

**CALVAY HOUSING ASSOCIATION MINUTES OF 2025/2026
MANAGEMENT COMMITTEE: 14 AUGUST 2025**

1 SEREDUNT

Present:	Steven Blomer Bryce Wilson Gordon Laurie Lawrie West Geri Mogan Lauren Austin Margaret Scott Michelle McGill James Irvine Peter Howden Jim Munro	Chair Vice Chair Appointed Member Appointed Member Committee Member Committee Member Committee Member Committee Member Committee Member Committee Member Committee Member
Apologies:	Alison A Hara	Committee Member
In Attendance:	Nick Dangerfield Derek Baker Gail Dockrell Tracy Boyle Katy McGregor Fiona Nicholl Liz Campbell	Director Operations Manager Senior Housing Officer Corporate Services Manager Acting Snr Maintenance Officer Finance Consultant (Items 1-8 only) Corporate Services Assistant

2 DECLARATIONS OF INTEREST

There were no declarations of interest.

3 MINUTES OF MANAGEMENT COMMITTEE HELD ON 19TH JUNE 2025 - APPROVED

The minutes of the Management Committee meeting held on 19th June 2025 were circulated to Committee prior to the meeting and noted.

The minutes were proposed by Gordon Laurie and seconded by Geri Mogan.

A question was asked about the minutes from the Confidential Meeting held on 17th July 2025. It was reported that they would be brought to the next Management Committee meeting.

4 MATTERS ARISING FROM PREVIOUS MEETING

7. Annual Loan Portfolio

A question was asked about the Annual Treasury Management Report. It was stated that this had been considered at the Audit & Risk Committee meeting held on 31st July 2025.

5 MANAGEMENT COMMITTEE DECISIONS TRACKER – WRITTEN REPORT BY CORPORATE SERVICES MANAGER APPROVED

A written report by the Corporate Services Manager was circulated to the Committee prior to the meeting and noted. Approval was given to remove item 230 as it has been completed.

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**6 ANNUAL ACCOUNTS TO 31ST MARCH 2025 – WRITTEN REPORT BY
FINANCE CONSULTANT APPROVED**

The annual accounts to 31 March 2025 were circulated to Committee prior to the meeting and noted.

It was reported that the Auditor had presented their findings to the Audit & Risk Sub Committee at their meeting on 31st July 2025.

The Letter of Representation is from Management Committee to the Auditor, This is a standard letter to be signed by Secretary of the Association.

A question was asked if the wording is business case or base case. It was confirmed that it is base case and an explanation of that was given.

A question was asked that as this is a legal document could James Irvine's starting date be checked. **Corporate Services Manager will do this.** Subject to this change being made, approval was given for the letter to be signed.

Annual Accounts to 31st March 2025. The Finance Consultant talked members through the figures in this section, noting salient points, and reported that the deficit of £32,369 is better than the budgeted forecast.

Statement of Comprehensive Income – increase in income of £300,000 due to rent increase and VAT charged on staff secondment. Operational expenditure increased on last year and operational surplus down on last year Non cash adjustment made in regards to the Defined Benefit pension and further adjustment due to positive evaluation.

Statement of Financial Position – this lists all the assets less liabilities and the following points were highlighted:

- Debtors have increased significantly from last year
- Made large HAG claim at the end of March which was not received until April.
- The creditors have increased due to the EWI works.
- DB pension liability reduced slightly.

The notes on pages 12 and 13 give more information on some of the figures.

There were no further questions the Annual Accounts were unanimously approved.

**7 RESPONSE TO AUDIT FINDINGS LETTER/COVENANT COMPLIANCE
CERTIFICATES - APPROVED**

It was reported that the Auditors stated the Audit had progressed well and they gave an unqualified audit report.

The Audit fees will increase by 8-8.5% next year. This is due to more testing being carried out and a broader scope for testing. This was discussed at Audit & Risk meeting on 31st July 2025. It was stated that Members spoke to the Auditor without staff being present and they were complimentary about the co-operation received from staff.

