

**LINTHOUSE HOUSING ASSOCIATION LIMITED**  
**MANAGEMENT COMMITTEE MEETING**  
**Approved Minute** of a meeting held at  
1 Cressy Street, Glasgow and Via Teams  
On **Tuesday 27 August 2024** at **6.00 pm**

**PRESENT**

Paul Phin, PP (Chair)  
William Pritchard, WP  
Heike Bley, HB  
Susan Brown, SB  
David McGeoch, DM  
Collette Ness, CN  
Funmi Fajemiseye, FF (Via Teams)

**IN ATTENDANCE**

Irene McFarlane, IM (Chief Executive Officer - CEO)  
Andrea Walker, AW (Director of Housing and Community Empowerment)  
Bryan McMahon, BM (Director of Property Services)  
Alison Greig, AG, (Corporate Services Manager)  
Kevin Campbell, KC (Wider Role Manager)  
Gail Paterson, GP (Community Empowerment Officer) - part  
Peter McCarthy, PM (Chair of Resident's Panel)  
Fettes McDonald, FMD (FMD Financial Services)  
Emma Shaw, ES (Corporate Services Admin Assistant/Minute Taker)

**Observer:** Chris McIlroy

<p><b>1. APOLOGIES</b></p> <p>1.1 PP opened the meeting and thanked everyone for attending. PP introduced the observer Chris McIlroy and Peter McCarthy from the Resident's Panel. PP asked everyone around the table to introduce themselves.</p> <p>1.2 Apologies from Mary Ray and Graham Gillespie.</p>	
<p><b>2. DECLARATIONS OF INTEREST</b></p> <p>2.1 There were no declarations of interest expressed by the members attending.</p>	
<p><b>3. DECLARATIONS OF ETHICAL BEHAVIOUR &amp; NOTIFIABLE EVENTS</b></p> <p>3.1 All those present at the meeting confirmed that they were aware of no ethical behaviour breaches.</p> <p>3.2 IM confirmed that there had been no notifiable events since the previous committee meeting.</p>	
<p><b>4. RESIDENT'S PANEL – REPORT ON VOID SCRUTINY EXERCISE</b></p> <p>4.1 GP gave a brief overview of the Void Scrutiny Exercise that the Resident's Panel carried out. GP explained that the Resident's Panel carried out the exercise by comparing LHA's lettable standard to other documents looking at regulations that may impact void inspections. This</p>	

<p>then led to the recommendations from the Resident's Panel to be reviewed by the Management Team. GP handed over to PM to give an overview of the exercise and how they carried it out. PM explained that the Resident's Panel had received training from the Tenant Information Service (TIS) on Scrutiny. PM mentioned that the training would be beneficial for LHA and the Resident's Panel for carrying out further scrutiny exercises as this will give them an idea of the standards that LHA should be aiming for. GP and AW commented that this meant the review was carried out independently and not led by staff members. AW added that due to this exercise LHA is undergoing a full review of the Void Process.</p> <p>4.2 PP asked what the next scrutiny exercise would be. GP responded that there is a scrutiny calendar in place that will explore a range of themes throughout the year. AW added that allocations and rent management are areas of particular interest to the panel. PP also highlighted the error on page 12 of the Scrutiny Report as it should refer to Rochdale Boroughwide Housing.</p> <p>HB referred to the findings on page 5 in regards to LHA's 21/22 SHQS compliance and asked if there was any reason that the Association's figure [38.7%] compared so low to the national average [72.9%]. GP commented this could be due to the number of pre-1919 tenements. BM added that EESSH was also a factor in why it may have been so low. BM continued that this year the standards have been reported at around 68% which is now closer to the averages seen within the sector, but he would look into why it was so low and feedback to members.</p> <p>4.3 PP thanked PM and the Resident's Panel for the detailed report and recommendations for the Association to review.</p> <p>GP left the meeting at 18:16.</p>	<p><b>Action</b></p>
<p><b>5. UNAPPROVED MINUTE OF THE PREVIOUS MEETING HELD 25 JUNE 2024</b></p> <p>5.1 PP asked members if there were any matters to raise from the previous meeting minute none were received.</p> <p>5.2 CN and HB <b>APPROVED</b> the previous minute.</p>	
<p><b>6. UNAPPROVED MINUTE OF SSC MEETING HELD ON 18 JUNE 2024</b></p> <p>6.1 Committee <b>NOTED</b> the minute of the SSC meeting.</p>	
<p><b>7. UNAPPROVED MINUTE OF AASC MEETING HELD ON 13 AUGUST 2024</b></p> <p>7.1 Committee <b>NOTED</b> the minute of the AASC meeting.</p>	
<p><b>8. MATTER ARISING, ACTION POINT REGISTER</b></p> <p>8.1 PP asked relevant staff for an update on APR items.</p>	

