



**Minutes of Management Committee Meeting
held on Tuesday 4th March 2025 at 6.30pm
The meeting was held at Knowes Housing Association's Office**

Present: Dean Vinter
Steve Rolfe
Lynsey Chrystal
Hilary Edgar
Cllr Lawrence O'Neill
Patricia Broadfoot
Peter Fennessey

In Attendance: Erica Davidson CEO
Peter French Head of Property Services
Amy Sweeney Corporate Services / Compliance Officer

Please note that the Management Committee are provided with a copy of papers one week prior to the meeting.

Agenda Item		To Be Actioned
1.	Apologies The following people submitted their apologies: <ul style="list-style-type: none">• Tim Ugwu• Billy Stevenson• Leanne Keegan	
2.	Declaration of Interest No interests were declared.	
3.	Correspondence <u>Donation Request from Flourishing Faifley</u>	

	<p>Flourishing Faifley have requested a donation for their annual free community easter event which will be held on Easter Sunday (20th April, 12pm – 3pm). The donation will go towards easter activities and games for the children, and each child will receive a free easter egg and easter activity pack to take home.</p> <p>The committee agreed to make a donation of £300 to Flourishing Faifley's event. Proposed by Lynsey Chrystal and seconded by Dean Vinter.</p> <p><u>EVH Member Information Exchange</u></p> <p>EVH are holding their quarterly member information exchange on Monday 10th March, the committee were advised to contact Amy if they are interested in attending.</p>	
4.	<p>Minutes of Management Committee on 4th February 2025</p> <p>There were no amendments and the minutes of the Management Committee meeting held on 4th February were agreed as an accurate record and approved. Proposed by Steve Rolfe and seconded by Cllr Lawrence O'Neill.</p>	
5.	<p>Minutes of Sub Committee Meetings</p> <p>The minutes of the finance and audit sub committee meetings were included for information.</p>	
6.	<p>Business Objectives</p> <p>Erica presented the business objectives for 2025-26. Erica advised that the business plan for 2023-26 is still in place, however the business objectives will need to be refreshed for the coming year. The association's vision, mission and core values had been updated by the committee and staff in 2023, therefore there were no changes to these. Erica explained that following the committee and staff strategy day during 2024 (minutes provided for information), the long-term strategic risks have been rearranged in order of importance, but the wording will remain the same. There have been some changes to the wording of the short term objectives so that they align with Knowes current work specifically regarding governance and the new build project. Erica provided the current business plan timetable but advised</p>	

	<p>that this will be updated and brought for approval at the committee meeting in June.</p> <p>There were no changes suggested and the committee approved the objectives, proposed by Hilary Edgar and seconded by Cllr Lawrence O'Neill.</p>	
7.	<p>CEO Report</p> <p>Erica presented her report to the Committee. The report included the following information:</p> <p><u>Staff Updates</u></p> <p>There have been no staff changes in the last month. The temporary Administrative Assistant is contracted for 6 months and they have completed 3 months of this contract so far. There are plans to hold an employment sub committee to discuss the post and decide the next steps for the corporate services department.</p> <p><u>Update on Abbeylands Road</u></p> <p>We have received the tender return from [REDACTED] and it is currently being assessed by our Quantity Surveyor and our Development Agent. The amount returned in the tender shows extremely high build costs [REDACTED]</p> <p>[REDACTED] The high costs are due to additional preparatory work to the site, the six split level houses and the recreational areas that WDC Planning Department added into the original design and the cost of the net zero heating systems. The building company and the design team have been asked to try to make substantial savings in the costs, taking out everything which absolutely does not need to be included. The updated cost plan has been passed over to [REDACTED] who will calculate the required grant levels to ensure this project is viable for Knowes HA. At the moment this will be significantly above benchmark grant levels and the project would not be viable at benchmark grant rates. However, work is still ongoing with the building contractor, design team and the Planning Department at this stage and the Management Team recommend that we continue to pursue this development for the moment with the possibility of cost savings and enhanced grant levels as our objectives. If we are not able to achieve</p>	

these two factors, then the Committee has the option to terminate Knowes' involvement in this development. Once further information is available on costs then an options appraisal will be presented to Committee.

