



**DRAFT MINUTES OF THE MANAGEMENT COMMITTEE MEETING  
HELD ON WEDNESDAY 27 March 2024 at 6.30p.m.  
MEETING HELD IN THE COMMITTEE ROOM OF THE ASSOCIATION'S OFFICES**

**1. SEDERUNT**

<b>PRESENT:</b>	P. Waddell (Chairperson), D. Barnes, A Cushingam, F. Lavery, C. Cooper, C. Harvey (Zoom), B. Hartness (Co-optee)
<b>IN ATTENDANCE:</b>	K. Mollins – Director, F. Nicholl – Finance Agent – FMD Financial Services. N. Smith – Business Improvement Officer S. Eglinton -SE Training (Zoom).
<b>Apologies:</b>	None
<b>Leave of absence:</b>	D. McNulty

**2. MEETING OF THE MANAGEMENT COMMITTEE**

**a) 28 February 2024**

**i) Minute**

The minutes of the Management Committee meeting on 28 February 2024 were approved by D. Barnes and seconded by F. Lavery .

**ii) Matters Arising:**

- a) Page 7 (9), Section 17. Report on Fencing / Window Replacement.  
The Director advised the Committee that 3 quotes were received and Reilly Brothers Limited were appointed. A programme for the fencing replacement will be developed and communicated to tenants.

There were no other matters arising

**b) Master Tracker**

The Director presented the progress report on the Master Tracker from the meeting in November 2023 and advised there had been good progress with achievement of many tasks on the Master Tracker. He highlighted to the Management Committee progress with key tasks:

i.. Development of In-House Trade Team

The Director advised the Committee there has been good progress in programme to develop the in-house Trade Team e.g. recruitment of Repair Operatives, Staff training on the Simpro system and purchase of fleet vehicles. The Director confirmed the 'go live' date would be Monday 15th April 2024.

The Committee noted the content of the report.

### 3. DECLARATIONS OF INTEREST AND NOTIFIABLE EVENTS

It was noted that Committee and staff will declare an interest as follows:

Staff Members would leave the meeting for agenda for the following agenda Items:

- Agenda Item 12 – Implementation of the Staff Structure.
- Agenda Item 14. – Confidential business – staff salary increase 2024-25

Notifiable Events - The Director confirmed there were current no 'live' notifiable events.

### 4. DRAFT ANNUAL BUDGET 2024-25

F. Nicholl presented a final draft of the annual budget 2023-24 and advised this had been refined following presentation of the first draft to the Committee in February 2024. She highlighted the key amendments and financial position:

- The negotiated staff salary increase between EVH / Unite and associated costs.
- The major / cyclical repair costs based on the revised programme.
- Budget provision for the fencing reinstatement contract
- Veranda project, although this will be separated between 2024-2026.
- Increased insurance premiums.
- Revised loan costs following payment of the variable loan.
- The revised position was as follows:
  - A surplus of £ 536k
  - Cash reserves will be £2.5m
  - Compliance with loan covenants, with good levels of headroom on the gearing covenant
  - A reduction in our loans of £278k with a balance of £4.92m at 31 March 2025.
- In summary, there are no fundamental issues and the budget recognises a health programme of maintenance and improvement in the housing stock.



The Committee raised the following queries or questions in relation to the draft Annual Budget 2024-25

- The Committee acknowledged the work undertaken on the revised budget and the Association's financial position.

The Committee approved the Annual Budget 2024-25 for implementation.

F. Nicholl advised the Committee the 5 / 30 Financial Plans would be presented at their meeting on 24 April 2024.

## 5. REVIEW OF INSURANCE 2024-25

The Director presented his report on the annual review of insurance scheduled for 1 April 2024. The Director advised the Committee on the following:

- A.J. Gallagher (Insurance Brokers) had secured quotes from insurance companies.
- The Association's insurance costs will increase from £104,019 in 2023-24 to £154,991 in 2024-25, which equates to 49.2%.
- The main increase is in Property Stock cover, although there are many areas of cover that are below current inflation. The Property Stock cover has increased by £46,912 (66.3%) from £70, 652 in 2023-24 to £117,564 due to our claims experience in the last 2 years.
- The insurer for Property Stock cover, QBE has provided a revised quote based on an increase in the insurance excess from £250 to £2500, which had a marginal saving.
- The Director highlighted the reasons for insurance cover that was above inflation: Property Stock; Combined Liability, Professional Indemnity and Cyber Liability.
- The insurance is provided on a 1 year arrangement for er for Property Stock,

The Committee raised the following queries or questions in relation to the review of insurance 2024-25.