	<p>IM referred to item 10 reminding members it had been emailed to Committee following amendments at the previous meeting; as a result of further feedback received, it is now with TC Young who have been asked to carry out a sense check on the document. Members will be advised of the outcome in due course.</p>	
8.2	<p>AW provided an update on item 12 and advised members that she and BM are still progressing with this exercise which will ensure charges agreed accurately reflect the range of services LHA provide. Committee will be kept up to date. AG pointed out the target date set is 31.12.24</p>	
8.3	<p>AW provided an update on item 29 and advised members that KC has been working closely with the Tenancy Support Officer (TSO) to bed in this relatively new service, and committee will be provided with relevant KPI data at a future meeting.</p>	
8.4	<p>AG updated members on item 31 CCTV installation, on behalf of Colin Jones. CJ is still awaiting costs from MP Group for the Multies and Elderhouse before a full cost can be presented to committee. He is proposing a rescheduled target date for completion of 28.01.25. Committee agreed.</p>	
8.5	<p>BM confirmed item 40 is completed and an update on the Vital Spark is provided within his property services report.</p>	
8.6	<p>AG advised that due to the absence of Michelle Fegan to progress item 41, the target date has been rescheduled to the September committee meeting.</p>	
<b>9.</b>	<p><b>REVIEW OF LHA COMMUNITY PLAN</b></p>	
9.1	<p>KC provided an overview of the new draft LHA Community Plan that supersedes the previous version created during the Covid pandemic. He outlined how consultation with tenants and LHA staff was carried out to identify common themes to inform the subsequent action plan. Thematic projects can then be developed based on what tenants have said is important to them, and appropriate funding sources can be identified.</p> <p>Fettes McDonald joined the meeting at 18:25.</p>	
9.2	<p>AW added that this new draft plan is more streamlined and realistic compared to the previous one, making it more accessible and easier for tenants to understand. KC added that he and the TSO will develop a tenancy sustainment satisfaction survey to accurately monitor and review the impact of the tenancy support services provided by LHA.</p>	
9.3.	<p>PP opened for questions. PP asked why only tenants and staff were surveyed as he felt that factored owners and other residents should be consulted too. KC responded that he wanted to ensure they were targeting rent paying tenants initially to identify priority needs. AW continued that PP's point would be taken on board moving forward, and advised of a preferred method of contact exercise currently being carried</p>	

<p>out with all tenants and residents listed in Homemaster. She added that often project funding can be restricted for projects working with tenants as opposed to owner-occupiers. IM also commented that the LHA's community events are open to everyone and can be a useful source of consultation and opportunity for LHA staff to build relations with other members of the community, other than LHA tenants. Members were advised the Community Plan would be reviewed in December 2024.</p> <p>9.4 Committee <b>NOTED</b> the LHA Community Plan.</p>	
<p><b>10. Q1 WRITE-OFFS</b></p> <p>10.1 AW outlined the report and referred members to the appendix for details of write-off amounts and reasons for pursuing them. She advised that the process to recover these debts had now been exhausted. AW invited questions. CN commented that the amounts seem lower than in previous committee reports. HB asked how far behind a debt must be before it becomes a write-off. AW outlined the process followed.</p> <p>10.2 Committee <b>APPROVED</b> the Q1 write-offs.</p>	
<p><b>11. APPROVAL OF ALLOCATION</b></p> <p>11.1 AW outlined the report and advised committee that an application had been received from someone who is deemed to be a 'close relative' of a staff member of the association. Since writing the report, however, the circumstances surrounding the application have since changed and therefore the property originally selected is no longer suitable for the applicant's needs.</p> <p>11.2 AW asked for delegated authority to allocate a suitable property when one becomes available that is better suited to the needs of the applicant.</p> <p>11.3 Committee <b>APPROVED</b> delegated authority to AW to progress.</p>	
<p><b>12. PROPERTY SERVICES REPORT</b></p> <p>12.1 BM provided an overview of the cover report. He referred to the Gutter Cleaning contract and asked committee to approve the termination of the contract with Sennit and the appointment of MCS as the new contractor. BM asked for IM to be given delegated authority to provide a direct award to the contractor. BM opened for questions. PP asked if the association lost any money. BM responds that we have only paid Sennit for the work they have completed. There were no further questions. HB commented on the stonework and that the buildings were looking great. BM noted this feedback.</p> <p>12.2 Committee <b>APPROVED</b> the appointment of MCS for the gutter cleaning works, and delegated authority to IM to award the contract.</p>	

