

YORKHILL HOUSING ASSOCIATION LTD.

Minutes of Management Committee hybrid meeting held on Thursday 15 May 2025 at 18:00 in The Association's Office and via Zoom

Present: Y Alexis (Chair), M Green, W Docherty, B Hanley, J Wilson

Apologies: M Ralph, N McPherson

In Attendance: T Mallaghan (Chief Executive), G Kennedy (Deputy Chief Executive), G Watson (Finance Manager), J Stirling (Factoring Manager), C Davidson (Governance Assistant, mins)

J Cloherty, Learning and Development Officer (on behalf of SHARE)
J Xu – new member of the Association attending as an observer

Abbreviations:

CE	Chief Executive
DCE	Deputy Chief Executive
FM	Finance Manager
FactM	Factoring Manager
GA	Governance Assistant
ARC	Annual Return on the Charter
FYPF	Five Year Financial Plans

		Action
1.	<u>Welcome and Apologies</u> Attendees were welcomed and apologies were noted. Meeting began at 18:00.	
2.	<u>Declarations of Interest</u> There were no declarations of interest to note.	
3.	<u>Membership Applications and Cancellations</u> Members approved 2 new applications for membership from local residents: XXXXXXXXXX The total membership therefore now stands at 65.	

4. **Minutes of Last Meeting on 10 April 2025**

4.1 - Amendments

No amendments were required.

4.2 – Approval

The minutes were unanimously approved for signing.

4.3 – Matters Arising

Item 6: Policy Reviews – The Chief Executive ('CE') noted that since the last meeting, the Property Services Manager had provided a response to members' queries about some of the content in the recently reviewed Procurement Policy. If members have any further questions, they are welcome to contact the CE who will look to obtain answers.

Item 9: Customer Engagement Strategy – The CE confirmed that the error whereby the draft document stated there would be 4 quarterly newsletters issued had been rectified to state there would be 3 per year.

Item 10: Rent Equalisation – The Deputy Chief Executive ('DCE') advised that the consultation process with residents is likely to begin in late summer/early autumn – this will ensure there is still time to verify that all figures are fully accurate.

Item 11: Chief Executive's Report – The CE noted that this had been incorrectly presented as 'for approval' instead of 'for information', and has been rectified.

5. **Committee Appraisals – presented by J Cloherty (SHARE)**

The Chair welcomed J Cloherty ('JC'), Learning and Development Officer at SHARE, to present on the forthcoming annual appraisal process for Committee members.

JC advised members that the appraisals are an opportunity for them to reflect on their contribution and effectiveness over the past year, and to identify both strengths and possible areas for development.

JC advised that members will be invited to complete an appraisal questionnaire between 16-30 May, which will be followed by an individual interview lasting approximately 1 hour in early June. This will give JC the information needed to build tailored reports and development plans, with final findings from the process to be presented

GA

back to members at the August Committee meeting.

JC emphasised that the appraisal process is intended to be constructive, and members should not feel apprehensive about having to review their contribution or effectiveness. Members were satisfied with the presentation and had no further questions.

The Chair thanked JC for her attendance and input, who will remain for the rest of this evening's meeting as an observer.

6. Summary Report from Services Sub-Committee on 24 April

Members reviewed a summary of discussions at the recent Sub-Committee meeting, the highlight of which was the newly trialled reporting style, whereby members were updated on Housing Management and Property Services performance in terms of how it related to ARC performance.

The DCE noted that he will continue to refine this style of reporting to ensure members find it easier to follow.

The CE also noted that it was not possible to have a summary report of the Governance and Finance Sub-Committee on 8 May ready in time for this meeting, however this will be drafted and circulated very soon.

GA

Despite no summary report from 8 May, the Factoring Manager ('**FactM**') had looked into a query from that meeting regarding public liability insurance arrangements at the Overnewton Centre. The FactM had it confirmed by the Association's insurance broker that appropriate arrangements are in place for the building and its curtilage. Furthermore, inspections of the grounds will be undertaken regularly by the Estate Caretakers to ensure the Association is diligent with regard to its conditions.

7. External Audit Arrangements

The Finance Manager ('**FM**') prefaced this item by noting that the letter of engagement from the Association's external auditors is normally only provided to the Chair for signing, however to boost transparency, all members received a copy for information this year.

The FM guided members through this letter and the Audit Plan, which detailed the audit services to be administered over the summer leading up to the annual accounts being finalised by the end of September.

Following questions from members, the FM clarified that while the Association is a registered charity and is not VAT registered, it must

still pay out VAT on incoming bills it receives.

Members were satisfied with these comprehensive plans, and there were no further questions.

8. **Insurance Renewals**

The FactM advised members that the Association has a multi-year long-term agreement with an insurance provider already. Part of the agreement included a caveat that as long as the Association's premiums were below a certain threshold, then the annual increase would be kept below a specified percentage. This deal has therefore been continued, and the fact that this is a previously agreed multi-year deal meant that this item was presented as 'for information' rather than approval.

Members were satisfied with this, as well as the recommended renewals with existing providers for engineering inspections and cyber packages, among other things.

It was noted that the only insurance deal not included was that of the Caretaker's van, which was not yet due to be renewed until later in the year.

There were no further questions or comments.

9. **ARC Performance**

The DCE had created a draft copy of the Association's ARC statistical and performance data for 2024-25, for submission to the Scottish Housing Regulator, and briefly talked members through some noteworthy indicators:

- Overall it has been a good year with some excellent performance figures in areas such as average re-let times, reduction of arrears figures and Factoring customer satisfaction;
- Resident satisfaction with the Association keeping them informed and providing opportunities to participate are still relatively high, but have further room for improvement;
- The % of former tenant arrears written off may seem rather high, however the Association only writes off debts that are deemed unrecoverable and that recoverable arrears are generally handled well.

One member was particularly complimentary of these figures, and congratulated the Association on achieving such good performance figures.

Members approved the draft ARC return for regulatory submission.

10. Five Year Financial Plans

The FM guided member through some of the key highlights in the draft Five Year Financial Plans ('FYFP'), for submission to the Scottish Housing Regulator, namely:

- While rents for 2025-26 were increased by 3.5%, it is currently assumed to be Consumer Price Index +1% in the following years. Consultation for the rent equalisation process has not begun yet, so additional income from this has not been factored into the plans at this time;
- Operating costs will fluctuate over the 5 years in line with staff, overhead and maintenance costs;
- Payments towards the Triodos loan will continue, however interest rates may change in 2028 when the fixed-rate agreement ends;
- A net surplus is planned in each year, building up to [REDACTED] in year 5;
- There are no decarbonisation costs built in as this is still currently such an unknown factor. Furthermore, potential development costs have been excluded aside from some consultant fees in year 1;
- It is currently expected that at the end of Year 5 there will be a cash balance of [REDACTED], and reserves of [REDACTED].

There were no questions, and members approved the draft FYFP for submission.

11. Chief Executive's Report

Report prepared by the CE to provide members with an update on the latest general situation both within a wider local and national housing context, as well as with the Association itself. He welcomed members to discuss or ask about any points within the report, but also wished to address the following points in the report:

Net Zero – The Labour government continues to come under continued criticism for its drive towards net zero solutions despite the economic effects this could have. SFHA have produced a report on the costs and lack of funding to meet targets, and the Scottish government is being pressurised to pass the Heat in Buildings Bill soon by organisations who have set aside money and resources to meet requirements.

[REDACTED]
[REDACTED]

[REDACTED]

There were no further discussion points, and members noted the contents of the report.

12. **AOCB**

Acquisitions - The FactM provided an update on a Compulsory Purchase Order flat in the area should be in the Association's possession in the coming weeks. Unlike some previous acquisitions, no funding towards repairs will be received, meaning it will take some time and money to get the flat up to lettable standard. It was also noted that this flat must be allocated as a Section 5.

Recruitment – The FactM advised that the Factoring Assistant has obtained a promoted post elsewhere, and a job advert is live for a replacement assistant until 4 June.

Awards – The FactM updated that the Association had been shortlisted for 'Excellence in Property Management' at April SHARE Awards, however did not win. Nonetheless, it was excellent to be nominated and provided useful experience in applying for awards in future.

Committee Update – The Chair informed members that G Mattu had unfortunately resigned from the Committee. Members noted his contribution during his time volunteering, and wished him well.

Yorkhill Gala Day – The FM advised that N McPherson has been successful in securing funding for a Gala Day in the area. The FM will see whether there are any Association staff who may be keen to assist on the day, and will look into whether a sum could be donated towards the day. Updates will be provided once available.

FM

No further business was discussed. The Chair thanked everyone for their attendance and input, and the meeting closed at 19:00.

Date and time of next meeting: Thu 12 June 2025 at 18:00.

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Signed as a Correct Document

..... Chairperson