

**MINUTE OF GWAH MANAGEMENT COMMITTEE MEETING HELD ON TUESDAY 3 DECEMBER 2024
AT 6:00 PM, HYBRID MEETING VIA VIDEO CONFERENCE AND IN GWAH OFFICES, 5 ROYAL CRESCENT,
GLASGOW**

PRESENT:

Nina MacNeil¹
Surjit Chowdhary
Rowan Evenstar
Issie Gracie (Chairperson)
Nicola Adams
Joginder Makar
Amy Robertson¹
Billy Robertson
Ekpe Ukpe
Debbie van Pomeran Reilly¹

ATTENDING:

Elaine Travers, Chief Executive
Iain Nicholl, Corporate Director
Jen Barrow, Services Director²

APOLOGIES:

Anila Ali
Yushin Toda

LEAVE OF ABSENCE:

None / name

OBSERVERS:

None / name

Pre MC Training: Financial Ratios/Covenants, lead by Iain Nicholl, Corporate Director.

WELCOME

- 1.0** The Chairperson introduced and welcomed MCMs to the meeting and confirmed the order of business. Apologies were noted, and a three-month leave of absence was granted for Y Toda. The general interests of Tenant Members, and GWEn service users, along with the specific interests of E Travers and A Ali as GWEn Board Members were noted. The Chairperson reminded Members of the Code of Conduct and meeting etiquette, specifically that questions are directed through the Chair; that discussions are professional and constructive; and that decisions are taken in the best interests of tenants and service users. Members were mindful of their responsibilities as Trustees; accordingly, the Secretary confirmed it was appropriate that Members did not withdraw from the meeting.

CORPORATE

2.0 Minutes

2.1 Management Committee Meeting: 5 November 2024

2.1.1 Adoption of Minute

In response to D Van Pomeran Reilly's commentary, MCMs agreed to withdraw the recording of a post meeting "undeclared conflict of interest", accepting the MCM's intention was to raise a general rather than specific point during the meeting³. Aligned to this, the MCM was again encouraged to liaise with staff during the consultation process, with note that there would be further opportunity for discussion at MC level once the consultation had concluded. Subject to this amendment, the minute of the meeting was accepted unanimously as a correct record, proposed by N Adams and seconded by J Makar.

¹ On-line

² Item 1.0-2.1 and 5.0

³ Item 5.2 Consumer Panel Outcome: Concierge Service

- 2.1.2 Matters Arising
Item 4.2 ARC (mid-year) performance report – GDPR initiative
Matter deferred to next meeting for clarification.
- 2.2 Audit Sub Committee Meeting: 19 November 2024**
- 2.2.1 Adoption of Minute
The minute of the meeting was accepted unanimously as a correct record, proposed by B Robertson and seconded by N MacNeill.
- 2.2.2 Matters Arising:
Item 3.2 External Auditor Management Letter: legal advice
Matter deferred to next meeting pending solicitor's response.
Item 3.3 H&S Compliance: LLSM–CWST⁴ Invoices/Technical Certificates
MCMs noted that information had been received with the invoices to confirm completion of the works, and that procedures had since been enhanced to ensure receipt of technical certificates also, prior to payment. It was noted that the framework provider, Procurement for Housing, was continuing to support GWhA to obtain the relevant certificates.
Item 6.1 Staff/Committee (Summer) Social Event
MCMs supported the rescheduling of the staff/committee social, with a date to be confirmed for an event to take place after the last meeting of the committee schedule.
- 2.2 MC Action Plan Compliance**
Report No.1 was considered and progress and compliance acknowledged.
- 2.2.1 Dover Street contract compliance
MCMs noted a meeting had been scheduled with the Project Managers (Langmuir and Hay) following receipt of correspondence from the contractor on 18/11/24 setting out a position in relation to the delayed handover of the project. Alert to the risk profile, MCMs agreed an additional MC meeting for week beginning 13/01/25 to facilitate discussion on a way forward.
- 3.0 Governance**
- 3.1 Execution Of Documents
There were none
- 3.2 Membership Applications
There were none
- 3.3 Registers: Compliance Reporting
Report No.3 was considered and learning from the recent data breach was accepted as appropriate and proportionate. Additionally, MCMs were alerted to the recent identification of two expired CP12 certificates (Annual Gas Servicing) with confirmation of reporting to the SHR (28/11/24) as a Notifiable Event (Ref 31151), and with access arrangements prioritised whilst the context to this non-compliance is investigated. Further reporting to the MC meeting 21/01/25 on this, and other live NEs was confirmed.
- 3.4 Review Day Evaluation & Corp Plan Principles
MCMs considered Report No. 4, noting strong and consistent strategic performance in another challenging year; agreeing unanimously an enjoyable and informative event; and confirming a preference for a similar format for 2025, subject to exigencies at the time. The risk session was considered valuable in setting out principles for further developing the association's risk appetite and for a review of the risk strategy generally; and the enterprise and growth session in terms of exploring social enterprise in the context of the governance structure. MCMs recognised another busy year ahead, with ongoing focus on "repairs; investment and customer services" for the purposes of corporate planning, and with acknowledgment over capacity for change in the context of current internal and external challenges.

