

**MINUTES OF THE 554TH MANAGEMENT COMMITTEE MEETING OF WILLIAMSBURGH HOUSING ASSOCIATION, HELD ON WEDNESDAY, 28<sup>TH</sup> MAY 2025 AT 6PM (HYBRID)**

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<b>PRESENT:</b>	J. Scott	Chairperson
	M. Symons	
	R. Coelho	
	C. Henry	
	E. McDermott	
	D. Eadie	
	Cllr. M. MacLaren	
	J. Kerr	
	G.L John (from 18:20)	
<b>IN ATTENDANCE:</b>	J. Grant	Chief Executive Officer
	L. Ramsay	Head of Finance & Corporate Services
	L. Reynolds	Head of Property Services
	G. Scott	Head of Development
	██████████	C&T, (External Auditors)

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**1. (a) Apologies**

Apologies were received from O. Ikeh and L. Shields (Committee members).

**(b) Declarations of Interest**

Cllr. M. MacLaren and D. Eadie declared an interest in item 6.

**2. (a) Minutes of Management Committee Meeting: 26.03.25 (No.553)**

The minutes of the Management Committee meeting held on Wednesday, 26<sup>th</sup> March 2025 (No.553) were proposed correct, on a motion proposed by R. Coelho, seconded by E. McDermott.

**(b) Matters Arising**

Committee were asked to approve an amendment to the Minute of meeting 550 to add J. Kerr into the attendance for the meeting. This had been missed in error. The amendment was approved, proposed by C. Henry, seconded by Cllr M. McLaren.

**3. External Audit Plan**

██████████ from C&T (External Auditors) presented the external audit plan.

The External Audit Plan was approved, proposed by C. Henry, seconded by Cllr M. MacLaren.

#### **4. Annual Regulatory Returns**

L. Reynolds presented the Annual Return on the Charter (ARC) report for 2024/25, noting that the Committee had previously had a separate scrutiny session where detailed questions had been answered. In summary, the ARC performance for 2024/25 was positive overall with confidence that the data had been collected and calculated in line with the technical guidance provided by the Scottish Housing Regulator (SHR).

The Committee thanked all staff for their efforts over the year in achieving the positive results. Approval to submit the ARC return to the SHR was provided, proposed by E. McDermott, seconded by D. Eadie.

L. Ramsay presented the report for the Five-Year Financial Projections and Loan Portfolio Return. The financial projections showed a continued strong financial position despite the lower margin and increased costs. Value for money continues to be prioritised and all efforts were being made to manage cost. L. Ramsay noted that WHA has no loans meaning a nil return is provided to the SHR for the Loan portfolio.

The recommendations were approved – to submit the FYFP and LPR to the SHR, and to adopt the FYFP as the current projections for WHA – proposed by Cllr. M. MacLaren, seconded by C. Henry

#### **5. Chief Executives Report**

J. Grant presented the report, advising that F. Stewart (Committee member) had requested a further Leave of Absence due to continuing challenging personal circumstances. This would be until the AGM in September where a final decision would be made on standing or stepping down. J. Grant highlighted 2 new Notifiable Events (NEs) to the SHR which had both been closed.

L. Ramsay noted a continuing challenge in the insurance market with limited providers and large annual increases in premiums. L. Ramsay also provided an update on the SHAPS pensions deficit and the on-going court case.

Several Committee members noted disappointment with the professional advice previously received about the future assumed high level of financial risk of remaining in the DB scheme. L. Ramsay agreed to invite the professional advisor to a future meeting to explain the situation.

The recommendations were agreed – to provide a further leave of absence to F. Stewart and to approve the insurance renewal award, proposed by J. Scott, seconded by E. McDermott.

## **6. Technical Assessment and Options for New Sneddon Street Walls**

L. Reynolds presented the report, providing a summary of the specialist geo-technical and structural surveys completed on the New Sneddon Street riverbank retaining walls. These walls were constructed as part of the historic WHA new build development on the riverside. The reports concluded that some historical movement had occurred, no further movement had been observed since October 2024 and that there was no evidence of imminent collapse. There was also no movement in the properties, with only sections of the canal path and garden retaining wall being affected.

