

MANAGEMENT COMMITTEE MEETING

Tuesday, 25th March 2025 6:30 pm

Hybrid meeting held at the BOILER HOUSE at 146 Drip Road Stirling and Via Microsoft Teams | Management Committee

Attendees

<p>Present</p> <p>Andrea Mina (AM) Callum Wynd (CW) Elaine Rosie (ER) Hazel Robertson (HR) Jillian Fearnside (JF) John Jenkins (JJ) Kerray Dawson (KD)</p> <p>By Teams</p> <p>Andrea Finkel-Gates (AFG) - <i>Chair</i> Priscilla Maramba (PM) Cllr David Wilson (DW)</p>	<p>In attendance</p> <p>Sharon Brady-Wardrope (SBW) - <i>Director</i> Garry Savage (GS) – <i>Head of Housing Services</i> Paul Fraser (PF) - <i>Senior Property Services Officer</i> Shona MacLeod (SM) - <i>Finance Officer</i> Samantha Buggy (SB) - <i>Head of Corporate Services</i></p> <p>Callum MacDougall (CM) – <i>Minutes</i></p>
<p>Apologies</p> <p>Abira Sarwar (AS) Ann Dickson (AD) – <i>Joint Vice Chair</i> Kenny Hutton (KH) - <i>Joint Vice Chair</i></p>	<p>*Comment made on Decision Time (DT)</p>

1. Chair's Statement

Purpose - For Information

The Chair welcomed all the committee and staff to the meeting.

2. Apologies

Purpose - For Information

Abira Sarwar

Ann Dickson

3. Declaration of Interest

Purpose - For Information

None.

4.1 Draft Minute of Management - 25th February 2025

Purpose - For Information

There were no corrections to the minutes noted on Decision Time (DT), so these minutes were approved as an accurate record of the meeting.

Decision: Approved

4.2 Unconfirmed Staffing Sub Committee - 18th March 2025 - DEFER TO MAY 2025 MEETING

Purpose - For Information

Deferred to the next MC meeting in May.

5.1 Referrals from Staffing Sub Committee:

Purpose - For Information

5.1.1 SSC - 7.1.1 Serious Complaints or Grievance Against Director Policy

Purpose - For Information

The Chair highlighted that comments had been made and responded to on DT regarding this referral and asked the committee if anyone had anything further to add.

As there was no further questions at this time, the MC noted the referral from the Staffing Sub Committee (SSC) regarding the Serious Complaints or Grievance Against Director Policy as this referral was for information only.

Decision: Noted

5.1.2 SSC - 7.1.2 Dignity at Work Policy

Purpose - For Information

The Chair highlighted that a comment had been made and responded to on DT regarding this referral and asked the committee if anyone had anything further to add.

*HR suggested that for consistency, in relation to agency workers and consultants being encouraged to report sexual harassment, should we include contractors as well as we have done this elsewhere already. SB noted this and said that we will include it.

DW asked where does the Dignity at Work Policy tie into our Grievance Policy. SBW highlighted where this is found and that we have this included already.

As there was no further questions at this time, the MC noted the referral from the SSC regarding the Dignity at Work Policy as this referral was for information only.

Decision: Noted

5.1.3 SSC - 9.1 Learning and Development Policy

Purpose - For Information

The Chair highlighted that comments had been made and responded to on DT regarding this referral and asked the committee if anyone had anything further to add.

As there was no further questions at this time, the MC noted the referral from the SSC regarding the Learning and Development Policy as this referral was for information only.

Decision: Noted

5.2 Matters Arising from A&R meeting

AFG mentioned that it was discussed that the Audit & Risk Sub Committee (ARSC) should be assuring themselves of their effectiveness. It was felt that more clarity was needed around this question so the MC were asked to discuss and recommend follow up actions where required.

JJ provided a little more clarity around this as it had been a previous question raised by himself that brought about this discussion. JJ highlighted the example of having Asset Management now and should this now sit within the remit of the DSC. Should we perhaps look at the remits for all the Sub committees as a refresher exercise, which would only provide further clarity around the remits. SBW mentioned that the work done around the restructuring of the delegated authority will help provide some additional clarity on this and clearly highlight the remits for each sub committee moving forward.

JJ suggested whether it would be a good idea to have an annual or biannual review of the sub committees and their remits to help keep us up to date as much as possible. SBW noted that it's good to do it annually and tie it in with the annual work plans when that is reviewed.

