

**CALVAY HOUSING ASSOCIATION MINUTES OF 2024/2025
MANAGEMENT COMMITTEE: 21 NOVEMBER 2024**

1 SEDERUNT

Present:	Steven Blomer	-	Chair
	Bryce Wilson	-	Vice Chair
	Jim Munro	-	Committee Member
	Gordon Laurie	-	Appointed Member
	Lauren Austin	-	Committee Member
	Lawrie West	-	Appointed Member
	Geri Mogan	-	Committee Member
	Peter Howden	-	Committee Member
	Alison A'Hara	-	Committee Member
	Margaret Scott	-	Committee Member
Apologies:	Helen Forsyth	-	Appointed Member
In Attendance:	Nick Dangerfield	-	Director
	Derek Baker	-	Operations Manager
	Tracy Boyle	-	Corporate Services Manager
	Gail Dockrell	-	Senior Housing Officer
	Fiona Nicholl	-	Finance Consultant, FMD (Items 1-11)

2 DECLARATIONS OF INTEREST

It was agreed that although they would take part in the discussions, the tenant members of the Committee declared an interest in Item 8 – Rent Consultation 2025/26.

3 MINUTES OF MANAGEMENT COMMITTEE MEETING HELD ON 17 OCTOBER 2024 - APPROVED

The minutes of the Management Committee meeting held on 17 October 2024 were circulated to Committee prior to the meeting and noted. As there were no matters arising the minutes were approved on a motion by Gordon Laurie, seconded by Jim Munro.

4 MATTERS ARISING FROM PREVIOUS MEETINGS

There were no matters arising.

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

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

Following a question submitted on Decision Time and further discussion, it was agreed to keep Item 210 on the tracker.

Otherwise the removal of the completed actions was approved.

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**6 Q2 REPORTING – MANAGEMENT ACCOUNTS TO END SEPTEMBER
2024 – WRITTEN REPORT BY FINANCE CONSULTANT NOTED**

A written report by the Finance Consultant was circulated to Committee prior to the meeting and noted. The Finance Consultant took Committee through the report, noting the salient points. Discussion took place regarding the EWI project and the Operations Manager advised that he is due to meet with [REDACTED] on Friday to discuss the grant shortfall and cost overruns. The Finance Consultant advised they had not done a full review of the 30 year plan, but intends to do this next week. A revised 30 year plan will be brought back to Committee, along with the detailed second draft budget. The Finance Consultant will also speak to the auditors regarding the treatment of the EWI costs and grant in the accounts. It was noted that significant savings can be made in the major repairs programme, due to these planned works being included in the EWI project.

Discussion then turned to the Calvay Centre and the costs associated with this. The Director advised that there has never been a separate cost centre for the Calvay Centre and the Association has always paid everything, for example utilities, maintenance, etc. A Committee Member asked if there is perhaps a revenue stream we have missed and would there be any traction in local businesses sponsoring the Centre. The Finance Consultant advised that we could carry out a similar exercise to the one done recently for factoring. Some discussion also took place regarding the income from the shop lease.

In response to a question from a Committee Member, the Finance Consultant agreed to correct the figure under Item 3.5 – Ratios.

A Committee Member noted the good work achieved on voids and staff advised that this was due to a combination of new contractors on board, good response rates and low refusal rates. The refusals were not down to any one reason. The Committee Member also questioned the reduction in spend in reactive repairs and questioned if this was due to the Association holding back on anything. The Operations Manager advised that reactive repairs were being carried out as normal, however there had been a small backlog of invoices which are being processed and also some works that we had not received invoices for yet.

A Committee Member expressed concern regarding the covenant ratios, and how one of these is quite tight and in particular the asset cover ratio. The Finance Consultant advised that these will improve as we pay down the loan debt.

Otherwise, the Management Accounts to September 2024 were approved.

**7 DRAFT BUDGET 2025/26 – 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 advised Committee that this was the first draft and apologised for the delay in circulating. Both the Finance Consultant and Director wanted to ensure that Committee received a covenant compliant budget and some further discussion had to take place to achieve this. The Finance Consultant advised that Committee will get further

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opportunities to review this budget before final approval is sought in March 2025, but this was a chance for questions or observations so far.

Committee were advised that this budget assumes a further reduction to the Stage 3 adaptations funding and also the changes to National Insurance allowances.

In response to a question regarding the assumption of a 2.7% increase for staff salaries and how realistic this is, the Finance Consultant advised they had spoken to several other housing association clients who were assuming between 2% and 3%. In response to a further question regarding the EWI project, it was confirmed that the contract should be complete by July 2025. A true picture of the EWI project costs will be included in the next draft of the budget.