Options were presented where it was recommended that further specialist laser-monitoring be used to pin-point any specific areas of further movement to enable a suitable repair proposal to be designed and implemented. Due to the technical and health and safety challenges of the riverbank location combined with the partial information on sources of movement / rate of movement, it was considered that more information was needed to design a robust repair solution. Currently it was not possible to be certain what repair works would be most effective. L. Reynolds reminded Committee that health and safety controls were already in place, including the canal path being closed and weekly checks on fencing. Residents and elected members had already been informed.

A member asked how the properties were unaffected? L. Reynolds advised that the properties were constructed with piled foundations and were set back from the riverbank. The properties are not considered to be at risk, with movement occurring only in sections of the riverbank wall and canal path.

A member asked who is responsible for the riverbank sheet piling? G. Scott advised that WHA owned the land which was purchased as part of the land used to build the property development.

A member asked what other governance had been put in place? J. Grant advised that the strategic risk register had been updated, a H&S risk assessment was in place and the consultants will develop a bespoke disaster recovery plan.

A member asked when it was expected that a repair design and costs could be provided? L. Reynolds advised 6-9 months, depending upon the results of the additional monitoring.

L. Reynolds also advised that any further questions after the meeting could be provided to her to be passed on to the specialist contractor.

A member also asked whether a short-life working group should be set-up to focus on this issue, given it was likely to be challenging to resolve and potentially high cost. J. Grant advised that this would be looked at and Committee would be advised at the July meeting.

**6. Technical Assessment and Options for New Sneddon Street Walls Contd.**

The recommendation - to conduct further specialist technical monitoring of the walls to inform a strategy to manage risk and provide more detailed information to clarify what future repair works are required - was approved, proposed by C. Henry, seconded by R. Coelho.

**7. Strategic Acquisitions – Front Funding Policy**

G. Scott presented the report, providing a summary of the proposal to enable purchases of strategically important tenemental stock in advance of Scottish Government (SG) grant funding being received. It was noted that grant funding is frequently provided at short notice and at the end of the financial year. This results in missed opportunities.

A member asked if we could persuade the SG to add purchases into the Strategic Housing Investment Plan (SHIP)? G. Scott advised that the SHIP was currently only for new-build projects but that it was expected that grant funding for purchases of existing homes would continue to be made available separately.

A member asked about the risk of grant funding not being provided? G. Scott advised that while there was a low risk the pattern has been that grant funding is provided every year eventually.

The policy was approved, proposed by M. Symons, seconded by D. Eadie.

**8. Estates Team Annual Review**

G. Scott presented the report, providing a summary of the achievements of the first year of the new in-house Estates Team. It was noted that the benefits envisaged from the new team in terms of value for money had been exceeded.

A member welcomed the report and congratulated the team on the results. It was welcome to see WHA ensuring local employment opportunities while saving money.

A member welcomed the efforts in taking the project to this stage and felt the team offered a benefit to community relations and provided a visible WHA presence on the ground. This was all an improvement on the previous outsourced contract.

The Committee noted the report.

**9. Strategic Risk Register Q1**

L. Ramsay presented the report, outlining the updated risk assessments and actions to mitigate major risks. It was noted that the New Sneddon Street wall had been added for this quarter.

The Committee noted the report.

**10. Fraud Annual Report**

J. Grant presented the report, noting that there had been no incidences of fraud identified in the reporting year.

The Committee noted the report.

**11. Shareholding Membership Report**

J. Grant presented the report, noting that attracting new members continues to be a challenge. However, the overall membership levels compare well to other local associations.

The Committee noted the report.

**12. Minutes of Finance, Audit & Corporate Services Sub Committee Meeting 05.02.25 & (b) Minutes of Operations & Performance Sub Committee Meeting 12.03.25**

The Committee noted the minutes.

**13. Any Other Business**

- (a) J. Grant advised that the FLAIR annual conference was to be held on 19<sup>th</sup> June in Renfrew.
- (b) J. Grant advised that the official opening of the Cartha Crescent new build development was to be held on 20<sup>th</sup> June, with [REDACTED] MSP in attendance.

**14. Date and Time of Next Meeting**

J. Scott thanked everyone for their attendance and advised that the next scheduled meeting of Williamsburgh Housing Association's Management Committee would be **Wednesday, 30<sup>th</sup> July 2025 at 6.00pm, (Hybrid)**

**CHAIRPERSON:** .....

**DATE:** .....