As there was nothing further questions at this time, the MC noted these matters arising.

Decision: Noted

6.1 Internal Audit Tender - Verbal Update

Purpose - For Information

SB provided this verbal report which was to inform the MC that the Internal Audit Tender is now out to Public Contract Scotland (PCS).

As there was no further questions at this time, the MC noted this verbal report as this was for information only.

Decision: Noted

6.2 Revised Authorised Signatories

Purpose - For Approval

The Chair highlighted that comments had been made and responded to on DT regarding this report and asked the committee if anyone had anything further to add.

SM presented this report which was to provide the MC with a revised list of authorised signatories for banking and loan accounts. The committee were asked to discuss and approve the revised authorises signatories list.

*HR asked if there is an implication for Finance in respect of delays to loan drawdown. SM explained that there shouldn't be as there are currently 5 signatories, we have lost 1 (Head of Tenant Services) but once approved, we will have gained an additional signatory with the Head of Assets post.

SM added that due to changes to the structure of our Senior Management Team (SMT), we will need to review the previous forms and obtain new signatures from everyone related.

As there was no further questions at this time, the MC approved the following posts as signatories for Nationwide Building Society, CAF Bank, Royal Bank of Scotland, Bank of Scotland, Scottish Building Society and Virgin Money:

- Andrea Finkel-Gates, Chairperson
- Ann Dickson, Vice-Chairperson,
- Kenny Hutton, Vice-Chairperson
- Sharon Brady-Wardrope, Director/Secretary
- Samantha Buggy, Head of Corporate Services
- Garry Savage, Head of Housing
- Kevin Urbanowicz, Head of Assets and Development

Decision: Approved

7.1 30-Year Budget Projections - PART TO FOLLOW VIA EMAIL

Purpose - For Approval

SM presented this report which was to provide the MC with the 30 year Financial Projections. The MC were recommended to consider and discuss the contents of the final 30 year projections and approve projections for 2025-2054.

SM gave a brief overview and highlighted some of the main points from the report.

SBW added that there is no significant changes to what MC had already seen and noted that fuel poverty is one of our main driving forces for a better future along with rent affordability.

*AFG asked if she was correct in thinking that there was a cap on what the year 2 and year 3 pay award can be and if so, is the year 2 and 3 budget based on the cap amount. SM mentioned that there is a cap for year 2 and year 3, however the projections are based on our assumptions of Consumer Price Index (CPI) at 2.75% in year 2 and 2% in year 3, plus the 1.5%. SBW also added that if CPI exceeds the cap or drops below the bottom level it will go back to negotiations.

As there was no further questions at this time, the MC approved this report as this was for approval.

Decision: Approved

7.2 Insurance Renewal - Verbal Update

Purpose - For Approval

SB provided this verbal report which was to inform the MC of the details pertaining to our Insurance Renewal. SB noted that the renewal paperwork had just come in and we are less than last year, which is very positive news. There is a meeting scheduled with Gallagher's for this coming Thursday to discuss things further.

AFG asked how many insurance companies were on the market. SB noted that it was about 3 overall.

As there was no further questions at this time, the MC approved this verbal report as this was for approval.

Decision: Approved

7.3 Close Cleaning Tender

Purpose - For Approval

The Chair highlighted that comments had been made and responded to on DT regarding this report and asked the committee if anyone had anything further to add.

PF presented this report which was to provide the MC with the outcome of the close cleaning

tender. It was recommended that the MC approve SG Pro Cleaning Ltd (SG Pro) as the preferred close cleaning contractor for 2025-2026 with the possibility to extend a further 2 years on a +1 and +1 basis.

PF highlighted that the result of the tender exercise shows that SG Pro are the most economic contractors and are our current contractor until 31 March 2025. By awarding the close cleaning contract to SG Pro, this would allow them to continue the close cleaning seamlessly.

PF explained that it is our ambition to work with our Strathfor partners to seek alternative ways to provide for our close cleaning and landscape maintenance, which is why we have restricted the contract to the +1 and +1. If this had been a 3 year contract we may have seen a slightly more positive tender cost from the incumbent contractor.

*KD noted that although it's a small budget to remove from cyclical, what are the proposed items to cut doing and will this have a detrimental effect on the property maintenance. PF explained that savings can be made within the cyclical, such as the Electrical Installation Condition Report (EICR) contract or the painter work contract. We apportion a cost per property across the various property types and for EICR testing and some properties will pass at the basic test cost. In terms of savings from the painter work contract there are provisional sums built in that may or may not be used.

*KD was unaware if we get requests for emergency deep cleans for example blood spillage etc. but does this tender include this type of thing as it only states fortnightly wash downs and windows etc. I.e. general maintenance. PF highlighted that we hardly get any requests to clean body fluids from a close. Within the tender costs submitted there is an item costs for close deep cleans and void cleans should we need to use them. If a close was found to require blood cleaned this would be issued under a separate job order and coded to estates management. KD thanked PF for clarifying this.

*HR mentioned that if we are satisfied that SG PRO Cleaning Ltd will perform well based on previous satisfactory performance and they represent value for money, I'm happy their quote can be accepted but wanted to understand why there is such a big difference between them and the most expensive quote i.e., almost 40% but there's only a 6.5% difference between the middle company and the most expensive one. SBW explained that there is on average 4.5% of a difference in the rates in most areas, however, Aquaklenze and Stirling Community Enterprise (SCE) have significantly higher rates for different closes. Both have done this work in the past but they have not worked for Forth Housing in 5 years. These closes are priced consistently with SG PRO Cleaning Ltd at the same average rate.

JJ and AM both noted that the main point is if the tenants are happy with the current service as we need to maintain our tenant's satisfaction as much as possible.

As there was no further questions at this time, the MC approved this report as this was for approval.

Decision: Approved

7.4 Write Off Report

Purpose - For Approval

GS presented this report which was to provide the MC with the proposal to write off former tenant rent arrears, credits, and rechargeable repair debts. It was recommended that the MC approve the write off of the appended accounts.

GS mentioned that members are asked to note that an amendment has been made to the write off total amount for Former Tenant Rent Arrears that had been reported in the Write Off Report to the Audit and Risk Sub-Committee on 11 February 2025. This amendment has been made to correct errors that were identified following a further review of the cases and calculated write off amount.

GS highlighted that the balances are deemed to be unrecoverable debt or un-refundable credits and the Association has made all attempts to recover / refund.

*AM asked if raising a summary cause action using the last known address has been reviewed as an option - as a decree can still be granted in absence. Does not guarantee payment but secures a court order that lasts for 20 years and can be enforced when debtor resurfaces. SM noted that Legal action is normally only pursued where it is knowing the individual is in employment or likely to be in employment in the future as we can only arrest wages, not benefits. In this particular case, it is unlikely the former tenant will enter employment.

*HR asked, in relation to appendix 7.4 (2) - case number 983901, if we are able to pursue this through Stirling Council (SC) or would it cost us more to do that and therefore not worthwhile. GS explained that the housing benefit overpayment in this case resulted from actions / decisions taken by the former tenants (despite advice provided by Association team members), and was required to be paid back to SC. The likelihood of recovering the debt is very low given our knowledge of the former tenants' circumstances.

SBW noted that when it comes to recharges, we are asking for payment upfront which should hopefully help with reducing the amount of recharge payments. JJ added that the Annual Tenant Visits (ATVs) should help with identifying this and hopefully support this also.

As there was no further questions at this time, the MC approved this report as this was for approval.

Decision: Approved

8.1 Policy Review

8.1.1 Anti-Social Behaviour Policy - Deferred to May MC meeting

Deferred to the May MC meeting to allow for tenant consultation.

8.2 Business Plan 2024/25 End of Year Review

Purpose - For Approval

The Chair highlighted that comments had been made and responded to on DT regarding this report and asked the committee if anyone had anything further to add.

SBW presented this report which was to provide the MC with the final year update on progress with our Business Delivery Plan for 2024/25. It is recommended that the MC approve the progress on the business objectives and note the update given on the work still to be achieved that will be carried into our delivery plan for 2025/26.

SBW gave a brief overview of the report, highlighting some of the key points within the report.

*JJ asked, in relation to obtaining external grant funding to support activities 'wherever possible', are we able to do more in this area. Extensive funding sources available for charities working with disadvantaged groups. Do we have the resources to work up appropriate applications on behalf of our tenants and the potential for joint application with other local partners. SBW mentioned that we are doing a lot in this area which is being managed by income max and tenancy sustainment and we are looking at a joint initiative with SC/ Rural Stirling Housing Association (RSHA). The split in the head of service posts will allow more focus to support this further.