Telephony System

Erica advised that Knowes' current phone support company [REDACTED] have provided 90 days' notice and won't be supporting the phone system from mid-May 2025. They have offered Knowes with an opportunity to move over to a partner company [REDACTED], however the Management Team believe it would be better to go out to the market for a new phone system that better fits Knowes' current requirements as a business. [REDACTED] has been in place since 2018 and will no longer support our existing hardware from summer 2026 onwards, therefore we are looking to move on to a Cloud based system that staff can access from their laptops and/or mobiles. We do not have to go out to full tender for this system as the cost is likely to be below £20k but we will use PCS quick quotes.

Insurance Renewals and Claims

Our insurance contract was tendered in 2022 for 2023 to 2026 with an option to extend a further 2 years, we are approaching the third year of our contract with [REDACTED] and we have been given renewal terms.

There will be an increase in the costs for next year of around 20% across the spectrum of insurances

[REDACTED] have advised that currently we have a very good deal on the insurance for our tenanted properties due to our excellent claims record in the last few years. These costs have been compared to other RSLs, which has confirmed that we are obtaining a good rate. As we are in a three-year deal, we do not have the option to go out to tender until next year. Most of the costs stated are due to claims by factored owners due to damage caused by water ingress from the flat above. The large claim in 2019-20 was due to a fire caused by an electrical fault [REDACTED]

[REDACTED] The amount claimed for 2024-25 is likely to significantly increase as Knowes will be submitting a claim due to the severe storm on 24th January which damaged roofs in the area. Repair costs are estimated to be more than £100k when work is completed.

