Minutes of the Management Committee Meeting of Trafalgar Housing Association held on Tuesday 24th March 2026 at 6.00pm via Microsoft Teams.

Present

Diane Hendry (Vice-Chair)
Nicola Lyden (Secretary) Items 5-12
James Buist (Full Member)
Graham Dunlop (Full Member)
Bernadette Swindon (Full Member)
Gerry Doherty (Full Member)
Paul Tonner (Full Member)

In Attendance

Stephen Boag (Housing Manager)
Sara Pattison (Corporate Services Officer)
Graeme Bruce (Lethame Business Services) Item 5

Item One – Apologies, Declarations of Interest and Notifiable Events	**ACTION**
Apologies were received from Lauren Oxley, Willie Croft and Joanne Glassford and Alison Leabody. The Corporate Services Officer advised that Elaine Wyllie had requested a leave of absence for family matters until July; this was approved. In the absence of the Chairperson, it was agreed that Diane Hendry, Vice-Chair would Chair the meeting. The Housing Manager and Corporate Services Officer declared an interest in item 5.4 and advised they would leave the meeting at this point. There were no notifiable events.	
Item Two – Minutes of Previous Meeting held on	
This paper was circulated to committee prior to the meeting. There were no questions or comments and the minutes were approved. Proposed by James Buist and seconded by Gerry Doherty.	
Item Three – Action Plan as at 16/03/26	
This paper was circulated to committee prior to the meeting. The CSO advised that the Health and Safety audit scheduled for today had been cancelled and was rescheduled for early April. Committee were advised that MI Housing who we use to carry out our quarterly satisfaction surveys and our monthly repair satisfaction surveys were closing at the year end and we were considering our options going forward. One committee member enquired about the committee appraisals. The CSO advised she would speak to the Director and update at the next meeting.	

There were no further questions or comments and the paper was noted.	
Item Four – Papers from Audit & Risk Sub-Committee Meeting on 10/02/26	
These papers were circulated to committee before the meeting. Item 4.1 – CAP There were no questions or comments and this paper was approved. Proposed by Diane Hendry and seconded by Michael McAllister. Item 4.2 – Damp and Mould Audit Report There were no questions or comments and this paper was approved. Proposed by Diane Hendry and seconded by Michael McAllister. Item 4.3 – Tenancy Sustainment Audit Report There were no questions or comments and this paper was approved. Proposed by Diane Hendry and seconded by Michael McAllister. Item 4.4 – Qtr 3 Management Accounts to 31/12/26 There were no questions or comments and this paper was approved. Proposed by Diane Hendry and seconded by Michael McAllister. Item 4.5 – Review of Strategic Risk Register There were no questions or comments and this paper was approved. Proposed by Diane Hendry and seconded by Michael McAlliser.	
Nicola Lyden joined the meeting at this point.	
Item Six – Account Write-Offs	
This paper was circulated to committee prior to the meeting. The Housing Manager presented his paper to committee and advised that all processes have been followed in accordance with the Rent Management Policy. Following a short discussion the total write-off on [redacted] was approved. Proposed by Graham Dunlop and seconded by Gerry Doherty.	
Item Seven – Directors Report –	
This paper was circulated to committee prior to the meeting. The Housing Manager presented this paper in the Directors absence. Committee approved the engagement of TC Alexander Sloan as our external auditors following the merger of Alexander Sloan and TC Group. Committee approved the additional public holiday on 15/06/26 for all staff. Committee approved the renewal of Bield Response for our out of hours repairs service. Proposed by Gerry Doherty and seconded by Nicola Lyden.	
Item Eight – Health and Safety	
Committee were advised there was no update.	

Item Nine – Play Park Upgrade Proposals	
This paper was circulated to committee prior to the meeting. The CSO presented the paper and advised that consultation had so far only been with the Residents Panel. She advised it was going to be included in the Newsletter and a text message would be sent out to tenants asking for feedback. It was suggested that we try and hold a session at the playpark to ask the kids for their feedback. Committee were happy with the suggestions however they were keen for more consultation to take place as suggested. Staff also advised they were considering opening the office to kids for a few hours in the morning over the Easter holidays to attend with a parent or guardian to do Easter activities or arts and crafts; however they advised they would have to discuss this with the Health and Safety consultant. A committee member then asked about the open areas on Trafalgar Street, Crown Avenue and Spencer Street. The HM advised that the areas would be kept open after the first cut of the year which was due any time now. This would be reviewed at the end of the summer and an update provided to committee.	
Item Ten – Qtr 4 Tenant Satisfaction Results for Noting	
This paper was circulated to committee prior to the meeting. Committee commented that these were fantastic results and praised the staff for their hard work.	
Item Five – Papers from Graeme Bruce	
These papers were circulated to committee prior to the meeting. Item 5.1 – Budget 2026/27 Graeme advised that the initial draft was brought in December 2025 and there were only two changes from that; one being a change in staff costs, and the other the insurance figures. Graeme advised the premium has increased; however we have asked for a reduction. He advised the figure included in the budget is the maximum it will be and if they come back with a reduced figure he will amend accordingly. Following the discussions tonight he advised the playpark would have to be added in. Following a question about the rent increase for those with shared ownership, Graeme advised he would have to check and revert. Following a question about the budget for mould sensors and their requirement Graeme advised he would have to ask the Director and revert. Following an in-depth discussion, it was agreed that the combined budget for Tenant Participation, Wider Role and Donations would be increased back [redacted] as it was in 2025/26. Committee also requested a tenant participation action plan for the year to show how the funds would be spent.	See Action Plan

Committee approved the budget subject to the changes being made as discussed; proposed by Nicola Lyden and seconded by Gerry Doherty. Item 5.2 – Long Term Projections 2026/27 Graeme present the long-term projections to the committee and advised year one mirrors that of the budget that has just been approved, however year 30 is a projection which can not be controlled at present. He advised the figures will change constantly and are always reviewed when information becomes known; surveys carried out, investments made to stock, interest rates change etc. He advised that the only remaining loan we have is due to end in 2033 at which time all our stock will be unencumbered. This puts us in a good position should we need to borrow again in the future. Graeme advised that if this is approved tonight then the first five years would be used for the SHR return, and the remining is for our use. A discussion then took place about the assumptions used for rent levels going forward to ensure that rent levels are kept as low as possible and the sustainability for our tenants. Graeme reminded committee that this is only assumptions and is subject to change once interest rates are known at the time our rent increase is being discussed. Committee requested that planned maintenance reports are produced to highlight how the rent is being spent. There were no other questions or comments and the paper was noted. Item 5.3 – Value for Money Report Graeme Bruce talked the committee through the paper advising this was a standard report used to provide assurance to the Management Committee how VFM was achieved in the preparation of the 2026/27 budget. He advised the aim is always to provide the best service with the money we spend. Following a short discussion this paper was approved. Proposed by Nicola Lyden and seconded by Bernadette Swindon. *The Housing Manager and Corporate Services Officer left the meeting at this point.* Item 5.4 – Cost of Living Increase 2026/27 (Minute produced by Graeme Bruce) Graeme talked committee through the report. Following a discussion committee agreed to the cost-of-living increase of [redacted], mirroring that of EVH.	See Action Plan
The Housing Manager and Corporate Services Officer rejoined the meeting.	
Item Eleven - AOCB	
• The CSO read out a short amendment to the Maintenance Policy regarding Repair Satisfaction Collection. Committee requested the word 'immediately' be replaced with 'as soon as possible'. The CSO advised this was only a minor amendment and the full policy would be brought for review next year.	
Item Twelve – Date of Next Meeting	

• TBC	

Signed:	Date: