

**CALVAY HOUSING ASSOCIATION MINUTES OF 2024/2025
MANAGEMENT COMMITTEE: 27 FEBRUARY 2025**

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
	Peter Howden	-	Committee Member
	Alison A'Hara	-	Committee Member
	Margaret Scott	-	Committee Member
	Geri Mogan	-	Committee Member
	Michelle McGill	-	Committee 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 1-9)
	James Boyle	-	Observer
	Sunday Okewole	-	Observer

2 DECLARATIONS OF INTEREST

It was agreed that staff members would leave the meeting for Item 14 – EVH Pay Ballot.

3 MINUTES OF MANAGEMENT COMMITTEE MEETING HELD ON 23 JANUARY 2025 - APPROVED

The minutes of the Management Committee meeting held on 23 January 2025 were circulated to Committee prior to the meeting and noted.

These were approved on a motion by Gordon Laurie, seconded by Bryce Wilson.

4 MATTERS ARISING FROM PREVIOUS MEETINGS

There were no matters arising.

5 Q3 REPORTING – MANAGEMENT COMMITTEE DECISIONS TRACKER – WRITTEN REPORT BY CORPORATE SERVICES MANAGER APPROVED

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

6 Q3 REPORTING – MANAGEMENT ACCOUNTS TO END DECEMBER 2024 – WRITTEN REPORT BY FINANCE CONSULTANT APPROVED

A written report by the Finance Consultant was circulated prior to the meeting and noted. The Finance Consultant took Committee through the Management Accounts to end December 2024, noting the salient points.

Discussion took place regarding the accounting treatment of the EWI project

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and the information required from the external auditor for purposes of component accounting.

In response to a question from a Committee Member, it was noted that the debtors figure in the balance sheet was higher at the end of December as cash had been spent on the EWI project and we are awaiting grant.

In response to a question from a Committee Member regarding underspend for Major Repairs, the Operations Manager outlined a number of works which will be carried out before year end.

Otherwise, the Management Accounts to end December 2024 were approved.

7 DRAFT ANNUAL BUDGET 2025/26 – WRITTEN REPORT BY FINANCE CONSULTANT APPROVED

A written report by the Finance Consultant was circulated prior to the meeting and noted. The Finance Consultant advised there had been numerous iterations of the budget, however the version brought to this meeting is the final version for approval. Management Team have discussed the budget in detail and the Operations Manager has also looked at the longer term maintenance plans.

Some discussion took place regarding the spend and grant due for the EWI project, as well as the offer from [REDACTED] to extend the loan facility if needed. It is the Finance Consultant's opinion that this will not be needed, however it would not be prudent to reject out of hand should the situation change. Committee were also advised that both lenders have agreed to remove the EWI costs from the covenant calculations .

The Finance Consultant drew Committee's attention to the main assumptions in the budget and noted that fixing some of the [REDACTED] loan is still an option, however the current rates remain unattractive. The Finance Consultant also advised there is not a lot of slack in the budget overall, however Committee were pleased to note that the tenders for gas and close cleaning came in under budget.

A Committee Member was pleased to note the significant £700k figure allocated for component replacement, particularly when taken in tandem with the EWI works.

Otherwise the budget for 2025/26 was approved.

8 FINAL 30 YEAR PLAN 2025 – WRITTEN REPORT BY FINANCE CONSULTANT APPROVED

A written report by the Finance Consultant was circulated prior to the meeting and noted. The Finance Consultant took Committee through the report, noting the key points.

Committee noted the assumption for pension deficit repayments which look likely to start from 2026. For the benefit of the observers, the Director explained the background to the pension arrangements and the historical implications.

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The Finance Consultant advised that again, all covenants are projected to be met throughout the term of the plan.

Some discussion took place regarding the arrangements for the 'bullet' payment for the loan and the option to potentially refinance all or part of the loan. It was noted that less than half of Calvay's stock is securitised.

In response to a question from an observer regarding pension deficit payments, the Director explained we should have the final figure in September and then we will know for sure what the payments will be.

Otherwise the 30 year plan for 2025 was approved.

9 BUSINESS PLAN UPDATE – WRITTEN REPORT BY DIRECTOR APPROVED

A written report by the Director was circulated prior to the meeting and noted. The Director advised that this was the middle year of the current 3 year business plan and this includes an update to the Action Plan and full update of financial information.