⁴ Landlord Safety Manual – Cold Water Storage Tanks

- 3.5 Gov Strategy: MCM Planning and Support Policy – Appraisals 2025
MCMs considered Report No.5, agreeing to retain the current (in-house) format for appraisals, and confirming a provisional date of week beginning 10/02/25 for meetings; ensuring compliance with Standard 6 of the Regulatory Standards of Governance and Financial Management: “*the governing body and senior officers have the skills and knowledge that they need to be effective.*” MCMs noted Office Bearer input to the Chair and CEO appraisals; and that the Chairperson conducts the latter, with summary reporting to the MC meeting April. MCM request for a more user-friendly appraisal template was acknowledged.
- 3.6 Communications Strategy Compliance / Review
MCMs considered Report No.6 acknowledging performance (in the context of the agreed review of RAG⁵ progress monitoring and reporting) and with assurance that the items flagged “red” were not high risk. The revised timescales for outstanding strategy actions and initiatives were agreed, with confirmation of current testing of tablets for MCMs, and with assurance that paper copies of committee papers would continue to be available on request.
- 3.7 Social Media Strategy Compliance and Review
MCMs considered Report No. 7 noting performance and trends and agreeing updated timescales for progressing outstanding actions and initiatives. MCM advice regarding improving accessibility of online information (from an equalities perspective) was noted, including plans for team training.
- 3.8 SSC Compliance Report (mid-year)
MCMs considered Report No. 8, noting the summary of business and acknowledging mid-year compliance against the 2024/25 Plan.
- 3.9 Code of Conduct
MCMs considered Report No. 9, approving the recent SFHA updates to both the Code of Conduct and the Protocol for Managing an alleged/suspected breach of the Code. It was confirmed that the updated Declaration would now be issued for signature, with a request for this to be returned to the office at the earliest opportunity to ensure ongoing regulatory compliance.
- 3.10 Health & Safety Compliance: Mid-yr
MCMs considered Report No. 10, noting performance and actions in context of MCM statutory responsibility for H&S. Enhanced compliance monitoring to prevent recurrence of slippage against targets was acknowledged, and a review of the “housekeeping inspection” actual performance was flagged for review (to reflect a missed quarterly inspection c June 24).
- 3.11 GCC programme letter
MCMs considered Report No.11, confirming delegated authority to the CEO to accept the offer of grant for £317k for 2024/25 for Block A (priority) projects.
- 3.11.1 Fair Work First (FWF) Statement
MCMs considered Report No.12, agreeing the proposed FWF Statement endorsing the principles of the Scottish Government’s FWF Policy promoting an inclusive working environment and practices that drive high quality and fair work criteria. In response to MCM queries it was confirmed that whilst FWF practices are not compulsory for agents (contractors / consultants etc) appointed by GWHA, there is provision within procurement, where appropriate, to transparently acknowledge good practice in this area.
- 3.12 Donations Policy
MCMs considered Report No. 13, agreeing the proposed amendment to the policy clarifying the position insofar as donations incoming.
- 4.0 Finance**
- 4.1 GW Management Accounts to 30/09/24
MCMs considered Report No. 14, approving unanimously the Management Accounts in the context of ongoing market volatility; noting an unexpected positive outturn largely due to lower levels of spend on planned maintenance, with projects in progress although unlikely to fully align with the budget towards

⁵ red/amber/green

the year end. Property maintenance spend was noted to exceed the budget, with an expectation that this will be alleviated once the new contract (rates) is implemented and pending review of void property arrangements. Likewise common electricity charges, and office heat and light (£18.1k v budgeted £10.5k) with plans for more regular meter readings to ensure costs reflects usage. The strong financial position, fully cashed backed assets, and lender covenant compliance were all acknowledged, with confirmation of ongoing close monitoring of spend.