*JJ asked if we have plans for progressing the next stage of the equality data collection, in light of this milestone noted within the appendix 8.2 (1) - page 7. SBW highlighted that we have a 'push' of surveys planned for April 2025 and then again in October. All new tenants are asked to complete at sign up if not already complete as applicants and we actively encourage completion during Annual Tenant Visits (ATV's).

*JJ asked if there will be a process put in place for routine annual inspections of sprinkler systems in our tenant's homes. SBW agreed and added that we are currently looking at this for Croftside and are awaiting information from the contractor.

*JJ enquired whether we have to put in place routine checks for communal electric vehicle charging points in our new developments. SBW mentioned that, similar to the sprinkler systems, we are awaiting information from the contractor on the maintenance element for these which will allow us to plan these in but also to develop the appropriate rent points.

*JJ suggested adding 'and improved upon, where circumstances and funding permits' to the objective 'Planned maintenance projections and SHQS compliance to be maintained' in appendix 8.2 (1) - page 14. SBW agreed on amendment and explained that we recently reviewed the kitchen failures but due to construction/ layout there is no cost effective way to increase capacity of the kitchens space at this time.

*AFG asked if, which is probably something for the new Head of Assets, should we be considering our net zero journey in two halves - our retrofit (need more certainty on this before any real action can take place) but also our development programme - could we be doing more to build net zero homes. SBW stated that yes, it should be split into two. We have recently looked at costs in relation to improving the standard towards passivhaus (known as Passive House) however the impact on private finance levels was too high for us at this time.

JJ asked about the visits and equalities data information and how we are using this. SBW noted that we are having another big push for this in April and once we get the data returned, we can put a report together to show how statistically robust we are in regards this information.

ER highlighted how good our percentage on Myforth is for this.

SBW noted information on IT drop in sessions.

As there was no further questions at this time, the MC approved this report as this was for approval.

Decision: Approved

8.3 Business Plan 2025/2030 – Deferred to May MC meeting

Purpose - For Information

Deferred to MC in May.

8.4 Asset Management Strategy – Asset Performance

Purpose - For Information

The Chair highlighted that comments had been made and responded to on DT regarding this report and asked the committee if anyone had anything further to add.

PF presented this report which was to provide the MC with information on how our developments perform in terms of finance, voids, and neighbourhood satisfaction. It is recommended that the committee note the asset performance and comment on amendments required for inclusion in the asset management strategy.

PF noted that this data will be pivotal in shaping the new Asset Management Strategy which will form part of the new Business Strategy 2025-2030 and can provide a quick view of our asset performance as of 2024.

PF added that now we have a base understanding of how our stock is performing, this will be used to conduct further analysis of the reasons behind the performance to allow us to create an action plan to tackle an area of poorer performance. This will be used as part of our asset management strategy.

*JJ asked if we could clarify whether it's a 1.2% inflation increase or 1.2% increase beyond inflation. SBW explained this is as per the 30 years which is CPI plus 1% for the years identified then CPI only (2.75 CPI for year 2 and 2% CPI from year 3 onwards).

*JJ asked in relation to the Outputs Matrix Table, are there potential implications for future investment decisions. SBW highlighted that there are funds available as part of the Mortgage to Rent (MTR) scheme, however, when this was purchased the extent of the inspection at the time has not been robust enough.

*JJ asked if we can assume that these higher costs are not being fully reflected in the lease agreement rents with the organisations involved and if there's potential to increase rents at next periodic review. SBW mentioned that some of these are not leased and are subject to 'normal' rents. These do not have any provision in the rent for additional costs/harder wear which will need to be considered in the rent structure review.

*JJ indicated, in regard to item 7.1 within the Asset Performance Report, that this needs to be a routine exercise regularly carried out by staff and reported through the DSC to ensure that we understand why developments are underperforming and to ensure that this information impacts on our future investment decisions. AFG agreed with this comment, adding that this needs to be a routine exercise. AFG also asked if this is carried out across all stock and not just new Developments. If so, would this be covered under the Terms of Reference (ToR) of the DSC. SBW explained that the asset performance review is something that we would do every 3 years at this depth (following the cycle of Stock Condition Surveys (SCS) over a 3 - 5 year period and the Tenant Satisfaction Survey every 3 yrs) however, a lighter touch can be done more frequently.