The Director advised that he has carried forward uncompleted actions from the last Action Plan and incorporated suggestions from the Committee Away Day.

Discussion took place regarding the merits of using CX Feedback for the next Tenant Satisfaction Survey as against the traditional method. The Director advised that he was advised that by using this method we would likely get higher engagement but potentially see a drop in satisfaction. The Senior Housing Officer advised that [REDACTED] had done a session on their use of CX Feedback at the Housing Management Conference recently and reported that although the response rate doubled, they did feel they got more out of participants using personal contact.

A Committee Member advised that during the Director's appraisal, discussion had taken place around delivery of the Action Plan, business efficiencies and staff structure and therefore wondered if this should be included in this Business Plan. In response to a question it was confirmed that the Business Plan would come back to March's meeting for final approval.

Some discussion also took place around tenant participation, the recent methods used and potential for changing this.

Otherwise the update to the Business Plan was approved.

The Finance Consultant left the meeting at this point.

10 GAS SERVICING AND MAINTENANCE CONTRACT PROCUREMENT – WRITTEN REPORT BY OPERATIONS MANAGER APPROVED

A written report by the Operations Manager was circulated prior to Committee and noted. The Operations Manager updated Committee on the performance of the current contractor and noted the efficiencies that will be gained by moving to the new one, e.g. they will handle all calls during office hours and will raise jobs, therefore freeing up Calvay staff time. It was noted that this will

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be a 5 year contract with a break clause after each year. Good feedback has been received from other associations who use this contractor.

Committee approved the recommendation contained within the report.

**11 CLOSE CLEANING CONTRACT PROCUREMENT – WRITTEN REPORT
BY OPERATIONS MANAGER APPROVED**

A written report by the Operations Manager was circulated prior to the meeting and noted. The Operations Manager advised there was no option for the current contractor to extend, therefore this service had been put out to tender. Once again, the feedback around the proposed contractor from other associations has been favourable.

Committee approved the recommendation contained within the report.

**12 RECHARGEABLE REPAIRS WRITE OFF REPORT – WRITTEN REPORT
BY OPERATIONS MANAGER APPROVED**

A written report by the Operations Manager was circulated prior to the meeting and noted. The Operations Manager advised that there has not been a focus on rechargeable repairs over the years at Calvay, hence why the figure for write off is so high. He also advised it would be his expectation that this figure would be much lower next year.

In response to a question from a Committee Member, the Operations Manager advised that the descriptions are probably from the top line of the repair, therefore might not fully align to the costs, e.g. there is a cost of £1700 for a lock change however there will be other repairs included in this £1700 cost..

Otherwise the rechargeable repairs write off report was approved.

**13 FORMER TENANT ARREARS WRITE OFF REPORT – WRITTEN REPORT
BY SENIOR HOUSING OFFICER APPROVED**

A written report by the Senior Housing Officer was circulated prior to the meeting and noted. The Senior Housing Officer advised Committee that the amount for this year was relatively low. The Senior Housing Officer also explained for the benefit of the observers how arrears are pursued.

Otherwise the former tenant arrears write-off report was approved.

Staff left the meeting at this point.

14 EVH BALLOT

Please refer to confidential minute.

15 EWI UPDATE – WRITTEN REPORT BY OPERATIONS MANAGER NOTED

A written report by the Operations Manager was circulated prior to the meeting and noted. The Operations Manager advised there has been good progress and the revised programme will allow all grant funding to be drawn down by 31 March 2025. No further progress has been made regarding non payment for some of the preliminaries and it is believed there will be no further movement

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on this. Committee were reminded that although this was unexpected expenditure, it has been offset because other works due to be carried out, e.g. rainwater goods, etc. are included in the project. The programme is still on track, albeit a little bit tight. It should complete in time as long as there is no bad weather to hold things up.

16 Q3 REPORTING – BUSINESS PLAN ACTION PLAN – WRITTEN REPORT BY DIRECTOR NOTED

A written report by the Director was circulated prior to the meeting and noted. It was noted that this relates to the current action plan and progress to date was noted.