4.2 GWEn Management Accounts to 30/09/24

MCMs considered Report No. 15, noting performance for the period largely in line with the budget, with the unbudgeted donation increasing the projected deficit at this point by £33.5k. Continued significant legal fees and the suspension of the late payment penalty were acknowledged. The under-estimate in property insurance costs and underspend in planned maintenance (including lack of support from homeowners for stonework and cyclical close painting) were acknowledged as well as the corresponding income. MCM comment regarding escalating property insurance costs was acknowledged with note to a constrained market, significant premium increases and increasing policy excesses in recent years; and with confirmation of plans for reprocurement of the policy around February 2025.

4.3 Debt Recovery Report

MCMs considered Report No. 16, noting most former arrears (86%) were attributable to five tenancies recovered for non-payment of rent; and accepting the write-back of rechargeable repairs to reactive maintenance spend, pending review of the policy and processes prior to year end.

SERVICES

5.0 Services

5.1 Rent & Service charge Policy review

Report No. 17 was considered, with MCMs aware of the challenges of reaching an acceptable balance between the rent policy principles of affordability, comparability and costs amid ongoing pressures on household incomes from economic uncertainty and fiscal austerity; and from new and heightened risks for our organisation around escalating costs generally, as well as from growing statutory and regulatory obligations, pressurised public sector budgets, and increasing expectations and aspirations of customers.

The 4.9% proposal for 2025/26 was presented in context to Business Plan options, with note to predictions for increasing inflation⁶ in light of the recently announced changes to Employer National Insurance obligations for GWHA and suppliers alike; and with alert to the longer-term impact of continuing high rates of spend on the association's cash-flow. In terms of affordability, MCMs noted challenges in obtaining timely data from the SFHA this year; and welcomed the alternative proactive collaboration with the Scottish Housing Network, and the resulting independent report confirming that GW current rents are within the parameters set at the outset of the rent restructuring initiative, namely that a minimum 80% of rents achieved the 30% income to rent ratio. Reviewing the comparability data, it was noted that GW average rents are higher than those of some local RSLs, albeit the association's 5-year average increase was lower than the averages for "All RSLs" and "All Scotland", indicating a trend towards increasing rents across the sector.

Reflecting on the information available, MCMs queried the business plan options involving a rent proposal of less than 4.9%, however, with mounting pressure on the cost of delivering ambitious investment plans, and with concessions made over the last few years insofar as the variance from CPI, MCMs were cautioned that this would be a high-risk strategy for the association. That said, and mindful of the affordability and comparability data, MCMs recognised there was some scope to help mitigate the impact of the rent review on tenants with under-target rents through ongoing suspension of the rent restructuring programme, and this was agreed alongside a range of sustainment measures to support tenants generally, including welfare benefits advice; financial support via the Pyramid in Anderston (food

⁶ 2.3% October 2024

parcels); referrals to the fuel bank foundation (crisis energy payments); and festive payments to low-income households (in lieu of the previous Cash for Kids initiative).

With MCMs in agreement that the 4.9% proposal represented, in difficult circumstances, a reasonable balance across the policy factors, the discussion progressed to the consultation process, with confirmation that the rent information leaflet would be issued with the upcoming newsletter, and that a range of measures were available for response including tear-off slip; survey monkey; proactive telephone contact with tenants and the ATC in January. An evaluation of the ATC, and feedback from the rent consultation would then be presented to the MC meeting on 21/01/25, and the rent review decision implemented from 28/03/25 following the issue of notices (February) via royal mail, pending alternative advice insofar as the means of notification.

Moving to service charges, MCMs were aware that these are set separately from rents and that the reconciliation of actual and projected costs and charges is currently underway to ensure sufficient provision for 2025/26, pending the retendering of the main contracts (stair/communal cleaning and back-court/garden maintenance) in Q4/Q1. MCMs noted that further information on projected charges for 2025/26 would be presented to the MC meeting 21/01/25 and included within the annual review letters issued to tenants in February.

OTHER BUSINESS

6.0 Any Other Urgent Business

There was none.

7.0 Items For Future Agendas

Human Rights Act: Compliance (Feb 2025)

8.0 Date Of Next Meeting

Services – 14 January 2025 (Dover Street Contract)

Services / Tech – 21 January 2025

CLOSE