<p><b>13. REVIEW OF STATUTORY ACCOUNTS 2023/24</b></p> <p>13.1 FMD highlighted the cover report and advised that the statutory accounts had previously gone to the 13<sup>th</sup> August AASC meeting for full scrutiny. FMD said there were no concerns raised with the figures and that the auditors had declared a clean audit. He referred to the documentation that would require signing following the meeting. FMD opened for questions.</p> <p>13.2 PP commented on the audit report and said on behalf of the committee that he was pleased with its outcome. PP congratulated IM and LHA staff for ensuring LHA has remained compliant. In GG's absence, DM confirmed that AASC members had been happy with the accounts and had not identified any issues when they reviewed them at the meeting. IM added that the 23/24 audit had been the best audit to date. FMD asked for approval of the annual accounts.</p> <p>13.3 Committee <b>APPROVED</b> the 23/24 statutory accounts.</p>	
<p><b>14. QUARTERLY MANAGEMENT ACCOUNTS TO 30 JUNE 2024</b></p> <p>14.1 FMD outlined the cover report drawing attention to key detail. He advised that LHA is up by around [REDACTED] compared to the Q1 budget, and cash-wise there are no issues to report with circa [REDACTED] in the bank. [REDACTED] he has no concerns at this stage as it is only Q1, and the loan covenants are generally based on full-year finances. Rent arrears continue to fall which is positive.</p> <p>This item is confidential as it is commercially sensitive, and publication would harm commercial interests.</p> <p>14.2 The Committee <b>APPROVED</b> the quarterly management accounts.</p>	
<p><b>15. CAF BANK LOAN APPROVALS</b></p> <p>15.1 All members present confirmed they had read the report and associated appendices. IM then outlined the covering report and appendices 1 to 6, which had been prepared by Len Freedman from TC Young on behalf of LHA.</p> <p><b>£[REDACTED] LOAN FACILITY FROM CAF BANK LTD</b></p> <ol style="list-style-type: none"> <li>1. There being a quorum present the Chair continued.</li> <li>2. There was produced to the meeting <ol style="list-style-type: none"> <li>(i) a draft loan agreement constituting an offer of loan by CAF Bank Limited for £[REDACTED] (<b>the Loan</b>),</li> <li>(ii) a draft first Standard Security in favour of CAF Bank Limited over property [see Appendix 3] (<b>the Security Document</b>); and</li> <li>(iii) a draft officer's certificate to be given on behalf of LHA containing various certifications required by CAF Bank (<b>the Officer's Certificate</b>).</li> </ol> </li> </ol>	

(the Loan, Standard Security and Officer's Certificate being together referred to as the **Documents**)

It was reported to the meeting that the borrowing of the full amount of the Loan by Linthouse Housing Association Limited ("**LHA**") would not breach the rules of LHA or any existing contractual or statutory obligations of LHA and that LHA is fully empowered to enter into the loan agreement with CAF bank and perform its obligations thereunder).