*KD enquired what the proposed timescales for the review are to understand what the potential issues are for high voids and neighbourhood issues. PF mentioned that although the void numbers were counted over a 4 year period, we would look to analyse the type of allocations and existing surveys to see if there are any trends to help us understand the high void turn round. We would be looking to carry out analyses in the first quarter including issuing a mini Tenants Satisfaction survey.

SBW explained a little further the tool used to collate this data and how it helped create the matrix. This will be useful for pulling specific information in the future.

SBW praised PF for the amount of hard work and level of detail that was put into this and how well presented all this information is for the committee.

JJ suggested that we could refine this further to help collate information based on specific villages in order to help shape future investment decisions. PF noted this and will investigate.

As there was no further questions at this time, the MC noted this report as this was for information only.

Decision: Noted

9.1 Directors Report - IF REQUIRED

Purpose - For Information

Not Required.

9.2 Notifiable Events

Purpose - For Approval

The Chair highlighted that comments had been made and responded to on DT regarding this report and asked the committee if anyone had anything further to add.

SBW presented this report which was to provide the MC with an update on current notifiable events, to inform the committee of any events closed in the period or new notifiable events to comply with our obligations with the Scottish Housing Regulator (SHR). The committee were asked to note the update provided on the current notifiable events, approve the closure of NE Ref 31013 and discuss any further actions to be taken.

SBW noted that a joint meeting was held with Robertson Partnership Homes (RPH) and Fairhurst (Independent Engineers) to review the points that are disputed to see if a resolution can be agreed. Following this meeting there still remains a number of outstanding questions which Fairhurst will be issuing a final position report on.

*JJ asked if we have shared all of the engineering reports with the Scottish Government (SG). SBW said that all except the Fairhurst report has been shared but this will be done following the next MC meeting.

As there was no further questions at this time, the MC approved this report as this was for approval.

Decision: Approved

9.3 Delegated Authority Review

Purpose - For Approval

The Chair highlighted that comments had been made and responded to on DT regarding this report and asked the committee if anyone had anything further to add.

SB presented this report which was to provide the MC with a draft Delegated Authority, outlining the levels of responsibility for Forth's Management Committee and Sub Committees. The MC were asked to review, discuss and agree to the proposed changes to Forth's Scheme of Delegated Authority.

~ There was a small discussion held around the potential name change for the Development Sub Committee. There was no official decision made at this point. ~

SBW mentioned that we are also investigating if we can add a 'discussions' option on DT for the meeting agenda items.

*AFG asked where the Staffing Sub Committee (SSC) fits with the implementation of the process for the investigation of a serious complaint or grievance against the Senior Officer. SB noted that this could be moved to the Sub Group. SBW added that it would not be the full SSC that get involved as the policy states that it would be the Chair plus 2 members of the SSC that would be required. So yes, delegated to the SSC but not full sub to hear the case.

As there was no further questions at this time, the MC approved this report as this was for approval.

Decision: Approved

9.4 Scottish Housing Regulator Engagement Plan April 2025 - IF AVAILABLE

Purpose - For Information

SBW highlighted that as of right now, we are compliant with the regulator.

The committee noted this.

Decision: Noted

10. Membership - None.

Purpose - For Approval

None.

11. Correspondence - None.

Purpose - For Information

None.

12. Health & Safety Update

Purpose - For Information

The Chair highlighted that comments had been made and responded to on DT regarding this report and asked the committee if anyone had anything further to add.

PF presented this report which was to provide the MC with a Health & Safety update. The paper will provide the Committee with assurance that we consider incidents or accidents at work and develop lessons learned to inform improvements to safeguard the tenants and staff.

As there was no further questions at this time, the MC noted this report as this was for information only.

Decision: Noted

13. AOCB – Pay Negotiations Verbal Update

Purpose - For Information

SBW updated the MC of the pay negotiations, highlighting the increases and new pay structure for staff.

As there was no further questions at this time, the MC noted this report as this was for information only.

Decision: Noted

14. Date of Next Meeting - 27th of May 2025

The date for the next Management Committee meeting on Tuesday the 27th of May 2025 was approved. The Chair thanked everyone for their attendance this evening.