

Prospect Community Housing
 Committee Meeting – September 2025
 24 September 2025, 7:00 PM — 9:00 PM BST

Present:	Naomi MacKenzie	Chairperson
	Mo Connolly	Vice Chair
	Nikki Ross	Treasurer
	Jolly Oluka	Secretary
	Alan Gee	Committee Member
	Sharon-Lee Bow	Committee Member
	Chuks Ododo	Committee Member
	Cheryl Mabon	Committee Member
	Sylwia Bogusz	Committee Member
	Milind Kolhatkar	Committee Member
	Brendan Fowler	Director
	Colin James	Finance Manager
	Neil Munro	Property Services Manager
	Catherine Louch	Housing Manager
	Marianne Wilson	Corporate Services Officer

Apologies:	Jeremy Hewer	Committee Member
	Amanda Miller	Committee Member
	Simon Campbell	Committee Member

1	Welcome and Apologies
	Brendan welcomed all attendees to the meeting and apologies were noted for Jeremy Hewer, Simon Campbell and Amanda Miller.
2	Declaration of Interest
	There were no declarations of interest.
3	Election of Office Bearers:
	Brendan Fowler advised there had been one nomination received for each position of Chairperson, Vice Chair, Secretary and Treasurer.
3.1	Election of Chairperson
	One nomination had been received from Naomi MacKenzie. Naomi MacKenzie was duly elected as Chairperson.
	Naomi MacKenzie took over the chairing of the meeting.
3.2	Election of Office Bearers (Vice Chair, Secretary, Treasurer)
	Election of Vice Chair
	One nomination had been received from Mo Connolly. Mo Connolly was duly elected as Vice-Chairperson

	<p>Election of Treasurer</p> <p>One nomination had been received from Nikki Ross. Nikki Ross was duly elected as Treasurer.</p> <p>Election of a Secretary</p> <p>One nomination had been received from Jolly Oluka. Jolly Oluka was duly elected as Secretary.</p> <p>The nominations were proposed by Chuks Ododo, seconded by Cheryl Mabon and approved by all members present.</p>
4	<p>Review of Working Group Remits:</p> <p>Brendan Fowler presented the remits and advised the working groups had a couple of minor changes made.</p> <p>The remits for the Management Committee, Budget Working Group and Equalities Working Group were proposed by Mo Connolly, seconded by Sylwia Bogusz, and approved by all members present.</p>
5	<p>Election of Working Group Members:</p> <p>Brendan confirmed the Business Plan Working Group carries on with the current members.</p> <p>5.1 Budget Working Group</p> <p>Brendan confirmed it should be a minimum of 4 members in this group. The Chair and the Treasurer are part of the Budget Working Group by default and therefore we require two further committee members. Naomi MacKenzie, Nikki Ross, Cheryl Mabon, Mo Connolly and Sylwia Bogusz were elected to the Budget Working Group.</p> <p>5.2 Equalities Working Group</p> <p>Brendan confirmed it is a minimum of two committee members for this group. Catherine added that over the next 12 months we would be looking at the Tenant Satisfaction survey results and the CIH EDI framework.</p> <p>Cheryl Mabon, Milind Kolhatkar, Chuks Ododo and Naomi MacKenzie were elected to the Equalities Working Group.</p> <p>The members of the Budget Working Group and the Equalities Working Group were proposed by Cheryl Mabon, seconded by Jolly Oluka, and approved by all members present.</p>
6	<p>Minutes of Meeting held on 27 August 2025</p> <p>The minutes of the meeting held on 27 August 2025 were proposed by Jolly Oluka, seconded by Nikki Ross, and approved by all members present.</p>
7	<p>Matters Arising Report</p> <p>The matters arising report was noted.</p>
8	<p>Register of Undertakings</p>

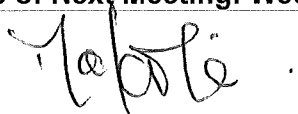
	<p>The Register of Undertakings were noted.</p> <p>A question was asked about carpets and questioned if we now supply these as they are listed on the register of undertakings. Catherine confirmed these were provided for the new Clovenstone Close properties as a lot of people were coming from homeless backgrounds and no flooring was in the properties. It was asked if white goods are provided in the Clovenstone Close properties and Brendan confirmed that some are due to the properties already being finished with integrated appliances when Prospect purchased them.</p>
<p>9</p>	<p>Policy Review</p> <p>Colin James presented FIN03 Procurement of Finance policy noting a few minor changes as laid out in the policy review.</p> <p>Catherine Louch presented the HOU01 Allocations policy, noting no substantial changes as there has been no new legislation, so no need for a significant overhaul of the policy. We are tied into the EdIndex approach.</p> <p>A question was asked regarding the downsizing assistance scheme and if there is scope to increase the £500. Catherine noted that it could increase but the impact would then be on something else as it comes out of the one tenancy sustainment pot.</p> <p>Another question was asked about the referral agencies we use and Catherine confirmed the detail is in the Lettings Plan as this is updated annually, whereas the Allocations policy is only reviewed every 3 years.</p> <p>The decision to accept the above policies was proposed by Milind Kolhatkar, seconded by Sylwia Bogusz and approved by all members present.</p>
<p>10</p>	<p>Management Team Report</p> <p>Brendan advised the last Clovenstone Close handover is tomorrow. Brendan also invited the committee members to come along to the Clovenstone Close opening event if they can on the 8th October.</p> <p>Brendan highlighted the flexible working changes within the management team report and a question was asked around the 7am-7pm working hours and if there is a mandatory break. Brendan confirmed that staff have to take a break at lunch and that although it states 7am-7pm is allowed to be worked, this is not the norm and managers would monitor staff and their working hours. This is purely to assist with flexi time and giving staff the option to claim back hours if they are logged on early or late.</p> <p>Brendan also noted that at a recent ARCHIE meeting it was discussed if all ARCHIE board members might want to meet together and a good opportunity for this would be the ARCHIE AGM which happens in May/June. Brendan will pass on the positive feedback from our committee on this and come back to committee if anything is agreed.</p> <p>Neil had nothing further to add to his section of the report, but clarified that the window surveys were still to take place.</p> <p>Catherine confirmed that her department have been very busy letting flats and highlighted the Community Stars Award and what a great event it was.</p> <p>A question was asked on how many voids we have right now, Catherine advised this changes on a daily basis however checked and noted it was 20 right now. Some of these are due to the Clovenstone Close opportunity for tenants to downsize and backfill the larger properties.</p>

