

## CLYDESDALE HOUSING ASSOCIATION LIMITED

Minute of the Management Committee meeting held in the Association's office and via Video Conferencing on Wednesday the 27<sup>th</sup> of November 2024 at 18:30

Present: Agne Zasinaite, Secretary  
Brian McNally via zoom  
Deborah Hay  
Gabrielle McElhinney  
Gillian Anderson via zoom  
Hazel Galbraith via zoom  
Jacqueline McCutcheon via zoom  
Jonathan Main via zoom  
Ken Greenshields  
Lesley McDonald via zoom  
Maggie Botham, Chairperson  
Ross Gowland via zoom  
Ruth McElhinney via zoom  
A quorum was achieved.

In Attendance: The Chief Executive Officer (CEO)  
Housing Manager (HM)  
Finance Manager (FM)  
Elizabeth Miller, Corporate Services Officer (CSO) - minute.

### 1. Apologies

Apologies were received from John Lockhart.

### 2. Approval of Previous Meeting Minutes & Matters Arising

The minute of the Committee meeting held on the 30<sup>th</sup> of October 2024 was checked for accuracy and was approved by the Management Committee.

As per section 62 of the Association's rules, the Chairperson authorised the CSO to insert their electronic signature as conclusive evidence that the minute of the meeting held on the 30<sup>th</sup> of October 2024 are a true record of the proceedings at that meeting.

### Matters Arising.

There were no matters arising.

### Agreement on Items for A.O.C.B.

The Chairperson asked Committee and staff if they had any other competent business to discuss at agenda item 16. Committee agreed to discuss:  
Online cyber-security training scheduled for 11 December 2024.

### 3. Conflicts of Interests

The CEO, FM and CSO declared a conflict of interest for agenda item 10 – Festive Period Office Closure Proposals.

#### 4. Notifiable Events

The CEO presented the report to Committee and advised that the purpose of reporting notifiable events is a positive step and a key part of Committee being responsible and accountable for the running of the Association. The CEO advised they had no further updates to report.

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| i) Committee considered the report and agreed that the actions of the Association have been satisfactory in relation to Notifiable Events |
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#### 5. Actions from Previous Meetings

The CEO presented the report to Committee. They advised that the purpose of the report is to ensure that items identified for action at Management Committee and Audit Sub-Committee meetings are a) followed up on, and b) reported to Committee to confirm the follow up. The CEO advised Committee that they had no further updates on the report content.

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| i) Committee considered the Actions from Previous Meetings Report and agreed progress is satisfactory. |
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#### 6. 2025/26 Draft Budget & Rent Review

The FM to present the report to Committee. The FM advised that the purpose of the report is to introduce and summarise the first draft budget and rent review for the year to 31 March 2026. The FM gave an overview of the report focusing on:

- the Association's rent policy.
- the table summarising the results of the rent increase scenarios.
- Income & Expenditure (item 6.2) A summary of the main categories of expenditure against the Associations income.
- A summary of the main categories of expenditure against the Associations income.
- Revenue expenditure.
- Capital expenditure.
- Balance sheet (item 6.3).
- Cashflow (item 6.7).
- Projected covenant compliance (item 6.8).
- Budget Ratio Analysis (item 6.9).

Committee discussed:

- Future economic environment and impact on the budget.
- Interest rate movements and the impact this would have on the Association's financial viability.
- Planned Maintenance costs in 2025-2026.
- CPI rate in September 2024 – 1.7% & the CPI rate increase in October 2024 – 2.3%.
- The Scottish Housing Regulators recommendations on how Social Landlords should consult with tenants on rent increases.
- DCE & HM's discussion on rent increase options with the RTO Group.
- Energy efficiency planned projects.
- Potential higher maintenance and replacement costs of new heating systems being installed.
- Future unexpected costs that the Association may face.

- 2025 benefit increases of 1.7% and a State Pension increase of 4.1%.
- Rent affordability.

