



NOTICE OF MEETING

The Meeting of the Full Management Committee will be held on Thursday the 16th of January 2025 at 18:30 hrs in the Association's offices, 2310 Dumbarton Road, Yoker.

AGENDA

*** for approval / decision

1.0 MANAGEMENT COMMITTEE

- 1.1 APOLOGIES
- 1.2 REGISTRATION, DECLARATIONS & CODE OF CONDUCT
- 1.3 TRAINING
- 1.4 REGULATORY & STATUTORY RETURNS 2024 / 25
- 1.5 WHISTLEBLOWING, FRAUD & NOTIFIABLE EVENTS REGISTER 2024 / 25
- 1.6 HEALTH & SAFETY MATTERS

2.0 NEW MEMBERSHIP APPLICATIONS

3.0 DOCUMENTS FOR SIGNING AND USE OF SEAL

4.0 CORRESPONDENCE

5.0 MINUTES OF THE FULL MANAGEMENT COMMITTEE MEETING 28.11.24

- 5.1 APPROVAL OF MINUTES ***
- 5.2 MATTERS ARISING

6.0 CORPORATE GOVERNANCE REPORTS

- 6.1 RISK MANAGEMENT REPORT

7.0 FINANCE REPORTS

- 7.1 POLICY REVIEW REPORT
 - 7.1.1 Tenant Reward Scheme Policy ***
 - 7.1.2 Financial Regulations Policy ***

8.0 DEVELOPMENT REPORTS

- 8.1 DEVELOPMENT SCHEME REPORT

9.0 HOUSING MANAGEMENT & MAINTENANCE REPORTS

- 9.1 MAINTENANCE SCHEME REPORT
- 9.2 ANNUAL RENT REVIEW 2025/2026
 - 9.2.1 Comparability Report
 - 9.2.2 Affordability Report
 - 9.2.3 Financial Impact Report
 - 9.2.4 Recommendation Report ***
- 9.3 QUARTERLY COMPLAINTS HANDLING REPORT
- 9.4 TENANT PARTICIPATION STRATEGY REPORT

10.0 DATE OF NEXT MEETING 27.02.25

11.0 A.O.C.B.

Distribution

1. Wronowska, Agnieszka	☑☑☑	6. McKendrick, Mick	☒☒☑	11. Walker, Catriona	☑☑☑
2. Cairney, Lisa	☒☒☑	7. Orr, Heather	☑☑☑	12. Walker, Mary	☑☑☒
3. Donnelly, Lisa-Marie	☑☑☑	8. Porter, Josephine	☒☒☒	13. Vacancy	
4. Fleming, Anne	☒☒☑	9. Ryan, Isabella	☑☑☑	14. Vacancy	
5. McClure, Joseph	☑☑☑	10. Shields, Graeme	☑☑☑		



MINUTES

Minutes of the Full Management Committee Meeting held on Thursday the 16th of January 2025 at 18:30hrs in the Association's offices at 2310 Dumbarton Road, Yoker, Glasgow and through the Association's online virtual portal.

Present

Wronowska, A (Chairman)
Cairney, L (online)
Donnelly, L (online)
McClure, J
McKendrick, M
Porter J
Ryan, I (online)
Shields, G
Walker, C
Walker, M (online)

In Attendance

Forrest, C J (Director)
Freeman, K (Secretary / Housing Services Manager)
McKay, K (Senior Finance Services Officer)

1.0 MANAGEMENT COMMITTEE

1.1 APOLOGIES

Apologies for absence were received from A Fleming and H Orr.

1.2 REGISTRATION, DECLARATIONS & CODE OF CONDUCT

The Chairman noted that all registration particulars had been completed and the Code of Conduct signed by all Management Committee members. There were no further declarations of interest beyond those already registered.

1.3 TRAINING

A Wronowska noted that the Association's training target had been met and exceeded with all Management Committee members now having achieved their annual training target.

She went on to suggest that maintaining a training regime of two hours every other month would be sufficient to ensure this high standard was maintained.

