

Abronhill Housing Association

Meeting of the Management Committee held on Thursday 27 February 2025
18:00hrs at Muirfield Centre, Cumbernauld

Minutes

Present:	AM Thomson	I Smith	R Russell
	H West	A Smith	C Docherty
In Attendance:	A Murphy	K Wells, Ark Consultancy	J Daisley (minutes)

	Agenda Item	Action
1.	Apologies Two committee members submitted apologies for the meeting.	
2.	Chairperson's Welcome The Chairperson opened the meeting and welcomed attendee's	
3.	Declaration of Interests/Gift & Hospitality There were no declarations of interest.	
4.	3.1 Approval of Minutes from 23rd January 2025 Item 4.1 A Committee member asked about the recruitment advert. The Director confirmed it is in draft form and will be emailed to Committee on Tuesday 4 March with any comments to be returned by Thursday 6 March. Publication will be week commencing 10 March 2025. Item 4.3 A Committee member asked if we had received any response from Cumbernauld Theatre. The Director confirmed that she has signed up to receive their newsletter for future events being held.	A Murphy

	<p>Item 6.1 The Director confirmed that the Association's Internal Auditor will attend the March Committee meeting in person.</p> <p>Item 6.4 The contract with the Focus Group was approved following confirmation that the Association was compliant within the procurement rules.</p> <p>Item 7.1 A copy of the report received from our Consultants was presented at the ToE Meeting. The Director is meeting with the consultant next week.</p> <p>Minutes were approved by Committee.</p> <p>3.2 Decision/Approval List from 23rd January 2025</p> <p>This was included in the papers for Committee's information.</p> <p>3.3 Matters Arising</p> <p>There were no matters arising.</p>	
5.	<p>External Agencies/Staff Invite</p> <p>Kirsty Wells from ARK Consultancy Item Number 9.1</p>	
6.	<p>Finance & Audits</p> <p>6.1 Management Accounts – Narrative and Qtr.3 Accounts</p> <p>Our Finance Agents, FMD were happy to attend the meeting to present the report to committee. However, it was agreed that the Director would present a summary of the report due to time constraints. The operating surplus at the period to 30 December 2024 is £242k. This is higher than expected due to lower management and maintenance costs. Interest payments and sales income reduces the net surplus to £188K. The forecast outturn to March 2025 indicates a net surplus of £175k. The Director confirmed that the Association are not required to pay back grant income following the flat sale.</p> <p>The net cost of the Association's housing assets is £8.36m and £194k has been spent on new components.</p> <p>Cash balances of £767k are higher than expected. The balance of debtors and creditors due within one year give a</p>	

	<p>working capital balance of £544k. The forecast cash balance to March 2025 is £753k.</p> <p>The value of loans due after one year is £2.517m and the pension liability is £92k.</p> <p>A committee member asked why the Association has not claimed the grant income for adaptation works which are completed and have been paid. The Director advised that the grant is claimed retrospectively. The Director will confirm with the maintenance officer how often claims are made.</p> <p>The Management Accounts were approved by Committee.</p> <p>6.2 25/26 Budget seeking final approval</p> <p>The Director advised that following the proposed rent increase of 4.3% the income of the Association will be £1.533m, the majority of the income £1.409m will be received from rents. The operating costs will be £1.236m. Staff costs include a pay award of 4%. The net surplus for the year is £176K. Cash balances will be £780k. There is an increase in the cost per unit. All loan covenants will be complied with.</p> <p>The Director will discuss changes to the investment costs with our Finance Agent. The budget was prepared before the Association had received the SCS and EPC reports from our Consultants. The Director prepared a five year asset management plan that was issued at the meeting. The plan details work that can be completed by the Association over the next five years. A committee member asked if the Association has a spreadsheet detailing each individual property address with what work has been completed and what work needs to be completed with installation dates and when components require to be replaced. The Director confirmed that this information is available. The plan is based on the surveys. A Committee member summarised that the budget for component replacement in 2025/26 is £214k the asset management plan spend is £311k.(excluding VAT). The budget shows a surplus of £176k for the year. If the work as per the asset management plan was completed there would still be a surplus for the year. The Director advised that the covenant headroom is built into the draft budget. It was also noted that no</p>	<p>Audrey Murphy</p>
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	<p>communal works are included in the asset management plan.</p> <p>The final budget will be brought to the March committee meeting for approval.</p> <p>The draft budget was approved by Committee.</p> <p>6.3 Bad Debt Write-Off Report</p> <p>The committee discussed the write off report.</p> <p>The report was approved by Committee.</p>	
7.	<p>Performance Reporting</p> <p>7.1 Q3 Cover report for Housing and Repairs & Maintenance Performance</p> <p>7.1 Appendix 1 Housing Report</p> <p>7.1 Appendix 2 Repairs & Maintenance/Investment Report</p> <p>Committee agreed to defer this item to the next committee meeting.</p>	
8.	<p>Director & Governance Report</p> <p>8.1 Directors Monthly Report</p> <p>Committee agreed to defer this item to the next committee meeting</p> <p>8.2 Written Resolution – Rent Increase Report (emailed 11/02/25)</p> <p>Previously agreed at ToE sub-committee on 13/02/25.</p> <p>Approved by Committee.</p> <p>8.3 Written Resolution – Report on Repairs and Maintenance Contract (emailed 11/02/25)</p> <p>8.3 Appendix 1 – Cost Consultants Report (emailed 11/02/25)</p> <p>Previously agreed at ToE sub-committee on 13/02/25.</p> <p>Approved by Committee.</p>	

