

## CLOCH HOUSING ASSOCIATION

### Minutes of the Board meeting held on Thursday 30 October 2025 Hybrid (via Teams/office)

Present: Kelly Ferns (Chair)  
Ken Robertson (Vice Chair)  
David McIndoe  
Nicola McLachlan  
Karen Aitken  
Clair Malpas

Attending: Alana Durnin, Chief Executive Officer (CEO)  
Robert Pollock, Director of Assets (DoA)  
Michael Monaghan, Director of Customer Services & Communities (DCSC)  
Megan Hughes, Finance Director (FD)  
Ewan Barr, Head of IT & Corporate Services (HITCS)  
David Quinn, Corporate Services Manager (CSM)  
Shonaid Musgrove, Senior Corporate Services Officer (SCSO) – on minutes  
Carolyne Swinney, Corporate Services Officer (CSO)  
Representative from Scottish Housing Network (SHN)  
Representative from SHARE (Observing)

Item	Details
	<p>The Chair introduced [REDACTED] from the Scottish Housing Network who would be making a bite-sized training session to the Board on the ARC Annual Performance Analysis (Benchmarking).</p> <p>The Board had previously been issued with the presentation in its condensed form for the training and a full summary had been issued that will be uploaded onto the Board portal.</p> <p>Following the presentation the Chair thanked [REDACTED] for attending and noted that it is always good to see how the Association is performing against its benchmarking group. The Chair stated that Cloch's number of complaints is higher than most as Cloch records any note of dissatisfaction as a complaint. This is, in turn, is used as a learning tool to make improvements to services.</p> <p>The CEO advised that the forthcoming planned maintenance works will benefit around one third of the Association's tenants and it is hoped this will show improvements in repair satisfaction results at the next survey.</p> <p>[REDACTED] left the meeting at 6.18pm</p>
	N McLachlan joined the meeting at 6.18pm
	The Chair introduced [REDACTED] from SHARE who would be observing the Board. SHARE is providing the services for the Board appraisal process. The Board have been issued with their appraisal forms, and these should be completed and

	<p>submitted to SHARE by 14 November. The meetings will take place from 17 November onwards.</p> <p>The Chair advised that SHARE would feedback to the Board with a report at the February Board meeting.</p>
1.	<p><b>Apologies &amp; Declarations of Interest</b></p> <p>Apologies had been received prior to the meeting from Femi Okelade and Elizabeth Simpson. No declarations of interest were made.</p>
2.	<p><b>Minutes of the Board Meeting held on 21 August 2025</b></p> <p>The Minutes of the meeting held on 21 August 2025 were approved as a true record on the motion of: -</p> <p><b><u>Resolution</u></b></p> <p>Approved: K Robertson Seconded: C Malpas</p>
2.1	<p><u>Minutes from Post AGM Board Meeting held on 23 September 2025</u></p> <p>The Minutes from the post-AGM meeting held on 23 September 2025 were approved on the motion of: -</p> <p><b><u>Resolution</u></b></p> <p>Approved: C Malpas Seconded: N McLachlan</p>
2.2	<p><u>Minutes from Finance &amp; Corporate Services Sub Committee Meeting held on 28 August 2025 (F&amp;CSSC)</u></p> <p>These were the final minutes of the F&amp;CSSC that had been issued for noting. Following the governance restructuring the new Audit, Risk &amp; Assurance Committee will commence from November and supersedes this Sub-Committee. The minutes will be approved at the ARA Committee meeting being held on 27 November 2025.</p>
2.3	<p><u>Minutes from Housing &amp; Property Services Sub Meeting held on 28 August 2025</u></p> <p>These were the final minutes of the H&amp;PSSC that had been issued for noting. Following the governance restructuring the new Audit, Risk &amp; Assurance Committee will commence from November and supersedes this Sub-Committee. The minutes will be approved at the ARA Committee meeting being held on 27 November 2025.</p>
3.	<p><b>Matters Arising &amp; Outstanding Actions</b></p> <p>The Board were pleased to note that all outstanding actions had now been completed.</p>