- The Committee discussed the reasons for the increased premium on Property Stock, specifically the claims history in the last 2 years.
- A Committee member asked about the options for insurance for factored properties due to the level of claims from these stakeholders. The Director confirmed they were included in the group policy and the alternative would present challenges for insurance cover of common properties.
- The Director clarified that owner-occupiers premiums for property insurance cover would increase by 66%, which was consistent with the overall increase in the policy. This will be communicated to owner-occupiers in April 2024

- A Committee member referred to the increased excess of £2,500 and highlighted this would likely cost the Association more than the variance in the premium.
- A Committee member highlighted he was agreeable to tendering the Insurance Broker contract, although it was acknowledged due to the claims history this may not reduce insurance costs.

The Committee's decision was to:

- Approve the renewal of the Insurance 2024-25 based on the schedule provided by the Insurance Broker, A. J Gallagher
- Agree to tender the Insurance Broker contract in 2024-25.

F. Nicholl left the meeting.

## 6. VERANDA PROJECT

The Director presented his report on the outcome of tenant consultation on the colour of the veranda frame and in-fill panel of the proposed Window Veranda.

The Director covered the following:

- The background to the project.
- An overview of the presentation delivered at the tenant consultation sessions on Saturday 16<sup>th</sup> March 2024
- The Window Veranda would be the 'Danish style' and the tenants' preferences for the colour of the frame and in-fill panel, by street as listed in section 3.3 of the report.
- The tenants' views that the in-fill panel should be the same in all closes in the street.
- The tenants' comments at the consultation event in relation to any replacement of the bathroom window; the need for the project to go ahead; the designation the veranda was an 'outside space'; the condition of veranda, specifically dampness and mould; request for changes from windows to patio doors in bedrooms.

The Management Committee raised the following queries or questions in relation to Veranda Project.

- A Committee member felt the level of attendance at the consultation event could have been better.
- The Committee viewed the presentation for the consultation with tenant and owner-occupiers on 16 March, specifically the operation of the Window system and the colour choices of the frame and in-fill panel.
- A Committee member asked what support could be provided to owner-occupiers and what would happen if they didn't participate in the project. The Director confirmed he will contact the Council's Private Sector Grants to establish whether any grants were available for the owner-occupiers to mitigate costs. He will also discuss the situation with

the architect and manufacturer on the installation of the veranda in closes with owner-occupiers.

- The Committee discussed the colour choices and considered the tenants and owner-occupiers' views through the consultation exercise.
- A Committee member stated she agreed with the tenants and owner-occupiers that the design and colour of the Windowor system should be consistent in each street and across the area.
- The Committee discussed the colour design of the Windowor Veranda frame and in-fill panel and decided on the following:
  - Windowor Frame - Black frame
  - In-fill Panel - Light grey

The Director outlined the next steps in the project.

## **7. REPORT ON DECREE FOR REPOSSESSION**

The Director presented his report on a decree awarded against tenant number – 001159 due to non-payment of rent and highlighted the following:

- The decree was awarded by the Sheriff Court on 13 March 2024
- The background to the arrears action.
- The Association's compliance with the Pre-Action requirements RSLs must undertake before issuing a notice of proceedings to recover the tenancy.
- The legal action against the tenant
- The balance of the rent monies due and associated recoverable court expenses.
- The options to enforce the Decree as outlined in section 6 of the report.
- The recommendation to enforce the Decree.

The Management Committee raised the following queries or questions in relation to the Decree.

- The Committee discussed the options in report.
- A Committee member asked whether the repayment of the balance of the rent arrears and court expenses within the live period of decree was affordable to the tenant. The Director confirmed the tenant had the opportunity to repay the debt, but the award of the decree which is live for 6 months was the most reasonable option for the tenant.
- A Committee highlighted the importance of tenants payment their rent to ensure the financial viability of the Association and afford our costs for maintenance and improvements.

The Committee's decision was option was to give the tenant the opportunity to enter into a repayment arrangement to clear the rent arrears and recoverable



court expenses within 5 months of the decree becoming live, otherwise the Association would enforce the decree and evict the tenant for non-payment of rent.

## **8. REPORT ON MEMBERSHIP**

There were no applications for membership.

## **9. OPERATIONAL PLAN 2024-25**

The Director presented his report and the Operational Plan 2024-25, which covered the following:

- An overview of the Business Plan 2023-26, specifically, the Vision, Mission Statement, Strategic Objectives and Values.
- Details of the progress against the Business Plan 2023-26 in 2023-24.
- The process to develop the annual Operational Plan 2024-25, which commenced in November 2023 and Committee and staff were well engaged throughout the process, particularly in the development of delivery plans.
- The key areas of the Operational Plan 2024-25:
  - Summary of the tasks in the Delivery Plans for each Strategic Objective.
  - Performance Schedule with KPIs and Corporate Targets for 2024-25;
  - Policy Review Schedule 2024-25; and
  - Procurement Strategy 2024-25

The Director advised that the work programme is 'challenging but achievable', and essential tasks were highlighted in bold to progress and improve the business in key areas. He further stated the Committee will be provided with a quarterly progress on key strategic tasks and the work schedules.