17 Q3 REPORTING – REVIEW OF RISK REGISTER – WRITTEN REPORT BY DIRECTOR NOTED

A written report by the Director was circulated prior to the meeting and noted. It was noted that the changes agreed at Audit & Risk have still to be made. It was also noted that the Director, Lawrie West and the Internal Auditor have still to discuss the Operational Risk Register.

18 Q3 REPORTING – KPI'S TO END DECEMBER 2024 – WRITTEN REPORT BY OPERATIONS MANAGER NOTED

A written report by the Operations Manager was circulated prior to the meeting and noted. Committee noted the increased number of properties meeting SHQS following confirmation that installing smoke alarms in enclosed balconies while good practice is not a legal obligation.

The report stated that all properties except two have a current EICR certificate. The Operations Manager advised at the meeting this had been reduced to one, with the other inspection due in March.

It was noted that there will be an audit on Damp and Mould in 2026/27. Committee also noted the increase from 2 working days to 3 to inspect damp and mould cases. The policy will be updated to reflect this and the policy can be approved internally as it is only a minor policy change.

In response to a question from a Committee Member regarding the RAG status of Committee learning and development, the Corporate Services Manager advised that these are likely to have been colour coded incorrectly.

Otherwise the report was noted. A Committee Member commented that they were pleased with the good performance results.

19 Q3 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. The Director advised that we are still awaiting a decision from the Scottish Government on the ICF funding.

The Operations Manager advised that the post of Home Energy Advisor (fixed term to January 2027) had been offered and accepted.

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Otherwise the report and wider role KPI's were noted.

20 Q3 REPORTING – POLICY REVIEW SCHEDULE – WRITTEN REPORT BY CORPORATE SERVICES MANAGER NOTED

A written report by the Corporate Services Manager was circulated prior to the meeting and noted. The Corporate Services Manager advised the revised Codes of Conduct for both staff and Committee will be brought to the March meeting and the policy schedule updated accordingly.

21 Q3 REPORTING – MANAGEMENT COMMITTEE L&D PROGRESS REPORT – WRITTEN REPORT BY CORPORATE SERVICES MANAGER NOTED

A written report by the Corporate Services Manager was circulated prior to the meeting and noted. In response to a question from a Committee Member, the Corporate Services Manager advised that training on equalities, human rights and the new legislation on sexual harassment has been arranged for March. Corporate Services Manager to return to Committee on arrangements for notifiable events training.

22 Q3 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. The next workshop is due to take place on 13 March and the standards to be covered have still to be agreed with the Chair of Audit & Risk.

23 Q3 REPORTING – MANAGEMENT COMMITTEE SUCCESSION PLANNING – WRITTEN REPORT BY DIRECTOR NOTED

A written report by the Director was circulated prior to the meeting and noted. Committee were reminded that one Committee Member will be stepping down this year and one of the Appointed Members has indicated they will remain on the Committee for another year. Two observers are in attendance at this meeting and there has been one external application. The Director noted the poor response to the various methods of advertising for Committee Members, however it was acknowledged that many other associations are also struggling to recruit. There may be a recommendation from [REDACTED] for someone with a finance background who may be interested in joining Committee. The Director also confirmed that he has forwarded the paper on succession planning to the Regulator.

It was noted that the topic of Committee recruitment will be discussed at the next GWSF meeting in March.

24 Q3 REPORTING – CHAIR'S ACTIVITIES

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

25 Q3 REPORTING – NOTIFIABLE EVENTS TO THE REGULATOR – STANDING ITEM

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

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There are no notifiable events currently open.

26 MINUTES OF OTHER MEETINGS

i. Draft Minutes of the Audit & Risk Sub Committee meeting held on 13 February 2025 noted

The draft minutes of the Audit & Risk Sub Committee meeting held on 13 February 2025 were circulated prior to the meeting and noted.

27 SIGNING OF MINUTES BY CHAIRPERSON

This will be arranged via Docusign.

28 ATTENDANCE AT MANAGEMENT COMMITTEE MEETINGS – STANDING ITEM NOTED

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

29 AOCB

i. Committee Expenses

The Corporate Services Manager requested that Committee Members submit any expenses as soon as possible, as we are coming up to year end.

30 DATE OF NEXT COMMITTEE MEETING

Thursday 27 March 2025 at 6.00 pm.

APPROVED _____

DATE _____