<b>ITEMS FOR APPROVAL</b>	
<b>4.</b>	<p><b>Annual Assurance Statement (AAS)</b></p> <p>The CSM thanked the Board and staff for their input into the 3 meetings that had been held which resulted in a robust evidence 'bank' and ultimately an updated 'action plan'. The CSM highlighted the work carried out by the CSO in collating all the information and producing a condensed evidencing document. The AAS provides our regulatory body with evidence that the Board complies with governance and regulatory standards.</p> <p>The CSM advised that if the Board approved the AAS, it will then be submitted to the Scottish Housing Regulator (SHR).</p> <p><b><u>Resolution</u></b></p> <p>The Board approved the submission of the AAS to the SHR.</p> <p>Approved: K Aitken Seconded: D McIndoe</p>
<b>5.</b>	<p><b>Rent Consultation &amp; Service Charge Plan</b></p> <p>The DCSC took the Board through the report as follows: -</p> <ul style="list-style-type: none"> <li>Proposing a 2-phase rent and service charge consultation approach for 2026-27 (same as for 2025/26) and prioritising tenant engagement and strategic investment aligned with an £8.5 million planned maintenance program. We want to continue to engage with our customers on rent increase and services we provide; ensuring that our rent setting process matches our tenants' voices, their homes and expected level of service provision.</li> <li>Phase 1 gathers tenant priorities on maintenance and service quality, shaping the percentage rent increase proposed in phase 2. This will be a single proposed increase.</li> <li>The DCSC emphasised the importance of tenant empowerment, ensuring transparency between tenant feedback and rent setting amid a challenging economic environment.</li> <li>Tenant feedback mechanisms include CX surveys, hard copy letters, in-person sessions, and tenant visits targeting harder-to-reach groups. We aim to achieve a response rate of around 30% or better which would be an improvement on last year.</li> <li>Feedback results will be communicated back via newsletters, website updates, and direct staff follow-up to maintain trust and show impact.</li> <li>Service charge reviews will be updated in December, focusing on transparency and fairness across charging models.</li> <li>Board members agreed on the approach, recognising the importance of inclusivity and tenant voice in shaping rent decisions.</li> </ul> <p>The Chair stated that it was important to have good tenant engagement. It was essential to provide tenant empowerment, especially in how their rental income is used.</p>

	<p>A Board member expressed that the report was very comprehensive but wanted to know how Cloch fed back to tenants on any comments they may have made. The DCSC advised that information is also uploaded onto our website and newsletter. The Association thanks those that responded personally via letter and asks them if they would like further feedback e.g. a call back by a member of staff.</p> <p>A Board member asked if there was any particular approach to reach those tenants that are harder to reach/engage with. The DCSC stated that online digital platforms, letters and tenant visits were being utilised to try and capture as many tenants as possible. The Community Support team were also working closely with their client group for engagement, many of whom tend to be our more difficult to reach tenants.</p> <p><b><u>Resolution</u></b></p> <p>The Board approved the 2-phase rent and service charge consultation on the following motion: -</p> <p>Approved: N McLachlan Seconded: C Malpas</p>
6.	<p><b>Mid-Year Budget Approval</b></p> <p>The FD took the Board through the mid-year budget as follows: -</p> <ul style="list-style-type: none"> <li>• The Board was advised that the financial forecasting depicts a reduced surplus of £532,000, down from £703,000; driven largely by a matched £2.5 million net-zero funding grant.</li> <li>• Income increased from £10.6 million to £11.7 million, primarily from grant income associated with door replacements, which are expensed rather than capitalised.</li> <li>• Expenditure increased due to higher estate costs by £1.3 million, notably £912,000 in planned maintenance (doors) and a £282,000 rise in depreciation linked to accelerated window replacements.</li> <li>• Additional £135,000 service cost reflects newly recognised furniture replacement obligations in 27 supported accommodation units - to be completed within the financial year.</li> <li>• Capitalised planned maintenance increased by £1.3 million for window replacements, partially offset by a £47,000 reduction in kitchen replacements due to access issues.</li> <li>• The five-year financial plan shows covenants comfortably met, with monthly cash flow forecasting introduced to closely monitor the substantial planned maintenance spend.</li> </ul> <p>A Board member enquired if there were any particular conditions to our existing loans. The CEO replied that there were no loan covenant limits to restrict our capital spend, due to recent renegotiations with our lenders, and changes to the applicable loan agreement, enabling full delivery of the maintenance program without financial constraints. Our revolving credit facility was highlighted as a very positive factor when our grant application was being considered, in terms of immediate funds being available for the project.</p> <p><b><u>Resolution</u></b></p> <p>The Board approved the mid-year budget on the following motion: -</p>