There were no questions. The response to the Audit Findings Letter was

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approved and the Auditors thanked for their work.

Covenant Compliance Certificates – An annual return is sent to [REDACTED] Bank. The covenant compliance will be retested against the final accounts.

Signed accounts are sent to both lenders for them to see and verify that there is compliance with the covenants.

There were no further questions and the Covenant compliance letters were approved for signing.

**8 Q1 REPORTING – MANAGEMENT ACCOUNTS TO END OF JUNE 2025 –
WRITTEN REPORT BY FINANCE CONSULTANT APPROVED**

A written report by the Finance Consultant was circulated to Committee prior to the meeting and noted. The Finance Consultant confirmed that these have been sent to the lenders and [REDACTED] asked a couple of questions.

Grant written off higher than budget. This is because it was estimated we would write off the EWI grant over 50 years but have revised to 35 years after speaking to the auditors.

Management Expenses – increase due to cover for the Senior Maintenance Officer and higher insurance costs.

Reactive/void maintenance over budget due to a couple of voids that needed substantial works, one costing over £25k. The Operations Manager advised he had put some narrative about this in the KPI report.

The Statement of Comprehensive Income for the year to 30th June 2025 shows a deficit of £380k. The actual results to date show a deficit of £138k. The reasons for the variances are listed in the report.

A question was asked if any of the major works carried out in void properties could be capitalised. It was reported that void spend had been looked at and any larger spend components capitalised.

It was asked if any of the works in the void properties could be recharged. It was reported that the work was not visible to the naked eye and involved pipes. The tenants had sadly passed away and there was no estate.

It was reported that the number of voids has reduced in Q2 from Q1 so far.

Non Housing Account – did not assume any income due to uncertainty over funding, however we have now received income.

Housing Loans – we have now started to draw down on the loan from [REDACTED] Bank. All loan covenants were met at the end of the quarter.

It was reported that the ratios on Page 6 were a new addition to the report and also include information from peer group data.

It was asked if the peer group ratios were for a full year and we were comparing Q1 to a full year's figures. **It was reported that it was and the Financial Consultant would gross these up for Q2.**

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There is an error in the cover report at 4.1 and it should state that £242.7k is **lower** than budget, not higher as stated in the report.

£600k has been drawn down from [REDACTED] bank. The draw down agreement is due to expire in August and their Credit Team has agreed an extension for another year.

Fixing Loan rates – The Audit & Risk Sub Committee agreed to fix the remaining £685k of the [REDACTED] loan and recommended that it is considered by the Management Committee.

It was asked what proportion of the loan portfolio is fixed rate. It was reported that, once the [REDACTED] Loan is fully drawn down, 47/48% of borrowing will be fixed rate. The fixed rate deals offered by [REDACTED] were not attractive.

It was asked if the [REDACTED] loan is fixed what the percentages will be. It was reported that more of the loans would be on a variable rate than a fixed rate. If we fix [REDACTED] loan this will bring it to a more even level.

It was asked if the rates would become better if we reviewed it again in 3 or 6 months, It was reported that the fixed rate had gone up marginally in the last few weeks.

It was noted that only members of the Audit & Risk Sub Committee had seen the full paper on this so other members were at a disadvantage. **A full paper will be brought to the next Management Committee meeting.**

It was asked if the queries received from [REDACTED] had any substance or concerns. It was reported that savings should be made over the year barring any unforeseen circumstances, the accounts will come in line with the budget.

The Management Accounts to end of June 2025 were unanimously approved.

The Finance Consultant left the meeting at 6.44pm.

9 Q1 REPORTING – KEY PERFORMANCE INDICATORS – APRIL 2025 TO JUNE 2025 – WRITTEN REPORT BY OPERATIONS MANAGER APPROVED

A written report by the Operations Manager was circulated to Committee prior to the meeting and noted.

Appendix 1 gives details of each of the key performance indicators in Q1. The Operations Manager talked through some of the figures and invited questions from Committee.