3. IT WAS RESOLVED that:

- (i) the borrowing of the loan is consistent with LHA's borrowing strategy and that the Committee of Management considers that entering into the agreement constituting the loan is in the best interests of LHA;
- (ii) the Documents be and are hereby approved on the terms presented to the Meeting or with such amendments as are agreed by any of the following persons whose names and positions are set out below (each an Authorised Signatory) in terms of this Minute

4. IT WAS FURTHER RESOLVED that any Authorised Signatory is authorised

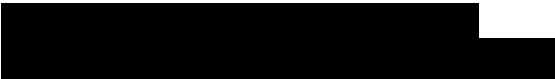
- (i) to sign each of the Documents for and on behalf of LHA; and the drawdown request form authorising CAF Bank to release the loan funds.
- (ii) to give written instructions to CAF Bank Limited relating to the Loan and CAF Bank Limited is authorised to accept the signature of any of them in respect of all matters pertaining to the Loan and the Security Document post Completion. Their full names and personal details are attached below.
- (iii) to agree the final terms of the Documents, with such amendments as the relevant Authorised Signatory, in their absolute discretion approve, and any other document that they deem necessary in connection with any of the Documents (such approval to be conclusively evidenced by the execution of the relevant document in accordance with the resolutions set out in paragraph 4

5. There being no further matters regarding the Documents, the business of the meeting continued.

15.2 PP opened for questions. CN asked as the documents refer to English Law, what would this mean for LHA if there were any disputes? IM and FMD confirmed that Len Freedman had advised that LHA would be covered by Scottish Law.

15.3 PP asked for clarity on the bottom line value of the loan by the end of 25 years, and to remind committee what works the loan would allow LHA to complete. FMD advised it was difficult to provide a full-term figure at this stage as it would depend on annual interest rates. BM and IM confirm

<p>that it will fund phase 4b windows and stonework, phases 5-7 windows and phases 1-7 doors.</p> <p>IM updated members of ongoing work lobbying politicians to apply pressure on the Scottish Government on the decision status of LHA's 'Social Housing Net Zero Heat Funding' (SHNZHF) application. BM advised that the latest update from SG [tonight] was that there was no update.</p> <p>15.4 PP asked committee members if they would be prepared to approve the £■■■■ loan application to CAF Bank Ltd. There were no objections.</p> <p>This item is confidential as it is commercially sensitive, and publication would harm commercial interests.</p> <p>15.5 Committee unanimously <b>APPROVED</b> delegated authority to IM, BM and PP to progress with the loan application, should this be possible before the next full committee meeting, and to make any further amendments to the documentation based on TC Young's advice before submission.</p> <p>15.6 Committee members further <b>APPROVED</b> the opening of a bank account with CAF Bank Ltd, as required.</p>	
<p><b>16. Q1 KPI REPORT</b></p> <p>16.1 AG outlined the cover report and advised members the Q1 results being presented were the first to be drawn from Homemaster. She referred members to the positive results of the tenant satisfaction surveys carried out on LHA's behalf by Research Resource which were showing an improved trend from previous years.</p> <p>16.2 AG invited questions but none were raised. Committee <b>NOTED</b> the report.</p>	
<p><b>17. ANNUAL GOVERNANCE REPORT</b></p> <p>17.1 AG outlined the report and highlighted item 3.2 making members aware that the AGM notice had been sent out on Friday 23<sup>rd</sup> August. AG reminded the committee that in accordance with LHA Rules, a third of the committee is required to stand down each year but are eligible for re-election. As had been advised before, DM will retire from committee at the AGM but will not stand for re-election. Therefore, only two other members were required to step down. Based on their most recent date of election the members due to stand down were CN and HB.</p> <p>17.2 AG then moved to item 3.4 in the report, the 2024 draft Annual Assurance Statement (AAS). She explained that the draft had been presented to the August AASC however, as the Corporate Governance-Regulatory Standards internal audit had been postponed to early October, it would be prudent to delay full committee approval of this year's AAS until after the audit had been completed. This would allow time to review the audit report and any recommendations flowing from it.</p>	

<p>AG reassured members the 2024 AAS would be presented to the committee before its final submission to the Regulator before the deadline of 31.10.24. PP invited questions but none were received.</p> <p>17.3 CN and HB confirmed they would be standing for re-election at the AGM.</p> <p>17.4 Committee <b>NOTED</b> all other content of the report.</p>	
<p><b>18. AOCB</b></p> <p>18.1 ES advised members there were two applications received for membership of LHA:</p> <p></p> <p>This item contains private information and publication has been restricted in compliance with GDPR legislation</p> <p>Committee unanimously <b>APPROVED</b> the two membership applications</p>	

**Meeting closed at 19:31.**  
**Chair – Paul Phin**