	<p><u>Update on Governance Review</u></p> <p>Two responses were received from the invitation to tender for the governance review 2025/26 from [REDACTED] and [REDACTED]. The committee and management team set up a short life working group to assess both tenders. The group met on 26th February to score the tenders and the scores are as follows:-</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>Erica advised that two references have been requested for both [REDACTED]. So far one reference has been received for each and we are waiting on a second reference for both. On their first reference [REDACTED] received 5s (the highest score available) and [REDACTED] received 4s.</p> <p>A discussion took place regarding the tender returns. [REDACTED] had stated that they will likely exceed the time requirements of the review in their tender return, however they didn't specify exactly how long. This would result in additional costs for the association. The working group also felt that [REDACTED] more than [REDACTED].</p> <p>As [REDACTED] scored the highest in terms of quality and price and received higher scores on their reference, it is recommended that they are appointed to carry out the governance review.</p> <p>The committee agreed to appoint [REDACTED] on the basis of receiving a second positive reference. Proposed by Lynsey Chrystal and seconded by Hilary Edgar.</p> <p><u>Summary of Tasks</u></p> <p>Erica provided the committee with a summary of the tasks that she has been working on with the management team which included the following:-</p>	<p>Erica to update committee once the second reference has been received.</p>
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7.1	<ul style="list-style-type: none"> • Business plan for 2025/26 – Update of departmental objectives and suite of plans • Governance review assessment of returns and commencement of review • Internal audit – plan and audits for 2025/26 • Insurance renewal for 2025/26 • Stock condition survey – updates of asset management plans and long-term cash flow. • Alexander Sloan interim and final audit • Scotland Excel procurement review – required for grant funding from Scottish Government • Phone system upgrade • Staff objectives for 2025/26 and performance reviews • Update of policies and procedures • Year-end preparation and ARC reports <p>9-day Fortnight</p> <p>Erica presented a report to the committee on the proposal to continue to offer the 9-day fortnight working pattern to all staff.</p> <p>Erica advised that this an additional benefit for staff and not a contractual right and its effectiveness would need to be assessed on an annual basis. Therefore, if the committee or management team felt that it was having a negative impact on performance and a detrimental impact on the organisation and its customers, they would be able to withdraw this benefit.</p> <p>Erica advised that due to recent changes in regulations, flexible working requests are now a day one right for employees and two requests can now be made in a 12-month rolling period.</p> <p>Employers can reject an application for flexible working if they have a legitimate reason for this such as:</p> <ul style="list-style-type: none"> • extra costs that will damage the business • the work cannot be reorganised among other staff • people cannot be recruited to do the work • flexible working will affect quality and performance • the business will not be able to meet customer demand • there's a lack of work to do during the proposed working times • the business is planning changes to the workforce 	
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	<p>Due to Knowes' small staff team, the organisation would struggle to accommodate numerous requests for flexible working, which would lead to low staff morale and unfairness. To prevent this and promote wellbeing the management team feel that the continuation of the 9-day fortnight is the best solution as it provides equality for all staff. Staff work effectively within their teams when arranging their 'welfare days' so that staff are still available, and customer service is not affected. The 9-day fortnight has been positive for the association, and staff members have reported that they have a better work/life balance and improved wellbeing as shown in the staff survey provided to the committee.</p> <p>The committee were asked to approve the continuation of the nine-day fortnight condensed working hours with an annual review in March each year.</p> <p>A discussion took place about the proposal. One committee member highlighted that EVH's terms and conditions allow for 2 days flexi-leave per month, which is the same makeup as the 9-day fortnight. However, the committee agreed that employees must understand that this is an additional benefit and not part of their contract, therefore seeking advice from Knowes employment lawyer would be the best course of action to ensure that clear rules and a policy are in place.</p> <p>Erica will put together a set of rules and liaise with [REDACTED] to ensure that there are clear rules for the 9-day fortnight which will then be brought to the committee for approval.</p> <p>A question was raised on how the 9-day fortnight would be managed if one member of staff had poor performance and if this would result in all staff losing the benefit. Erica advised that this would need to be managed on a case by case basis.</p> <p>The committee agreed that they were happy to continue with the 9-day fortnight, and the additional documents will be reviewed by the committee once advice has been provided by [REDACTED]. Proposed by Lynsey Chrystal and seconded by Cllr Lawrence O'Neill.</p>	<p>Erica to seek advice from TC Young on 9-day fortnight.</p>
8.	<p>Owner Occupier Fees Increase</p> <p>Erica presented a report on owner occupier fee increases to the committee which included the following proposals:</p>	

	<ul style="list-style-type: none"> • Increase the factoring fee by 3.5% to £150.90 per annum for 2025/26. • Leave the percentage admin fee unchanged at 15% and increase to £7.66 minimum fee per annum and increase the maximum fee to £54.66 per annum. • Increase the landscape fee by 3.5% • Increase the stair cleaning charges by 10% per annum. <p>Erica advised that in summary a factored owner will pay on average around £23 in additional charges per annum.</p> <p>The increases to the owner occupier fees were approved, proposed by Lynsey Chrystal and seconded by Dean Vinter.</p>	
9.	<p>Former Tenant Debt Write Off for 2024-25</p> <p>The former tenant debt write off was presented to the committee. Erica advised that a big write off happens at the year end, and a smaller write off halfway through the year. Erica advised that this can be down to several reasons including the debt collection process being exhausted and there being no prospect of recovering the funds. Erica explained that only former tenant arrears will be written off. Current tenant arrears would only be written off if we have been ordered to do so by the court.</p> <p>The following amounts were recommended to be written off:-</p> <ul style="list-style-type: none"> • Owner occupier arrears – £89.21 <p>The former tenant arrears and former tenant rechargeable repairs amounts will be brought back to the committee in April.</p> <p>A question was raised on whether a previous tenant that owed Knowes money could reapply and be rehoused in future. Erica advised that this information will be kept on file for 5 years.</p> <p>The write off was approved, proposed by Peter Fennessey and seconded by Steve Rolfe.</p>	
10.	<p>Risk Management Plan</p> <p>The updated risk management policy was included for committee approval. Erica advised that changes had</p>	