It was asked when the factoring invoices are issued. It was reported that the last invoices were issued in July. It was stated that the factoring arrears figure will spike when the invoices are issued.

A comment was made that it is important that they are measured consistently so that trends can be identified. It was reported that the reports were collated at the end of each quarter so they were consistent. Arrears will be monitored through Q2.

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It was confirmed that the Association is pursuing the forced sale of a property for factoring arrears.

It was asked if we could then re-let this property and it was reported that the rest of the close is owners so it would not be suitable to have one tenant in the close.

It was asked if the dates of when the asbestos audit inspections were carried out could be added to reports in the future.

Surveys are being carried out to identify the location of thermostatic mixing valves in order to build a servicing programme for 2026/27.

The Operations Manager advised we had received adequate assurance for the Legionella audit and substantial assurance, the highest rating, had been awarded for the gas safety audit.

The Fire Safety Audit will take place on 22nd September and it is hoped the report is received in time for it to be discussed at the November Audit & Risk meeting.

WBG will be reviewing damp & mould as part of their internal audit.

The KPI report was approved and it was confirmed that all questions asked on Decision Time had been answered.

**10 ALLOCATIONS – PROPOSED REVISION TO LOCAL LETTINGS PLAN
2025-2026 – WRITTEN REPORT BY OPERATIONS MANAGER
APPROVED**

A written report by the Operations Manager was circulated to Committee prior to the meeting and noted.

A request has been received from GCC that 67% of all lets go to resettled households via GCC Homeless Casework Team.

It was reported that Calvay's the target last year was 45% and that 47% had been achieved. Discussion took place and agreement was reached that 45% would be offered again. It was noted that the quota for Q1 has been achieved and this will be monitored on a regular basis.

**11 PREPARATIONS FOR AGM – WRITTEN REPORT BY DIRECTOR
APPROVED**

A written report by the Director was circulated prior to the meeting and noted.

There is a requirement for the two members who were appointed as casual vacancies to stand down. If these members wish to continue on the Committee then they must complete a nomination form and have it signed by a current member of the Association.

One third of existing members are required to stand down at the AGM. The longest serving members are Steven Blomer, Jim Munro and Peter Howden so these are the members who are required to stand down this year.

Geri Mogan is standing down voluntarily and will not re-stand.

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There are no members who have served for more than 9 continuous years and the Chair has not been in place for more than 5 years so there is no need for any other action.

It was confirmed that in accordance with Rule 68, that Rules 62 and 67 have been complied with.

Members confirmed that they have all received their AGM packs.

A Committee Member highlighted at this point their joining date in the annual accounts was also wrong. This had been listed as September 2024 and needs to be checked as it should be September 2023.

Members noted the requirement for 3 Committee members to retire and that one Committee Member was stepping down. The Secretary's written statement confirming compliance with the Rules was also noted.

12 NEW POLICY – MENOPAUSE POLICY – WRITTEN REPORT BY DIRECTOR APPROVED

A written report by the Director was circulated to Committee prior to the meeting and noted.

This is a new policy and is based on the EVH model. It has been circulated to staff for comments.

In response to a question regarding what training and support managers can give, it was stated that products can be provided, a change of desk to a different part of the office, or staff can take a break if required. There is a template risk assessment available for managers to use if a staff member approaches them specifically about this topic.

The Menopause Policy was noted and approved.

13 APPLICATIONS FOR MEMBERSHIP

Application for membership no. 1107 unanimously approved.

It was noted that replacement certificate no. 1108 is being issued to replace 1106 as the member had not received the original one. The original certificate will be voided from the membership register.

14 EWI UPDATE – WRITTEN REPORT BY OPERATIONS MANAGER NOTED

A written report by the Operations Manager was circulated to Committee prior to the meeting and noted.

Committee has received monthly updates and it has been confirmed that the final completion date is 19th September 2025. Good progress is being made and snagging work is ongoing.