The Director confirmed that a training meeting dealing with the subject of succession planning was scheduled to take place on Wednesday 19 February at 7:00pm and encouraged all those present to attend. He confirmed that a reminder would be issued closer to the time.

The report was then noted by those present.

1.4 REGULATORY & STATUTORY RETURNS 2024 / 25

A Wronowska referred to the report and noted that all of the regulatory and statutory returns due for the current financial year had now been completed and submitted.

The report was then noted by those present.

1.5 WHISTLEBLOWING, FRAUD & NOTIFIABLE EVENTS REGISTER 2024 / 25

A Wronowska referred to the report and all those present or in attendance confirmed that they were not aware of any new whistleblowing, fraud or notifiable events having been raised since the last meeting.

The report was then noted by those present.

1.6 HEALTH & SAFETY MATTERS

There were no matters to report at this time.



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2.0 NEW MEMBERSHIP APPLICATIONS

There were three new membership applications from bona fide applicants as follows:

<u>Share Certificate No.</u>	<u>Name</u>	<u>Address</u>
1363	[REDACTED]	[REDACTED]
1364	[REDACTED]	[REDACTED]
1365	[REDACTED]	[REDACTED]

Approval of these membership applications was proposed by J Porter, seconded by G Shields, and unanimously agreed by those present.

3.0 DOCUMENTS FOR SIGNING AND USE OF SEAL

Other than the aforementioned share certificates, there were no other documents for signing and use of the Seal.

4.0 CORRESPONDENCE

Those present noted the following items of correspondence.

Scottish Housing Regulator (SHR) – Outcome of consultation on Annual Return on the Charter (ARC)
Glasgow City Council – Letter of Introduction from Cllr Ruari Kelly, City Convenor for Housing & Development

There were no other items of correspondence.

5.0 MINUTES OF THE FULL MANAGEMENT COMMITTEE MEETING 28.11.24

5.1 APPROVAL OF MINUTES

The Minutes were proposed by M Walker, seconded by I Ryan, and unanimously approved by those present.

5.2 MATTERS ARISING

There were no matters arising.

6.0 CORPORATE GOVERNANCE REPORTS

6.1 RISK MANAGEMENT REPORT

A Wronowska referred to the report and noted that there were no recommended amendments to the key risk register since the last review following the departmental review of risks.

The risks were then reviewed by those present following which it was agreed that no additional risks be added to the risk register and that the current key risks continue to be monitored at the next review.

In response to a question from A Wronowska it was agreed that the next report be accompanied by the risk scale to allow this element of the risk register to also be reviewed by those present.

Following further brief discussion the report was noted by those present.



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7.0 FINANCE REPORTS

7.1 POLICY REVIEW REPORT

7.1.1 Tenant Reward Scheme Policy

A Wronowska referred to the policy review report and the Senior Finance Services Officer confirmed that there were no recommended changes to the policy at this time. She did however provide an analysis of the scheme costs and noted that an increasing number of tenants were qualifying for the scheme with each passing year.

There then followed discussion to consider scrapping the scheme or varying the scheme to reduce its cost to the Association. G Shields suggested that the scheme should be retained while it remained sustainable for the Association – even if this meant a slightly higher rent increase to support it. He suggested that rewarding good behaviour on the part of tenants was clearly encouraging positive behaviour as the number of tenants qualifying under the scheme was steadily increasing each year.

M McKendrick suggested the possibility of introducing additional criteria such as disqualification for anti-social behaviour or similar. The conditions attached to qualification were then discussed but it was concluded that adding additional complexities might make administering the scheme more difficult and compliance less objective than the current criteria.

Following further discussion it was agreed that the policy remain unaltered for the current year but remain subject to annual review.

The policy was then proposed by J Porter, seconded by C Walker and unanimously approved by those present.

7.1.2 Financial Regulations Policy

A Wronowska referred to the policy and noted that this was being brought forward for review earlier than scheduled. The Senior Finance Services Officer explained that following recent changes on the Management Committee, the Association required two additional authorised bank signatories to remain compliant with the policy.

