated prior to the meeting and noted that 1 FOI request was received in the quarter to 31 December 2023. It was shown that the request was resolved within 2 days and there were no FOI requests for CHA Power. The Management Committee noted the Return was provided on schedule to the Scottish Information Commissioner.

The report was noted by the Management Committee.
23. **Focus on Governance/Risk**
a) Notifiable Events Register* (For information)
The Chief Executive referred to the above report circulated prior to the meeting and highlighted that there were no open cases, with nothing ongoing or outstanding other than the regular risk review as referred to earlier in the meeting.
24. **MC Annual Training Information (verbal update) (For information)**
The Chief Executive encouraged members to check their emails for information on forthcoming joint committee training and to return any request for training topics or refresher sessions. The Chief Executive stated she was meeting with SHARE shortly regarding facilitating Management Committee appraisals and that any outstanding appraisals should be completed by March 2024 and then moving back to a November/December timetable thereafter.
25. **Intranet**
The Chief Executive reminded the Management Committee to regularly visit the Intranet, which should be easily accessible from the iPads, particularly the health and wellbeing section which is regularly updated.
26. **Signing of Minutes**
The Chief Executive had noted that the use of electronic signatures is ongoing.
27. **Date and Time of Next Meeting/Training Session**
Per the schedule.

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Meeting closed.

Checked by: LL 23.02.2024

Date: _____

APPROVED

PROPOSED

SECONDED

LL/SF

* Indicates report issued with agenda