The full Housing Net Zero Fund award has been drawn down and now the [REDACTED] Bank Loan is being utilised to fund the remainder of the works.

Some of the canopies at some close entrances may have to be reinstated as

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recent heavy rain has caused pools of water to form outside the close door. The cost for this was not in the original budget.

A 23% response has been received from CX Surveys and a further survey will be carried out in a year's time. This will give a better indication of satisfaction with the work that was carried out.

A question was asked about the canopies and it was reported that they would be re-enforced plastic rather than actual glass and it is very robust.

The contents of the report were noted and a further update will be given at the next meeting.

15 CODE OF CONDUCT – THIRD PARTY REPORT – CONFIDENTIAL ITEM NOTED

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

The contents of the report were noted and all members agreed with the recommendations made in the report.

16 Q1 REPORTING – REVIEW OF RISK REGISTER – WRITTEN REPORT BY DIRECTOR NOTED

A written report by the Director was circulated to Committee prior to the meeting and noted.

The Risk Register was recently reviewed at the Audit & Risk Sub Committee meeting. It was reported that there had been an error and SR30 (relating to number of lets) had been added twice so this additional one would be deleted, otherwise the report was noted.

17 Q1 REPORTING – WIDER ROLE UPDATE – WRITTEN REPORT BY WIDER ROLE MANAGER NOTED

Committee noted that the recent community day to celebrate 40 years of the Association had been a great success, but we now need to focus on post 31 March. There is a funding plan, but we will not know the outcome of the current applications until the end of January 2026. .

It was noted that there had been some talk about the ICF funding possibly

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being extended for 6-12 months. A Committee Member stated they thought it would be useful to map out some scenarios and how these might be dealt with.

A survey has been carried out to find out how the Centre is being used and what activities people would like to see and what they would use. The results of this will form part of the plan for the Centre and help with evidence for funders. A Committee Member suggested including some successful case studies with funding applications.

A comment was made about the variety of activities that were on offer and the Committee Member stated they would like to see more for elderly and disabled people. It was reported that opportunities could be limited due to available funding.

There have also been trips this summer for young people and seniors. It was stated that a survey targeting older people could be carried out but that it can be hard to engage some tenants. The Senior Housing Officer advised that staff do a lot of work to reduce isolation and positively promote the activities that are on offer at the Centre.

18 Q1 REPORTING – NOTIFIABLE EVENTS REGISTER – WRITTEN REPORT BY DIRECTOR NOTED

It was reported that one notifiable event had been open and closed down in this quarter and there are no other notifiable events open at this time. This was noted by Committee.

As the meeting had reached the two hour mark, in line with the Standing Orders the Chair sought an extension of half an hour to allow conclusion of business. This was unanimously approved.

19 Q1 REPORTING – BUSINESS PLAN ACTION PLAN – WRITTEN REPORT BY DIRECTOR NOTED

A written report by the Director was circulated to Committee prior to the meeting and noted.

Red, amber and green are used to show if an action is on target. The details of each item were discussed.

It was asked if [REDACTED] had been served a notice for the termination of the lease. It was reported that they had and they had been advised to register an expression of interest when the property is marketed.

It was asked if the rent had been reviewed during the lease. [REDACTED]

It was asked if the rent would be increased and it was reported that this will be looked at.

It was reported that more resources are required to implement a review of service charges so the target date for this has been moved to 2027/28 and more information will be given at the November away day.

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It was agreed to change the entry for tenant engagement from green to amber. It was reported that TPAS report will come to October meeting but there had not been much progress and we may need to rethink the strategy for this depending on progress between now and October's meeting.

The contents of the report were noted.

20 Q1 REPORTING – POLICY REVIEW SCHEDULE – WRITTEN REPORT BY CORPORATE SERVICE MANAGER NOTED

A written report by the Corporate Services Manager was circulated to Committee prior to the meeting and noted.

Committee were advised that good progress had been made as promised and 8 policies have been reviewed/updated. This is now a standing item on Management Team agenda.

A question was asked about the Communication Policy and it was stated that this was more about internal communication .