I Ryan and J Porter agreed to act as the new authorised bank signatories on behalf of the Management Committee and this revision to the policy was proposed by G Shields, seconded by C Walker and unanimously approved by those present.

8.0 DEVELOPMENT REPORTS

8.1 DEVELOPMENT SCHEME REPORT

Blawarthill Hospital Site

A Wronowska referred to the report and noted that practical completion of the works had now been achieved.

The Director explained that following discussion between Building Control, the Scheme Architect and the Contract Administrator, it had been agreed that handover of the site and allocation of the units could now take place. He confirmed that the Association was due to take possession of the units on Monday 20 January.

With respect to outstanding matters, he confirmed that the Contract Administrator was in the process of assessing the contractor's claim for extension of time – although this was not likely to amount to a significant increase in costs and primarily covered site security costs for the last six months of the development.

With respect to the mechanical ventilation and heat recovery (MVHR) units, the Director explained that Passivhaus accreditation would require an upgrade to the units specified and installed as these did not now meet the Passivhaus standard. He confirmed that these units would be swapped out with no additional cost being incurred by the Association. The Director confirmed that this work would take less than a day per unit and could be carried out with tenants in situ – all tenants had been notified of the required upgrade prior to allocation.



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8.0 DEVELOPMENT REPORTS (Continued)

8.1 DEVELOPMENT SCHEME REPORT (Continued)

Acquisitions

The Director confirmed that funding from Glasgow City Council for the three acquisitions completed earlier in the year had now been received.

The report was then noted by those present.

9.0 HOUSING MANAGEMENT & MAINTENANCE REPORTS

9.1 MAINTENANCE SCHEME REPORT

A Wronowska referred to the report and noted the progress of the planned maintenance programme for the current year.

M McKendrick noted that a number of owners had not claimed or been eligible for major repairs grant towards some significant common repairs. He questioned whether these owners would be able to afford the cost of the works being carried out.

The Housing Services Manager explained that these costs related to stone repair works and the Senior Finance Services Officer confirmed that since compiling the report one owner had now qualified for major repairs grant. With respect to the two other properties, the Housing Services Manager explained that these in fact were in the ownership of one owner who had not submitted a grant funding application. Despite prompting by both the Association and Glasgow City Council, the owner had refused to complete the grant application forms.

M McKendrick raised concerns over the recoverability of the sums due. However the Housing Services Manager explained that the owner had a history of payment in full when faced with similar charges over the last year or two in relation to other properties in ownership.

The report was then noted by those present.

9.2 ANNUAL RENT REVIEW 2025 / 2026 REPORT

9.2.1 Comparability Report

A Wronowska referred to the report and the Housing Services Manager provided a brief overview of the report highlighting the fact that the Association's rents remained amongst the lowest on average compared to other local housing providers and lower than the Scottish Average across all apartment sizes.

Following brief discussion the report was noted by those present.

9.2.2 Affordability Report

A Wronowska referred to the report and noted that this provided an analysis of rent affordability based upon the Scottish Federation of Housing Associations' (SFHA) rent affordability tool. She noted that affordability was based upon the proportion of income being expended on rent.

The Housing Services Manager confirmed that tenants spending no more than twenty-five percent of their income on rent were assessed as paying an affordable rent while those paying more than thirty percent of their income on rent were assessed as paying an unaffordable rent. Those paying between twenty-five percent and thirty percent of their income on rent were considered to be paying a moderately affordable rent.

The Housing Services Manager then proceeded to provide an overview of the affordability of the Association's rents by both house type and income group. Those present noted that based upon the analysis, all of the Association's properties were either affordable or moderately affordable with the exception of larger family housing for young single persons on minimum wage.



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9.0 HOUSING MANAGEMENT & MAINTENANCE REPORTS (Continued)**9.2 ANNUAL RENT REVIEW 2025 / 2026 REPORT (Continued)****9.2.2 Affordability Report (Continued)**

G Shields noted that the analysis was also borne out by tenant feedback with the overwhelming number of tenants who responded to the consultation considering their rents to be affordable.