	<p>been made to sections 2.2, 3, 4 and 6 of the policy. The committee approved the policy, proposed by Lynsey Chrystal and Steve Rolfe.</p> <p>The risk management plan and operational risk maps for 2025/26 were also provided to the committee for their information. Erica advised that the risk maps are presented and discussed at the audit sub committee meetings at least once per year.</p>	
11.	<p>Alexander Sloan Audit Plan</p> <p>Alexander Sloan's audit plan for the year end 31st March 2025 was presented to the committee.</p> <p>The committee were asked to approve the audit fees (exclusive of VAT and any relevant outlays) of [REDACTED] for the year end 31st March 2025. The committee approved, proposed by Peter Fennessey and seconded by Steve Rolfe.</p>	
12.	<p>New Share Members</p> <p>Two new share applications have been received. The committee were asked to approve share memberships 630 and 631.</p> <p>The share memberships were approved, proposed by Lynsey Chrystal and seconded by Steve Rolfe.</p>	<p>Amy to send out welcome letters and shares.</p>
13.	<p>Corporate Services Report</p> <p><u>Activities</u></p> <ul style="list-style-type: none"> • CSE Assessment – Our annual Customer Service Excellence assessment was carried out on Monday 3rd March 2025. The assessor attended the office and met with Knowes' staff, tenants and community partners. We will receive an update on our accreditation over the next few weeks. • Report from CAB – Annual report on the Advice for All project was included for information. Amy advised that between January and December 2024, 80 of Knowes tenants have been supported in this service and £64,753 of financial gains have been received. 	<p>Update to be provided to the committee once received.</p>

	<ul style="list-style-type: none"> Report from Community Links – Annual report on West Dunbartonshire's Energy Advice Service was included for information. <p><u>Committee and Staffing Updates</u></p> <ul style="list-style-type: none"> Staff Training – Staff are completing iHasco training sessions on lone worker safety, fire awareness, handling aggressive behaviour, display screen equipment and cyber security. Most staff have completed all of the courses already and the remaining staff should be finished their training over the next month. 	
14.	<p>Health, Safety and Wellbeing</p> <p><u>Activities</u></p> <ul style="list-style-type: none"> Fire Alarm – Weekly fire alarm tests are continuing every Thursday. Monthly Checks – Monthly housekeeping, legionella testing, emergency lighting and ladder checks continue to be carried out with no issues. PAT Testing – The annual PAT testing within the office is complete. Home visits for PAT testing were scheduled for three staff members and should be completed over the next week. Legionella – Cleartech attended the office in January to carry out remedial work following the legionella risk assessment last year. They will be attending the office throughout the year to carry out additional checks. <p><u>Training</u></p> <ul style="list-style-type: none"> Marley Ltd attended the office to carry out a roofing CPD presentation for some of the repairs and maintenance staff along with staff from Clydebank HA, Dalmuir Park HA and Dunbritton HA. 	
15.	<p>Property Services Reports</p> <p>Peter presented the repairs and maintenance reports.</p> <p><u>KPI Report</u></p> <p>KPI results in February 2025:</p>	

	<ul style="list-style-type: none"> • Average time taken to complete non-emergency repairs – 7 days. • Average time taken to attend emergency repairs – 29 minutes. • Average time taken to complete emergency repairs – 1hr 48 minutes. <p>There have been no statistically significant changes in KPIs since 1st April 2024.</p> <p><u>Capital Projects</u></p> <ul style="list-style-type: none"> • Kitchen Renewals – Surveys started on 10th February and installations will start on 10th March. The programme will run for 18 weeks. • Boiler Renewals – 107 addresses have been identified (includes an additional 58 addresses). A pre-start meeting took place on 22nd January, surveys will begin in March and the project start date will be April. • Window & Door Replacements – 41 addresses have been identified for window and door replacements. Surveys are planned for March with install taking place in May. • Water Tank Removal – This project started on 24th February and will run for 9 weeks. <p><u>Maintenance and Service Projects</u></p> <ul style="list-style-type: none"> • Paint Project 2025-26 – This project will involve 25 tenements and 86 terrace properties. The draft start date is post school holidays. • Skips – The tender return date was 17th February, and we are currently waiting on the tender report. Peter advised that new legislation requires POPs material and general material to be separated, therefore 2 skips are required. A question was raised on who has access to the skips. Peter confirmed that only the contractor has access and the public does not have any access to the skips. • Gutter Cleaning Project – This project is complete. • Landscape Maintenance Project – We are currently in the winter maintenance cycle (Litter collection, weed & moss control). It is proposed to extend the contract with Continental into year 5 (final year). <p><u>EICRs</u></p>	
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- 8 addresses are due an EICR this calendar year.
- Tender returns are due on 5th March 2025. We plan to deliver the approx. numbers below each year:

2025: 135
 2026: 250
 2027: 250
 2028: 280
 2029: 55

This will ensure that we don't have an excessive amount of addresses in any one year. The majority of the EICRs will be obtained on a 4 year cycle and this will allow adjustments to be made within the programme to accommodate tenants, staff and contractors when required.

Health and Safety

- EICRs in Common Areas – EICRs are being carried out in the common areas (common fuse boxes) as part of the delivery of the fire risk assessment outcomes. Any remedial work identified as a result of the EICRs will be carried out. After the main areas have been completed we will then move on to other areas such as clearing loft spaces.

Medical Adaptations

- We have received a grant award of £20k from the Scottish Government for adaptations. We have received 22 requests for adaptations. Of these requests, 14 properties have received an adaption, 3 properties cancelled and 1 property to be delivered. The current spend has been £14,398 and the estimated final spend will be £20,131. The 4 remaining requests will be added to the 2025/26 programme.

Storm Damage

There has been significant damage after the recent storm. Updates on this damage is as follows:

- 64 tenements were damaged. Repairs have been carried out and completed for 21 of these.

	<p>There are 29 repairs ongoing and 14 are still to be actioned.</p> <ul style="list-style-type: none"> • 36 main door properties reported damage and 13 of these repairs have been completed with 23 still to be actioned. • 40 repairs for fencing work were reported and 11 of these repairs have been completed with 29 still to be actioned. <p>Peter advised that we have been working with contractors to repair this work as quickly as possible, however the work will likely run on for a few months. Luckily there has been limited water ingress in properties affected by damaged roofs.</p> <p>Peter advised that there has been roughly £50,000 worth of damages to fences and roughly £100,000 worth of damages to roofs. It is likely that insurance will be claimed to assist with costs but this will only cover the cost of the roofs and fences will not be covered. A further update will be provided at the next meeting.</p> <p><u>Stock Condition Survey</u></p> <ul style="list-style-type: none"> • Hardies Property and Construction Services have completed their surveys. The conclusion page from the SCS report included within the papers highlights the main findings. Peter advised that 3 properties failed EESSH, there are 13 properties with minor mold issues and 2 properties had damaged smoke alarms. <p>Peter advised that it has been beneficial to carry out the stock condition survey as it has highlighted some areas for improvement that the association wasn't aware of. Knowes can also include that 20% of the stock has been surveyed in the next ARC report, which meets the regulatory requirements.</p> <p><u>H&S Audit</u></p> <ul style="list-style-type: none"> • This audit is nearly complete and we expect to receive the final report soon. 	<p>Update to be provided to the committee at next meeting.</p>
16.	Policies for Approval	