In response to a question regarding the Committee Recruitment Policy, it was noted that the appraisals have been successfully completed. Succession planning has been discussed by the Director and Chair and Committee recruitment will be looked at prior to next year's AGM.

Committee noted the good progress made and requested that a column is added into the Policy Register for proposed date of revision.

21 Q1 REPORTING – CHAIR'S ACTIVITIES NOTED

The Chair's Activities report for the first quarter was circulated to Committee prior to the meeting and noted.

22 Q1 REPORTING - EQUALITY AND DIVERSITY ACTION PLAN UPDATE – WRITTEN REPORT BY DIRECTOR NOTED

A written report by the Director was circulated to Committee prior to the meeting and noted. It was noted that we are coming to the end of the current three year plan and will be due to collect equalities information again at the start of next year.

It was reported that the induction loop will be fitted in the boardroom next week.

It was stated that it is good to see progress on this and the contents of the report were noted.

23 Q1 REPORTING – MANAGEMENT COMMITTEE SUCCESSION PLANNING UPDATE – WRITTEN REPORT BY DIRECTOR NOTED

If there are no other new nominations it is expected that this will bring the Management Committee membership to 14. It was noted that we should not be complacent in regard to this issue and Committee were reminded that Lawrie West has intimated his intention to stand down at next year's AGM.

The progress to date was noted.

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24 Q1 REPORTING – MANAGEMENT COMMITTEE LEARNING & DEVELOPMENT PROGRESS – WRITTEN REPORT BY CORPORATE SERVICES MANAGER NOTED

A written report by the Corporate Services Manager was circulated prior to the meeting and noted. Committee were advised that the training programme from the Governance Review has now been completed. We now await the results from the Committee appraisals to inform new Committee and individual training plans.

A new date for Code of Conduct Training has to be confirmed and this will take place after the AGM.

A question was asked about the [REDACTED] still to be invoiced and it was asked about the fee for [REDACTED] consultancy work. It was reported that it is intended that this will come from the Consultancy Fees budget. The contents of the report were noted.

25 Q1 REPORTING – ANNUAL ASSURANCE STATEMENT PROGRESS – WRITTEN REPORT BY CORPORATE SERVICES MANAGER NOTED

A written report by the Corporate Services Manager was circulated prior to the meeting and noted.

It was noted that the four workshops had taken place in 2024/2025 and the review of the evidence bank for submission of the 2025 Annual Assurance Statement has been completed. The contents of the report were noted.

26 REGULATORY STANDARDS OF GOVERNANCE – ALLOCATION OF CHA PROPERTY – WRITTEN REPORT BY SENIOR HOUSING OFFICER NOTED

A written report by the Senior Housing Officer was circulated to Committee prior to the meeting and noted.

A question had been asked on Decision Time and it was reported that as per minutes from 2012 and the advice from Jim Harvey, allocations were to be made and reported to Management Committee afterwards. This is reflected in our Entitlements, Payments and Benefits Policy.

27 SIGNING OF MINUTES BY CHAIRPERSON

These will be signed via Docusign.

28 ATTENDANCE AT MANAGEMENT COMMITTEE MEETINGS

Attendance at Management Committee meeting was circulated to Committee prior to the meeting and noted.

29 AOCB

1. Committee Resignation

This is Geri's last meeting and thanks were given for all her support during her time at Calvay. Geri thanked everyone for making her so welcome and it was fantastic to see a return to

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compliance and good to see the changes that have been made.

2. Former Committee Member

In response to a suggestion from a Committee Member, a minute's silence was held to pay respects to Rosemarie Lindsay. Rosemarie was a former long standing Committee Member.

30 DATE OF NEXT COMMITTEE MEETINGS

- i) 11th SEPTEMBER 2025 (IMMEDIATELY FOLLOWING AGM)
- ii) 16th OCTOBER 2025 (FULL MEETING)

The meeting closed at 8.23pm

APPROVED _____ **DATE** _____