The report was then noted by those present.

9.2.3 Financial Impact Report

A Wronowska referred to the report and noted that the report demonstrated the financial impact of various rent increases relative to inflation over the short, medium and long term.

The Senior Finance Services Officer then provided a presentation showing how various rent increase assumptions compared to the Association's current long term financial projection assumptions. It was noted that while the short-term cash flow position remained positive, rent increases consistently below inflation would in the long-term result in a deteriorating financial position for the Association.

Following brief discussion the report was noted by those present.

9.2.4 Recommendation Report

A Wronowska referred to the report and asked the Housing Services Manager to provide an overview of the analysis provided.

The Housing Services Manager then provided an overview of the outcome of the consultation with tenants on affordability and the proposed rent increase as well as rent increase comparisons with various measures of inflation over the past few years.

Those present noted that the Association's rent levels remained favourable compared with other housing providers and that the overwhelming majority of tenants who had responded to the consultation considered their rents to be affordable. It was also noted that just over fifty-one percent of tenants who had responded to the consultation considered an increase of CPIH plus one and a half percent to be reasonable while just under forty-eight percent considered it to be too high.

Additional information was then considered in relation to the inflationary impact on planned maintenance costs and the actual increases in costs of component replacement for items such as bathrooms, kitchens and central heating boilers.

The Housing Services Manager concluded his analysis by recommending a rent increase of CPIH plus one and a half percent – equal to a rent increase of five percent from 1 April 2025. He explained that this did not fully increase rents to the CPIH inflation over the last five years and as such a further increase of CPIH plus point seven percent be considered from 1 April 2026.

M McKendrick expressed concern that the rent increase being recommended at this time was high relative to many other landlords. He also noted that over the last four or five years the Association's rent increases cumulatively had been amongst the highest when compared to other providers.

With respect to the long-term maintenance costs, M McKendrick also noted that other housing organisations had faced similarly high inflation levels but had not increased rents by as much as the Association over the last five years.

There then followed lengthy debate on the efficacy of comparing the rent levels set by various organisations and the comparability due to the different stock profile of those organisations.

G Shields acknowledged the need to carry out comparative analysis with other organisations but argued that this was secondary to the overriding principle that rents should be increased in accordance with the financial needs of the Association.

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9.0 HOUSING MANAGEMENT & MAINTENANCE REPORTS (Continued)**9.2 ANNUAL RENT REVIEW 2025 / 2026 REPORT (Continued)****9.2.4 Recommendation Report (Continued)**

J Porter suggested that the failure to increase rents in line with inflation over the last few years had inevitably resulted in the Association having to look at above inflationary rent increases now.

Following further debate, M McKendrick stated that he would like to propose the alternative of a four and a half percent rent increase.

In the absence of any other proposals, A Wronowska put the proposals to a vote and following the vote a five percent rent increase was agreed by a majority of those present.

9.3 QUARTERLY COMPLAINTS HANDLING REPORT

A Wronowska referred to the report and noted that there were eighteen complaints during the first three quarters of the financial year. She noted that all complaints had been addressed within the required timescales.

G Shields asked for clarification on the circumstances surrounding one case where an administrative error on the part of the Association had resulted in an overpayment of Universal Credit to a tenant. The Housing Services Manager explained the circumstances surrounding the error in submitting information on the Universal Credit landlord portal. He went on to confirm that additional procedures had now been implemented to prevent similar errors recurring in the future.

The report was then noted by those present.

9.4 TENANT PARTICIPATION STRATEGY REPORT

A Wronowska referred to the report and the Housing Services Manager provided an overview of the actions taken by the Association in compliance with the tenant participation strategy.

Following brief discussion the report was noted by those present.

10.0 DATE OF NEXT MEETING 27.02.25

A Wronowska reminded those present that the next scheduled meeting would take place on Thursday the 27th of February 2025.

11.0 A.O.C.B.

There being no other competent business the meeting closed at 20:20 hrs.

Proposed By _____

Seconded By _____