	<p>A further discussion took place around tenants being decanted from their homes, and the reason being leaks, such as burst pipes. It was advised that some tenants need to go to hotels in the first instance or stay with family and friends until we are able to put them into another property until works are completed on their own property.</p> <p>The cost implication of voids was discussed, with Colin confirming the update as of the end of August showed void income & repair budgets are over target by around £57k combined.</p> <p>Catherine also noted that sometimes properties are coming back in a condition that we need to bring back up to a lettable standard, meaning that increases the void period.</p> <p>Colin had nothing further to add to his section of the report however it was asked why the insurance procurement process requires a broker. Colin and Brendan noted that we do require a specialist in this sector to advise on what cover of insurance we need in each area. This approach is common throughout the sector, and allows to tender across whole market, which includes not only provision of insurance but also brokerage services.</p>
<p>11</p>	<p>Management Team Job Titles</p>
	<p>Brendan gave a brief overview of why the management job titles were being reviewed, and noted it is to keep in line with others in the sector.</p> <p>A question was asked about why the salary grades were remaining the same and was this also in line with others, Brendan confirmed that we are part of EVH and their grading guidelines and we are at the correct level for the roles, which is comparable with others in the sector.</p> <p>A committee member supported this decision with their perspective of working in a Housing Association and confirming the job titles do not currently depict the responsibility of the roles.</p> <p>The decision to approve the change of the management team job titles was proposed by Nikki Ross, Seconded by Jolly Oluka, and approved by all members present.</p>
<p>12</p>	<p>Risk Management Quarterly Review</p>
<p>12.1</p>	<p>Risk Matrix – Money Category</p>
	<p>The money category was presented for review.</p>
<p>12.2</p>	<p>Individual Risk Reports</p>
	<p>High levels of voids resulting in a loss of rental income</p> <p>Catherine Louch presented this risk and proposed some changes to the risk. It was asked why this risk should change and Colin advised that with a 6 figure overspend on anything, for an organisation our size, means it is necessary to review the risk. A question was asked why we do not carry out regular inspections on all our properties. Brendan answered that this was looked at previously but there was a question about resources and also gaining access to properties. Brendan confirmed that we would keep this under review and how the void periods settle down after the Clovenstone Close developments are all tenanted.</p> <p>Significant increase in Rent Arrears due to external pressures</p>

	<p>Catherine Louch presented the report on the above risk with no proposed change to the scoring. It was asked whether this risk should be a tolerate or treat risk, Brendan advised with the existing control actions in place we are happy to tolerate this risk.</p> <p>Anticipated planned maintenance spend is understated resulting in financial difficulties.</p> <p>Neil Munro presented the report on the above risk, with no proposed change to the scoring.</p> <p>Increase in costs due to legislative and wider political changes.</p> <p>Colin James presented the report on the above risk. Colin recommended it is kept as a red high risk. It was asked if there is anything we can do to change this over the next 12 months, Colin confirmed that the potential legislation or political change is out with our control and it is difficult to predict. However, if the control measures are in place, we can be quick to react to change.</p> <p>Financial models are not accurate resulting in weaker financial position</p> <p>Colin James presented the report on the above risk.</p> <p>Significant Grant payment delays</p> <p>Colin James presented the report on the above risk</p> <p>The risks were proposed by Jolly Oluka, seconded by Mo Connolly, and approved by all members present.</p>
<p>13</p>	<p>Annual approval of SHR Regulatory Standards Assurance Statement</p>
	<p>Brendan presented the Assurance Statement that will be submitted to the Scottish Housing Regulator (SHR) by the end of October. This is the culmination of work over the year where the Management Committee have considered our compliance with the Regulatory Standards.</p> <p>There will be an additional document as the regulator is asking for information on our Development programme. This will consist of reports that have already gone to Committee along with a covering paper.</p> <p>The decision to accept the Assurance Statement for submission to the SHR was proposed by Milind Kolhatkar, seconded by Sylwia Bogusz, and approved by all members present.</p>
<p>14</p>	<p>Membership List Review</p>
	<p>Brendan confirmed that three people have been removed from the membership list, in accordance with our rules.</p> <p>It was agreed that Marianne will change the recommendation on this document in future to be the approval of the removal of any members rather than the approval of the current number of members of the association.</p> <p>The decision to accept the membership list was proposed by Sylwia Bogusz, seconded by Alan Gee, approved by all members present.</p>

15	Information Only Items	
	The following report was noted: <ul style="list-style-type: none">- Developments- Annual Report on Committee Attendance & Training- Annual General Meeting Minutes	
16	AOCB	
	Naomi MacKenzie thanked everyone for attending the meeting.	
17	Date of Next Meeting: Wednesday 29 October 2025 at 19:00	

Signed:



Date:

28/11/26