The Committee raised the following queries or questions in relation to the draft Operational Plan 2024-25

- A Committee member commented on the work programme being required to progress the Association.

The Committee approved the Operational Plan 2024-25 for implementation.

## **10. CORPORATE RISK REGISTER 2024-25**

The Director presented the report on the Corporate Risk Register 2024-25 and highlighted the following:



- The process for the review of the Corporate Risk Register (CRR) from the planning day, through to sessions with the SMT and Management Committee to identify the main risks, finalise scoring and identify controls to mitigate risks;
- There were 16 main risks, which reflected cyber security, our income, tenants' quality of life, the impact of the cost of living crisis, financial position, regulatory status, health & safety, staff absence and governance matters.
- The format of the CRR and the risk description; initial and residual scoring controls that were SMART, timeline and responsibility and linking each risk to our strategic objectives, Charter and Regulatory Standards.
- The Director will present a quarterly progress report on the controls within the CRR to the Audit & Finance sub-Committee.

The Committee raised the following queries or questions in relation to the draft Corporate Risk Register 2024-25.

- A Committee member commented that she enjoyed the development session to improve her knowledge, understanding and ownership of the risks.
- The Director clarified there would be periodic assessment of any new or emerging risks to review the Corporate Risk Register in the year.

The Committee approved the Corporate Risk Register 2024-25 for implementation.

N. Smith left the meeting

## **11. COMMITTEE PERFORMANCE REVIEWS 2023-24**

S, Eglinton delivered a presentation on the Committee Performance Reviews, which covered:

- Committee composition and succession plans
- The role of Committee
- Performance management
- The Committee's training needs
- Conclusion

In summary he highlighted the following:

- There are 12 Action Points
- The Committee had highlighted:
  - Achievements in the year



- The need to increase membership of the Management Committee with local tenants / owner-occupiers, as well as people with specific skills / knowledge.
- Improve their engagement with tenants and staff.
- The effectiveness of the Chairperson to lead the Committee.
- Their awareness of their roles and responsibilities.

The Committee raised the following queries or questions in relation to the report on the Committee Performance Reviews 2023-24.

- A Committee member commented it was an excellent report and set out a programme of work to improve our governance and succession arrangements.

The Committee noted the content of the report.

The Director confirmed he will develop the Committee Succession Plan and Training Plan for April's meeting of the Management Committee.

S. Eglinton left the meeting.

## **12. IMPLEMENTATION OF STAFF STRUCTURE**

### **a) Report on Progress Against Implementation Plan.**

The Director presented his report on progress against the implementation plan to March 2024 and covered the following:

- An overview of the process and timeline for the review of the staff structure;
- The key areas of the Implementation Plan, which were:
  - The appointment of Senior Management Team positions:
    - David Stewart – Maintenance Manager
    - Anton Nugent – Housing Manager
  - The re-advertisement of the Finance & Corporate Services Manager.
    - The advertisement to recruit officer, administration and caretaking positions.
- He advised the interviews for Repairs Operatives (Plumber & Joiner) posts were held on 22 February 2024 and appointments were made.

The Committee raised the following queries or questions in relation to the Implementation of the Staff Structure.

- A Committee member asked about progress with staff affected by the review. The Director advised a follow-up consultation meetings had been held and a



process was on-going to align them to roles in the staff structure, which had been assessed by EVH.

- A Committee member welcomed the progress to implement the new staff structure, as it had been a long and comprehensive process.

The Committee noted the content of the report.

### **13. CORRESPONDENCE**

There was no correspondence.

### **14. CONFIDENTIAL BUSINESS**

#### a) Staff salary Increase 2024-25

The Director presented the letter from EVH on the ballot of employers and summarised the main points:

- The challenges with the negotiations process between EVH & Unite the Union
- The factors considered to inform the pay increase
- A recommended one year deal for 2024-25 from 1 April 2024:
  - All salaries increase by 6%
  - Points PA1 to PA6 will increase to £12 per hour
  - The 6% increase will be applied to all allowances on the EVH Salary Structure except HMRC road mileage allowances
- The ballot paper to be completed by the Management Committee.

K. Mollins and B. Hartness left the meeting

The Committee discussed EVH's recommendation and completed the ballot paper, which was signed by the Chairperson.

### **17. ANY OTHER BUSINESS**

#### a) EVH Conference – Dunblane Hydro – 17-19 May 2024

The Director asked for members interested in attending the EVH conference to contact Nikkita. There was provision for upto 3 members to attend this conference

### **18. DATE OF NEXT MEETING**



Management Committee Meeting

- Wednesday 24 April 2024 at 6.30p.m. on the Committee room.

Chairpersons Signature: \_\_\_\_\_

Date: \_\_\_\_\_