	<p>8.4 EVH Wage Ballot Cover Report & Appendix 1 EVH Letter</p> <p>This was approved by Committee.</p>	
9.	<p>Strategy/Development Report</p> <p>9.1 Cover Report for Presentation of Options in ToE Prospectus Purpose</p> <p>9.1 Presentation by ARK Consultancy to Committee</p> <p>The Assistant Director from Ark Consultancy introduced herself to the Committee. K Wells asked Committee to ask any questions are the end of the presentation. Ark Consultancy were appointed as ToE Project Manager and are preparing a prospectus for a prospective partner.</p> <p>Tenant engagement was carried out in person and by survey to tenants via text message. The survey via text yielded a good response. Staff and Committee members were also invited to complete the survey and 12 responded. The survey results were discussed with Committee.</p> <p>A detailed analysis of the SCS survey from our Consultants has not been completed due to the survey data being delayed. This has delayed the draft prospectus.</p> <p>The Association's regulatory status with the SHR is compliant. Scotlands Housing Network' benchmarking report shows that the Association is providing a good service on the whole and is one of the best performing landlords in terms of arrears performance. The SHQS compliance is poor compared to the peer group of other small housing associations. Ark have analysed the SHQS compliance of GWSF members and from information available on the SHR's website. There are other association's whose compliance is low. However, there is no mention of this in their regulation plans and as a percentage of total stock they have more properties not meeting SHQS than Abrohill. As at 31 March 2025 172 properties meet SHQS a percentage rate of 66%.</p> <p>The ToE sub-committee are to discuss the different types of mergers and their preference for the prospectus. Also they</p>	

	<p>need to discuss what tenant guarantees are required from a new landlord. K Wells was invited to the meeting on 11 March 2025. A committee member commented that the most important part of the prospectus is the delivery of investment in properties and how it is going to be delivered as there is no obvious solution for the complexity of issues in Abronhill with the mixed tenure blocks.</p> <p>The sub-committee will make any recommendations to the full committee prior to the prospectus being issued. K Wells reiterated that it is important to get the process right than to do it quickly and then try to make changes.</p> <p>9.2 Cover Report for Draft Business Plan</p> <p>9.2 Draft Business Plan 2025-2028</p> <p>9.2 Appendix 1 – Strategic Risks</p> <p>9.2 Appendix 2 – Property and Demographic Tables</p> <p>Committee agreed to defer this item to the ToE sub-committee meeting on 11/03/25.</p>	
10.	<p>Memberships</p> <p>No report as no changes.</p>	
11.	<p>Any Other Competent Business</p> <p>The Chairperson advised that she had received an invite from GWSF to attend an event for community based housing associations.</p> <p>The Director spoke about a SHR consultation on asset management and tenant responsibility.</p> <p>Finance Training, AHA Office 6 March 2025 6pm-8pm.</p>	
12.	<p>Deferred Agenda Items</p> <p>No items were deferred from the previous meeting. The following items have been deferred from February 27th to March 27th meeting.</p> <ul style="list-style-type: none"> • Directors Report including correspondence • Performance Report Qtr 3. 	

	<ul style="list-style-type: none"> Draft Business Plan (deferred to Sub Committee 11/3/25) 	
13.	Close of Meeting The Chairperson closed the meeting.	
14.	Date of Next Meeting The next Committee Meeting will be on 27 March 2025.	

Signed as a true record by the Chairperson

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Copies of committee reports are available on request.