	<p>Approved: D McIndoe Seconded: K Robertson</p>
7.	<p><b>Office of the Scottish Charity Regulator (OSCR) Return</b></p> <p>The FD advised that the figures for the OSCR are taken from the annual Accounts that were approved at the August Board meeting.</p> <p><b><u>Resolution</u></b></p> <p>The Board approved the OSCR return on the following motion: -</p> <p>Approved: C Malpas Seconded: K Aitken</p>
8.	<p><b>Calendar of Meetings</b></p> <p>The CSM advised that the new calendar takes into account moving the meetings from a Tuesday to a Thursday. The January 2026 Board meeting is a week later than normal to accommodate the rent consultation outcomes.</p> <p>The Chair commented that adding in the 'key points for discussion' was useful to see in advance what was coming up.</p> <p><b><u>Resolution</u></b></p> <p>The Board approved the calendar of meetings on the following motion: -</p> <p>Approved: D McIndoe Seconded: N McLachlan</p>
<b>ITEMS FOR INFORMATION / NOTING</b>	
9.	<p><b>CEO Report</b></p> <p>The CEO took the Board through the report and advised this focussed on progress made over the past 6 months of the 2025/26 Business Plan activity. The CEO also confirmed she would be handing over to the relevant Leadership Team member to provide further context for some areas of work.</p> <p><u>Planned Maintenance</u> – the DoA advised that this is going really well in terms of delivery.</p> <ul style="list-style-type: none"> <li>➤ The heating &amp; kitchen programmes have been completed with the bathroom programme progressing well.</li> <li>➤ The fencing works following Storm Eowyn in January have been completed.</li> <li>➤ The procurement for the replacements of door entry systems and front &amp; back door replacements goes out next week.</li> <li>➤ Kilmacolm Road has now been fully let out, and all works have been completed at the Inverkip property.</li> <li>➤ Work on the Net-Zero funding programme starts on 17 November 2025 with the initial focus on windows and door replacements. An event was held for tenants to come and view the colour choices, etc which had proved popular and Cloch also got some tenants signed up as members of the Association.</li> </ul> <p>During this part of the discussion a Board member enquired if the Net-Zero funding will be completed within the timescales agreed. The DoA advised that they were</p>

confident it would be. It was noted that the Association would not be using its own cash resources in the first part of the project with agreement with the Scottish Government grant funding would be drawn down in the first instance, ahead of Cloch utilising its own cash reserves. Good lines of communication have been maintained between all parties during the negotiations.

The stock condition survey was also discussed, and the Chair enquired how the data collection works with such a large programme, referencing back to the 2025/26 programme and high spend. The DoA replied that this is down to the stock condition consultancy; they collect their own data, and this is then compared against what the Association holds. This is then broken down into similar parts and examined in terms of correlations which will be fed into the next 30-year financial plan / Asset Strategy.

Currently, the stock condition survey data held on the system is based on average costs, and there will be a lot of value in gathering actual measurements via the stock condition survey, improving the accuracy of forecasts in the future.

With reference to the Asset Management Strategy due to be worked on following the stock condition survey the CEO advised that there were plans to collate customer insight to provide factual data on customer satisfaction by area. This is planned to commence from Quarter 1 next year (April 2026 onwards). The Association is changing its approach and going to survey a percentage of the customer base annually instead of a full survey every 3 years. This will give the Association 'live' data to work on instead of working with data potentially three years old. Linking to the new Business Plan due in April 2027, it was also noted that an Equality Survey is planned for Quarter 4, 2025/26.

The CEO reverted back to the report and advised: -

- Further partnership working is being explored. There are some funding opportunities within the Inverclyde Housing Associations Forum (IHAF).
- Investigating lower-cost garden services for our tenants.
- Extend the shared HR resource (a lot of work happening regarding recruitment for the new CEO at Cloch and at Dalmuir Park). A paper on this will be brought to a future meeting.

New Housing System – the HITCS advised that this is progressing well.

- The Rubixx IT system project reached a major milestone on 27th October, completing initial configuration and moving into a robust testing phase involving all staff.
- Testing will be distributed through subject matter experts to their teams, utilising Wednesday morning closures to minimise disruption.
- The project go-live date is planned for early March 2026, coordinated with rent consultation and finance system preferences.
- Additional unplanned data cleansing and translation work increased consultancy usage but remains within budget; a £13,000 contingency is reserved as fallback.
- The emphasis on extensive staff involvement in testing aims to ensure familiarity and smooth transition at launch, reducing risks of operational disruption.

New Scottish Housing Act Implementation

- The DCSC briefed the Board on the newly approved Scottish Housing Act 2025, with phased implementation expected over the coming three years, requiring agility in policy and procedural updates.
- Key early changes include the 'Ask and Act' duty to identify tenants at risk of homelessness six months in advance, and new domestic abuse protections affecting those who are subject to abuse and have a rent arrears and/or eviction issue.
- Other changes cover tenancy succession rights, pet permissions, and enhanced digital communication standards.
- The DCSC proposed forming a cross-functional working group to manage ongoing compliance and timely policy updates.
- Financial implications are anticipated, especially around rent control and potentially faster response times for damp and mould issues, though detailed regulations remain pending. Our Association will not be impacted by rent controls as this will make changes to the private rental sector only.
- Collaboration with local partners (IHAF) has saw a funding bids being launched by Inverclyde Council via the Scottish Governments 'Ask and Act Homelessness Prevention Fund'. The bid is to acquire two staff members to support hospital and prison transitions to prevent homelessness within the local authority area.
- The Board acknowledged the importance of monitoring the rollout and adapting internal procedures to meet new legal requirements.

The CEO reverted back to the report to advise that, in relation to the Statement of Recommended Practice (SORP), there are some changes around service charges that will impact the Association. A strategic statement has to be prepared at the front of the annual accounts; however, this is something that the Association already does. The LT also has a meeting scheduled with colleagues from the Scottish Housing Regulator and updates on progress against the Business Plan will be provided at this meeting.

The Board noted the contents of the report and the discussions that ensued.

10.

	<p>[REDACTED]</p>
11.	<p><b>Board Appraisal Plan</b></p> <p>As stated at the beginning of the meeting the representative from SHARE was in attendance to observe the Board. The appraisal forms will be issued post-meeting and the outcome reported at the February 2026 Board meeting.</p> <p>Following this a list of bitesize training will be incorporated into the calendar of meetings.</p>
	<p><b>POLICIES FOR REVIEW - Approval</b></p>
12.	<p><b>Policy Reviews</b></p>
12.1	<p><u>Equality &amp; Diversity Policy</u></p> <p>This policy had been radically amended and was being treated as a new policy.</p> <p><u>Resolution</u></p> <p>Approved: D McIndoe Seconded: K Robertson</p>
12.2	<p><u>Whistleblowing Policy</u></p> <p>The minor changes were approved.</p> <p><u>Resolution</u></p> <p>Approved: D McIndoe Seconded: K Robertson</p>
12.3	<p><u>Lighting Policy</u></p> <p>The contents of this policy were now covered within health and safety procedures and the motion to remove this policy was approved.</p> <p><u>Resolution</u></p> <p>Approved: D McIndoe Seconded: K Robertson</p>
	<p><b>STANDARD AGENDA ITEMS</b></p>

13.	<b>Notifiable Events</b>  The CEO advised the Board that the recruitment for the new CEO was progressing well. The Scottish Housing Regulator and key stakeholders were being kept informed too.
14.	<b>Health &amp; Safety</b>  There were no matters to report.
15.	<b>GDPR</b>  There were no matters to report.
16.	<b>AOCB &amp; Reflections</b>
16.1	<p><u>Membership Applications</u></p> <p>The Board had previously been circulated with 7 new applications for membership to the Association.</p> <p><u>Resolution</u></p> <p>Approved: K Ferns Seconded: C Malpas</p>
16.2	<p><u>Office Christmas Closure</u></p> <p>The Board had previously been circulated with a report on the office Christmas closure together with a list of the public holidays for 2026.</p> <p><u>Resolution</u></p> <p>The Board noted the public holidays and approved the office closing at 2pm on Christmas eve and remaining closed until Tuesday 6 January 2026 when the office will re-open at 9am.</p> <p>Approved: K Ferns Seconded: N McLachlan</p>
16.3	<p><u>Reflections</u></p> <p>The Chair noted the following: -</p> <ul style="list-style-type: none"> <li>➤ resolution to item 10</li> <li>➤ managing to keep the meeting within the time limit</li> <li>➤ reduction of papers for meetings</li> <li>➤ concise reporting</li> <li>➤ positive impact of supplementary reading materials on the Board portal</li> </ul> <p>Any feedback can be made directly to the CEO or the Chair.</p>
	The Chair thanked D Campbell for attending the meeting to observe the Board.
17.	<b>Date of Next Meeting – 11 December 2025</b>

	<b>DEFERRED ITEMS</b>
	People Strategy (No.095)
	Performance Management Policy (prev Staff Appraisals – No.071)
	Senior Staff Succession Policy (No.113)
	Asbestos Management Policy (No.023)
	Water Systems & Legionella Policy (No.083)
	Electrical Safety Policy (No.116)
	<b>The meeting closed at 8pm.</b>