Lesley McDonald and Ross Gowland left the meeting at 19:00.

- Glasgow and West of Scotland Forum of Housing Association's (GWSF) members benchmarking data on rent increase options.
- The Associations future financial viability with a range of increase options.

Gillian Anderson left the meeting at 19:15

- The tenant survey conducted before the business planning event that took place on Saturday the 5<sup>th</sup> of October 2024. The survey results showed that tenants' priorities were consistent with previous years – 1) Satisfaction level with the quality of your home, 2) Satisfaction with the repairs & maintenance service & 3) Satisfaction level with value for money.
- The rent increase options the Association should present to tenants as part of the rent consultation exercise.

After taking full cognisance of the reports presented by the Finance Manager and the subsequent discussion, Committee agreed to vote on the following resolution proposed by Mr McNally:

That Clydesdale Housing Association present the following 2025/26 rent increase options to tenants for consultation:

Option 1: 3.7%

Option 2: 4.7%

A show of hands resulted in the resolution being passed: 7 votes were cast in favour of the resolution, with 2 abstentions.

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| i)   | Committee considered the draft budget for the year to 31 March 2026.  |
| ii)  | Committee discussed the rent increase for the year to 31 March 2026.  |
| iii) | Committee agreed the rent increase options of 3.7% and 4.7% to be presented to tenants as part of the rent consultation exercise. |

## 7. Budget & Rent Review – Tenant Consultation

The HM told Committee that the purpose of this agenda item was to provide them with details on how the Association intends to consult with tenants on the proposed rent increase for 2025 – 2026.

They told Committee that the Tenant Consultation will run from the week beginning the 2nd of December 2024 until the 25th of January 2025 – 8 weeks in total, two weeks longer than the agreed consultation period contained in the Association's tenant Participation Strategy.

They gave Committee details of the:

- a) content of the newsletter
- b) letter tenants will receive
- c) discussion held on 26 November with the Clydesdale Tenants' & Residents' Group
- d) tenant-wide consultation via a newsletter, online survey and feedback return form.
- e) Change to the Association's rent debit day from the 28<sup>th</sup> day of the month to the 1<sup>st</sup> of the month to accommodate internal accounting procedures affecting monthly reconciliations.

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| i)  | Committee considered and agreed that the report provides sufficient information on the rent consultation process.                           |
| ii) | Committee approved the rent increase consultation process including change of date of rent debit and timetable as presented in this report. |

### 8. Housing Management Scorecards

The HM presented the report to Committee. They told Committee that the purpose of the report was to give details of the Association's performance against the key performance indicators. The HM highlighted that tenant arrears are still being reviewed post additional Homemaster Training.

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| i) | Committee noted the content of the report. |
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The HM left the meeting at 19:45.

### 9. Equalities Action Plan & Monitoring Statement

The CEO presented the report to Committee. They advised that the purpose of the report was to provide Committee with the half yearly review of the Equalities Action Plan to assess progress against the Action Plan. They advised they had nothing further to add to the report content

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| i) | Committee agreed that progress against the plan is satisfactory. |
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### 10. Festive Period Office Closure Proposals

Committee considered the potential conflict of interest reported earlier by staff to be immaterial and therefore, there was no need for them to leave the meeting for this item.

The Chair presented the report to Committee. They advised that the purpose of the report is to discuss the proposal for working arrangements over the festive period, and to outline what will be put in place for repairs reporting.

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| i)  | Committee considered and agreed that there was sufficient information contained in the report to allow them to come to a decision. |
| ii) | Committee approved the festive period office closure and working arrangements presented in the report.                             |

### 11. A.O.C.B.

- a) The CEO asked Committee members wishing to attend the Cyber Security training on Wednesday the 11<sup>th</sup> of December 24 at 11am to contact them to confirm attendance.

The Chairperson thanked everyone for attending. The meeting ended at 19:55.