Otherwise, the first draft of the Budget for 2025/26 was approved subject to amendments for the next draft.

8 RENT REVIEW CONSULTATION 2025/26 – WRITTEN REPORT BY FINANCE CONSULTANT/DIRECTOR - APPROVED, SUBJECT TO AMENDMENT

A written report by the Finance Consultant/Director was circulated to Committee prior to the meeting and noted. After some considerable discussion and a vote it was agreed to still offer two options, however the increase would be based on October's CPI figure of 2.3% + 1% instead of September's. This would now make the options 3.3% and 4.3%. It was also agreed that the income from the higher option would be directed to wider role activity rather than new boilers and this should be updated in the rent consultation leaflet going out to tenants.

9 Q2 REPORTING – POLICY REVIEW SCHEDULE – WRITTEN REPORT BY CORPORATE SERVICES MANAGER - APPROVED

A written report by the Corporate Services Manager was circulated to Committee prior to the meeting and noted. A Committee Member noted that they thought it was a good idea to merge some of the policies to try and reduce the number. It was also agreed again that the Director would approve any policies that had non-material changes.

Otherwise the Policy Review Schedule was approved.

10 COMMITTEE DATE CHANGES – WRITTEN REPORT BY DIRECTOR - NOT APPROVED, TO BE REVIEWED IN ONE YEAR

A written report by the Director was circulated to Committee prior to the meeting and noted. While Committee agreed that reducing the number of meetings would help relieve the burden on staff who are constantly preparing papers, would help Committee with travelling (particularly those who travelled from further afield) and would perhaps encourage new Committee Members, it was felt that this would not necessarily work in terms of Committee getting the information they need timeously. It was agreed to keep the timetable as it is for now, however the following actions to be taken:

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- review who is doing what in the business
- look at improving data collection and reporting in order to reduce the amount of manual work involved in preparing information
- look at putting more information on Decision Time and seeking prior approval for routine reports on Decision Time.
- look at ways to improve the experience for those who wish to join meetings remotely.

A Committee Member stated they have seen reduced meetings work in larger organisations, so this should be achievable, however another Committee Member did not agree with the reduction in meetings.

It was agreed that Management Team would revisit the issue of the number of meetings in a year and bring revised proposals.

11 WRITTEN RESOLUTION – INTEREST RATE FIX – WRITTEN REPORT BY DIRECTOR APPROVED

A written report by the Director was circulated to Committee prior to the meeting and noted. It was noted that the 75% approval required for the Written Resolution was achieved just prior to the meeting. It was therefore unanimously agreed by all involved that the Director pursue the interest rate fix at no more than 6% overall.

The Finance Consultant left the meeting at this point.

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. The Operations Manager advised Committee that works had been suspended this week due to the low temperatures.

Committee also noted the reduction in ineligible costs and the savings made in the 30 year plan that would more than offset the costs. The Operations Manager confirmed that the Finance Consultant was aware of this offset arrangement.

Discussions are ongoing with other associations with similar projects and their grant funding arrangements. Staff to continue to push the [REDACTED] [REDACTED] on this back tracking.

Otherwise, the report was noted.

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12 APPLICATIONS FOR MEMBERSHIP

The Corporate Services Manager apologised that this application for membership should have been brought to the October meeting. Committee were advised that the previous share certificate had been voided and a new one written out for approval and signature at this meeting. Committee also noted that the applicant had expressed an interest in joining the Committee and had a background in environmental sustainability and protection.

Committee subsequently approved Share Certificate No. 1105 and the use of the Association's seal.

13 PENDING EVICTIONS – 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. Committee were reminded that they requested this information and the Senior Housing Officer sought confirmation that the report contained the information Committee were looking for and that nothing was missed.

A Committee Member advised that the request for the information was to give assurance that everything possible was being done that needs to be done. They advised that this report was helpful and no more information than that contained within the report was needed. Another Committee Member acknowledged that a lot of work had been done in pursuing this particular case.

Otherwise the report was noted.

15 Q2 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. It was agreed that in future the top risks, currently numbered, would just be noted as the 'top business risks'.

Otherwise the report was noted.

16 Q2 REPORTING – KPI'S TO END SEPTEMBER 2024 – WRITTEN REPORT BY OPERATIONS MANAGER NOTED

A written report by the Operations Manager was circulated to Committee prior to the meeting and noted. Committee noted that performance in the last quarter has been relatively strong. The Operations Manager advised that an asbestos audit has recently been carried out and Committee noted the arrangements ongoing to complete the asbestos register.

