Abronhill Housing Association

Meeting of the Management Committee held on Thursday 15th May 2025 18:00hrs at Abronhill Housing Association's Office

Minutes

Present:	AM Thomson	I Smith	A Peden
	R Russell	C Docherty	
In Attendance:	A Murphy	P Long , FMD	A Bell (minutes)

	Agenda Item	Action
1.	**Apologies** Apologies were received from three committee members	
2.	**Chairperson's Welcome** The Chairperson welcomed attendee's and opened the meeting.	
3.	**Declaration of Interests/Gift & Hospitality** There were no declarations made.	
4.	**3.1 Approval of Minutes from meeting of 27th March 2025** Minutes were approved as accurate by Committee. **3.2 Decision/Approval List from 27th March 2025** Venue for this meeting changed from Muirfield Centre. Our consultants and finance agents are using inflationary costings as recognised by Scottish Housing Regulator. Our contractor used costings from real time procurements. **3.3 Matters Arising** There were no issues outstanding.	
5.	**External Agencies/Staff Invite** The finance agent from FMD was in attendance to present the interim Management Accounts for up to 31st March 2025. Due to FMD being an external guest it was agreed that Item	

	8.1 through to 8.3 would be tabled out of sequence to allow FMD an earlier departure.	
6.	**Director & Governance Report** **6.1 Directors Report Matters Covered** The Director presented her report updating committee on matters of Governance, Staffing, Freedom of Information Requests and any escalated complaints. There are two new membership applications pending discussion in AOCB. Correspondence was discussed with notice of available SFHA Finance training as well as the upcoming SFHA conference where the First Minister is slated to speak. The report was approved by Committee. **6.2 Report on ARC submission** Committee were informed that this year's ARC submission is nearly ready for presentation pre-submission to the regulator. Changes of note include increase in staffing level as a result of employing the part time Maintenance Assistant and that sickness levels have increased due to illnesses over the past year. The report was approved by Committee. **6.3 Summary Report From Contractor re SHQS Compliance** Survey undertaken by the contractor to assess SHQS compliance shows a reduction on the compliance figures suggested by our previous small sample in house survey. Key findings included damp issues in several properties and a structural issue with one. There are six recommended actions five to enhance compliance percentages and the sixth for regular monitoring to maintain rates. The report was approved by Committee. **6.4 Summary Report From Contractor re EESSH Compliance**	

	The contractor reported that 27 properties fall short of EESH1. For the 2025 milestone only one property falls below the required rating of 55. For the 2032 milestone only the Aspen Place development of 36 properties currently passes. Report emphasises the need to continue to develop strategy to improve energy efficiency in the association's properties. Prioritise improvement in building fabric and consider alternative technologies to gas for future proofing the housing stock. The report was approved by Committee.	
7.	**Strategy/Development Report** **7.1 AHA Major Works Overview** This item was presented out of timing order after items 8.1,2 and 3 were concluded and the Finance Agent from FMD had left the meeting. The Director made a presentation giving an overview of Major Works. This commenced with an overview of the Associations Statutory responsibilities to manage its assets which include making realistic assumptions about costs and funding. There followed an analysis of our stock including locations, house types and sizes. There was particular focus on the amount of mixed tenure stock and the low ratio of AHA stock to other owners in those blocks where there is a property. Then committee were shown major works projected to be required for the fully owned stock and Investment needs for communal stock in mixed tenure blocks. There is a conclusion that there are issues with our ability to fully deliver the required investment over and above simple costs. Costs are very high and our capacity to manage a large program and our ability to compel other owners to participate are also in doubt.	
8.	**Finance & Audits** **8.1 Narrative to the Q4 Management Accounts**	

This was a presentation of the interim version of the Q4 Management Accounts. They show a higher than budgeted surplus and high net interest payments though those figures are likely to be revised after year end transactions have been processed.

The Association continues to be able to comply with all financial covenants. The presented accounts will have some degree of revision but a finalised set will be presented to the management committee for approval prior to the AGM.

This was approved by Committee.

8.2 Interim Management Accounts to 31st March 2025

Management accounts variances estimates and actual figures are mainly in the organisations favour with an exception being higher than predicted insurance costs. This needs to be viewed in the light of some items of spend and others which will require payment being invoiced later than expected.

The accounts are presented with a traffic light layout, Page 2 contains the income and expenditure analysis with all items listed as green. Page 6 outlines costs and expenses with all items showing green except for the increased cost of insurance which was shown as amber reflecting a 35% cost increase over the estimated cost.

There were further amber items related to major repairs the biggest being for storm damage. This mitigated by underspend on EESSH, rendering and close doors.

This was approved by Committee.

8.3 Long Term Projection Report For Committee Input

A preliminary report was issued with the objective of pre informing committee over issues related to the Five Year Financial Plan and long term cost projections. This was to prepare for discussions at the upcoming meeting on 28th May at the Muirfield Centre.

This was presented by the Director with contribution on financial matters from our Finance Agent. Report set out the

	principles of financial planning and the regulatory responsibility to undertake this exercise. This area is substantially affected by considerations related to lack of prior investment and prohibitive renewal and investment requirements. The long-term (30 year) projections for 2023/24 were established, but due to rising construction costs and a clearer understanding of stock condition, these increased in 2024/25. Additional long-term predictions are also anticipated to reflect mixed tenure common repairs, though they have not yet been included. The five year plan is submitted annually but committee are asked to consider the feed in to the 30 year plan when in discussion in the upcoming meeting of 28th May which will include FMD and ARK Consultancy. There needs to be discussion of higher rent increases or at least the extention of the CPI plus 2%. A consideration of capacity Issues (possible partnership working to spread costs of benefit from external capacity and expertise and potential borrowing requirements. There also has to be discussion about the wisdom or even the possibility of actually doing some of the major investment items. The report was approved by Committee.	
9.	**Performance** Quarterly performance report due June Meeting	
10.	**Memberships** On the grounds of non attendance at five AGM meetings without submitting apologies four memberships with share numbers 895, 91, 848 and 916 were cancelled. This leaves 32 current members. It was agreed that due to the current uncertainty over the future there would not be a membership drive at this time. The report was approved by Committee.	
11.	**Sub-Committee Minutes**	

	Papers deferred till next meeting.	
12.	**Deferred Agenda Items** The Quarterly Performance report for Q4 of 2024/25 and the minutes of the ToE Sub Committee will be deferred to the next committee meeting on 26th June.	
13.	**AOCB** **Audits** The Audit plan for the upcoming Audits will be sent out to members for Audits due to start on 9th June. **Membership Applications** There have been two expressions of interest for joining the committee both from people with industry experience one from a housing management and committee membership standpoint the other with a government background. Agreed both would be invited to attend as co-opted members. **Filming Near The Office** It was relayed that a second TV production was due to be filmed in the shopping centre next week. The director reported that she had declined to sign the filming waiver so as to provide latitude in the event of the film inadvertently showing the associations office in a poor light. This was approved by Committee.	
14.	**Date of Next Meeting** Additonal Committee Meeting 28th May Muirfield Centre Full Committee 26th June Next ToE 26th August	

Signed as a true record by the Chairperson

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Copies of committee reports are available on request.