	<p>Erica advised that as full members of EVH, it is best practice that we adopt their model policies. The following policies were discussed:</p> <ul style="list-style-type: none"> • Personal Relationships at Work Policy – We have adopted EVH's updated model policy. Amy highlighted that Knowes' previous policy did not have a section on termination of employment, therefore this is a notable update to the policy. There were no comments and the policy was approved, proposed by Lynsey Chrystal and seconded by Dean Vinter. • Menopause Policy – We have adopted EVH's updated model policy. There were no comments and the policy was approved, proposed by Steve Rolfe and seconded by Peter Fennessey. • Sabbatical Policy – We have adopted EVH's updated model policy. It was highlighted that section 5 of the policy refers to 'life assurance scheme' and then 'life insurance scheme' under the same point, therefore this will need to be updated. A typo was highlighted under section 6. Amy will update the policy before publishing. There were no comments and the policy was approved, proposed by Cllr Lawrence O'Neill and seconded by Lynsey Chrystal. • Shared Parental Leave Policy – We have adopted EVH's updated model policy. A question was raised about whether mothers that experience child-loss before the end of the pregnancy would still be entitled to their maternity leave. It was advised that the EVH terms and conditions includes information on this. There were no other comments and the policy was approved, proposed by Lynsey Chrystal and seconded by Steve Rolfe • Grievance Policy – We have adopted EVH's new model policy. There were no comments and the policy was approved, proposed by Peter Fennessey and seconded by Steve Rolfe. • Staff Performance, Improvement and Training Policy – Erica advised that changes to wording have been made throughout the policy, in particular under sections 4, 5 and 6 and the appendix section has been updated. There were 	
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	<p>no comments and the policy was approved, proposed by Hilary Edgar and seconded by Cllr Lawrence O'Neill.</p> <ul style="list-style-type: none"> • Gifts and Hospitality Policy – There were no changes to the wording of the policy. The policy was approved, proposed by Lynsey Chrystal and seconded by Peter Fennessey. 	
17.	<p>EVH Report</p> <p>The EVH Report for February 2025 was provided to the Committee for their information.</p>	
18.	<p>Notifiable Events</p> <p>None.</p>	
19.	<p>Management Committee Attendance Register</p> <p>The attendance register was provided to the Committee for their information.</p>	
20.	<p>EVH Salary Vote</p> <p>Lynsey Chrystal and Dean Vinter declared interests under this agenda item and refrained from discussions and voting.</p> <p>As Knowes HA is a member of EVH, the committee are required to vote on salary proposals and their feedback will be provided to EVH. Erica advised that EVH negotiators have recommended a multi-year deal on salaries covering 3 years which includes the following:</p> <ul style="list-style-type: none"> • April 2025 – An increase of 4.0% on all salary points (bar those affected by the living wage). This increase will also be applied to all allowances, bar the standard HMRC fixed mileage allowance. • April 2026 – An increase of October CPI + 1.5% on all salary points (bar those affected by the living wage). This increase will also be applied to all allowances, bar the standard HMRC fixed mileage allowance. A floor of 1% and ceiling of 4% will be applied, should the level of the October CPI breach either the floor or the ceiling this will trigger a return to negotiations. • April 2027 – An increase of October CPI + 1.5% on all salary points (bar those affected by the 	

	<p>living wage). This increase will also be applied to all allowances, bar the standard HMRC fixed mileage allowance. A floor of 1% and ceiling of 4% will be applied, should the level of the October CPI breach either the floor or the ceiling this will trigger a return to negotiations.</p> <p>A question was raised on how this would affect Knowes' finances. Erica advised that the association had budgeted for slightly more than the proposed deal therefore are prepared.</p> <p>There were no other questions and the committee agreed to the multi-year deal on salaries covering 3 years, proposed by Steve Rolfe and seconded by Peter Fennessey.</p>	<p>Decision to be communicated with EVH.</p>
21.	<p>Any Other Business and Apologies for Future Meetings</p> <p><u>Casual Vacancies on the Board</u></p> <p>Erica advised that following the recent resignation of 3 board members, 3 casual vacancies have become available. Erica advised that Patricia Broadfoot is currently a co-optee, however would be able to fill one of these vacancies. The committee approved and Patricia Broadfoot filled the casual vacancy. Proposed by Lynsey Chrystal and seconded by and Steve Rolfe.</p>	<p>Amy to make relevant changes to website.</p>
22.	<p>Date of Next Meeting</p> <p>The next committee meeting will take place on Tuesday 8th April 2025 at 6:30pm.</p>	