Committee also noted the difficulties involved with 3 properties that may not meet the electrical inspection date due to exceptionally high arrears on the meter and no funding available to clear the debt

Committee noted the issue relating to dampness and mould and suggested that 2 days for access is perhaps a little onerous. In response to a question

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from a Committee Member, the Operations Manager advised there is nothing concerning in the current cases. We are looking at investing in a thermal imaging camera to help identify cold spots, etc. In response to a question regarding eco sensors, the Operations Manager advised this had been trialled in one property, however the resident had immediately switched them off. ■■■ agreed to share information on costs for supply/installation, etc. as ■■■ has a number of them in its properties. It was noted these might be worthwhile for trickier cases.

Some discussion took place on the number of KPI's currently being reported and after discussion, it was agreed that we will only report on Group 1 homeless for the next two quarters and there will be a full report at the end of the year on the full lettings plan.

17 Q2 REPORTING – WIDER ROLE UPDATE – WRITTEN REPORT BY WIDER ROLE MANAGER NOTED

A written report by the Wider Role Manager was circulated to Committee prior to the meeting and noted. Committee noted the joint application with Gardeen HA for funding for an Energy Advisor. The Director advised he has a meeting with John Mason MSP tomorrow regarding the situation with the ICF fund and wider role in general. In the meantime, the Wider Role Manager is investigating funding from the National Lottery to pay (at least partially) for Wider Role if ICF funding is withdrawn partially or fully.

Committee Members noted that they thought the wider role information on Facebook was really good and informative.

Otherwise the report was noted.

18 Q2 REPORTING – NOTIFIABLE EVENTS REGISTER – WRITTEN REPORT BY DIRECTOR NOTED

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

19 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. Committee noted the following:

- we are currently reviewing our rent payment methods
- arrears results are still fantastic under the current climate
- we are struggling to make progress on IT

Overall, Committee noted a healthy picture, with good progress on the Business Plan.

20 Q2 REPORTING - CHAIR'S ACTIVITIES – WRITTEN REPORT BY CHAIR NOTED

A written report on the Chair's activities to end September was circulated to Committee prior to the meeting and noted. It was noted that these should be added to the evidence bank for the Annual Assurance Statement.

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**21 Q2 – REPORTING – MANAGEMENT COMMITTEE SUCCESSION
PLANNING UPDATE – WRITTEN REPORT BY DIRECTOR NOTED**

A written report by the Director was circulated to Committee prior to the meeting and noted. The Chair advised Committee that [REDACTED] resigned just prior to the meeting, for personal reasons. Following the resignation of [REDACTED] [REDACTED] the week before, this brings Committee membership to 12, with 3 more due to leave before the 2025 AGM.

The Director advised that he had placed an advert on the Institute of Chartered Accountants in Scotland (ICAS) but had had no response. ICAS have agreed to extend the advert. The internal and external auditors have both been asked to reach out to their wider contacts and something will also be placed on Calvay's LinkedIn page. If none of these attract any interest, we may need to look to pay for advertising in the Scottish Financial News and possibly the Scottish Legal News.

A Committee Member has also passed a comprehensive list of places to try and it was also suggested contacting local businesses with corporate responsibility policies. Another Committee Member will speak to their colleagues regarding Committee membership as part of their voluntary leave. The upcoming GWSF Conference can also be used as a networking opportunity.

**22 Q2 REPORTING – ANNUAL ASSURANCE STATEMENT PROGRESS –
WRITTEN REPORT BY CORPORATE SERVICES MANAGER NOTED**

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

**23 Q2 REPORTING – MANAGEMENT COMMITTEE LEARNING &
DEVELOPMENT PROGRESS – WRITTEN REPORT BY CORPORATE
SERVICES MANAGER NOTED**

A written report by the Corporate Services Manager was circulated to Committee prior to the meeting and noted. It was agreed that another short Code of Conduct session could be run again, delivered remotely.

24 MINUTES OF OTHER MEETINGS

**i. Draft Minutes of Staffing Sub Committee meeting held on
13 June 2024 noted**

The draft minutes of the Staffing Sub Committee meeting held on 13 June 2024 were circulated prior to the meeting and noted.

**ii. Draft Minutes of the Audit & Risk Sub Committee meeting
held on 7 November 2024 noted**

The draft minutes of the Audit & Risk Sub Committee meeting held on 7 November 2024 were circulated prior to the meeting and noted.

A Committee Member noted a request he had made at the meeting had been omitted. This will be brought up under

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Minutes of the last Meeting at the next meeting of the Audit & Risk Sub Committee.

25 SIGNING OF MINUTES BY CHAIRPERSON

This will be arranged via Docusign.

26 ATTENDANCE AT MANAGEMENT COMMITTEE MEETINGS – NOTED

The attendance at Management Committee meetings was circulated prior to the meeting and noted.

27 AOCB

There was no further business and the meeting was closed.

APPROVED _____ **DATE** _____