

Prospect Community Housing
 Committee Meeting – February 2026
 25 February 2026, 7:00 PM — 9:00 PM BST

Present:	Naomi MacKenzie Mo Connolly Nikki Ross Sharon-Lee Bow Sylwia Bogusz Milind Kolhatkar Jeremy Hewer Simon Campbell Cheryl Mabon Chuks Ododo Brendan Fowler Colin James Neil Munro Catherine Louch Marianne Wilson Eunice Main Ali Ness	Chairperson Vice Chair Treasurer Committee Member Committee Member Committee Member Committee Member Committee Member Committee Member Committee Member CEO Director of Finance Director of Property Services Director of Housing Corporate Services Officer Tenants Forum (left after agenda item 3) Tenants Forum member (left after agenda item 3)
-----------------	--	---

Apologies:	Jolly Oluka Alan Gee Amanda Miller	Secretary Committee Member Committee Member
-------------------	--	---

1	Welcome and Apologies
	Naomi welcomed all attendees to the meeting and apologies were noted for Alan Gee, Amanda Miller and Jolly Oluka.
2	Declaration of Interest
	There were no declarations of interest.
3	Tenants' Forum 2025 Outcomes
	<p>Catherine welcomed Eunice Main and Ali Ness from the Tenants Forum.</p> <p>Eunice and Ali ran through some achievements in 2025, highlighting how the Tenants Forum helped shape various areas such as the tenant satisfaction survey, Prospect's performance report and rent consultation questions. Eunice ran through recent events where the Tenants Forum were representing Prospect, such as the Clovenstone Close opening, community clear ups and other pop-up events.</p> <p>The Committee thanked the Tenants Forum members and commented that it was useful to hear from the forum and to hear what goes on at the Tenants Forum meetings.</p> <p>Eunice and Ali left the meeting at this point.</p>

<p>4</p>	<p>Minutes of Meeting held on 28 January 2026</p> <p>A question was raised around item 9 of the minutes relating to the budget and how it was worded regarding the discussion of lower rent increases historically and reasoning behind the higher rent increase this year. Brendan agreed to re-word the minute to reflect the discussion.</p> <p>With the above amendment in place, the minutes of the meeting held on 28 January 2026 were proposed by Jeremy Hewer, seconded by Nikki Ross, and approved by all members present.</p>
<p>5</p>	<p>Matters Arising Report</p> <p>The matters arising report was noted.</p>
<p>6</p>	<p>Register of Undertakings</p> <p>The Register of Undertakings were noted.</p>
<p>7</p>	<p>Policy Review</p> <p>Brendan presented the PER01 Recruitment & Selection policy, noting there are minor changes which are noted in the report.</p> <p>A question was asked over the necessity for PVG checks for any new recruits, either in relation to staff or the committee. A discussion took place around this, and Brendan confirmed that there had been new guidance on PVG's early last year. Taking the new guidance into account, the SFHA website states that a general needs housing association does not come under the remit of the scheme. Brendan agreed to bring the matter back next month either in the matters arising or the management team report.</p> <p>Another question was asking around the evaluation of posts and if they are looked at periodically or when new vacancies arise. Brendan confirmed they are looked at before we recruit and are reviewed by the management team. If we are proposing a re-structure, this will be brought to Committee for approval.</p> <p>Catherine presented the HOU04 Mutual Exchange policy, noting that there were not many changes to this policy and no questions were asked about the policy.</p> <p>Colin presented the FIN01 Financial Regulations policy, noting that there were not many changes to this policy. A question was asked on paragraph 14 regarding funding and Colin confirmed this could be expanded to broaden the sources of funding.</p> <p>A general question was asked about the policies and how the Management Committee are able to view related policies or procedures listed in these policies. Brendan advised that if anyone wishes to see any to contact the management team and they will pass on. For a longer-term solution, Brendan will look at possible Microsoft licenses for committee to be able to access certain files such as policies on SharePoint.</p> <p>The decision to accept the above policies with the change suggested on the FIN01 policy was proposed by Mo Connolly, seconded by Sharon-Lee Bow and approved by all members present.</p>

8	<p>Management Team Report</p> <p>Brendan ran through his section of the report and highlighted under 1.1 that two recruitments are now underway. Brendan advised that Naomi and Simon will be involved in the interview process.</p> <p>Neil included the planned programmes progressing towards the end of the year and noted that section 2.2 was from last month and that should be deleted. A committee member noted some good feedback for the contractor used for the window replacement programme and Neil confirmed this was going well.</p> <p>Catherine advised that she hadn't updated her section of the report since last month and provided a verbal update. Catherine noted that the rent increase letters are going out in the post this week and advised the Housing team away day was a successful day spent reflecting on Clovenstone Close. Catherine advised the Housing team agreed that the time spent at start of the tenancies was a success, such as advice on welfare rights appointments, energy advice and offering soft furnishings and white goods. Catherine noted that herself, Fiona and Caroline had been invited to a monthly training session at the local GP practice which was good for building on local community partnerships.</p> <p>Colin noted the good news that the final grant settlement for Clovenstone Close was now received.</p>
9	<p>Debt Write Offs</p>
9.1	<p>Tenant Arrears Write-Off</p> <p>Catherine ran through her paper on the Tenant Arrears Write-offs and advised she was seeking approval to write off £33k, which is significantly less than last year. Catherine added this was a reflection of the reduction of rent arrears over last 12 months or so.</p>
9.2	<p>Non-Rent Write-Offs and Provisions</p> <p>Colin added to his figures that there should be a late change to them, after a recent death of one of our debtors. This was for a rechargeable repair totalling £1635, which would then bring the total gross write off to £28,866, the net figure being £25,980.</p> <p>A discussion took place around if debt is paid off after it has been written off and Colin and Brendan, both advised this is an accounting exercise that the auditor requires us to carry out, writing off debts after a certain amount of time. This does not mean the debt is no longer pursued and if collected after being written off, Colin will make an accounting adjustment. A question was asked about the amount collected versus the amount raised via invoice and why it did not equal the same amount. Colin confirmed that some is carried over from a previous year.</p> <p>The Tenants Arrears Write-Offs and the Non-Rent Write-offs and provisions were proposed by Cheryl Mabon, seconded by Sylwia Bogusz and approved by all members present.</p>

10	Risk Management Quarterly Review (Strategy/Major Issues)
10.1	<p>Risk Matrix – Reputation Category Individual Risk Reports</p> <p>Lack of Consultation and participation resulting in ill-informed decisions</p> <p>Catherine presented the risk and noted no changes.</p> <p>Failure to keep to published planned programmes resulting in increased complaints and/or poor perception of Prospect</p> <p>Neil noted that there were no substantial changes to the control actions.</p> <p>The decision to accept the risks was proposed by Simon Campbell, seconded by Jeremy Hewer, and approved by all members present.</p>
11	Quarterly Key Performance Indicators to 31 December 2025
	<p>Catherine confirmed the arrears were steady at 4.3% and below target 4.7%. Catherine also ran through the homeless lets applications at 57% and the voids have noticed improvement.</p> <p>Brendan ran over the performance feedback and noted that stage 1 complaints were responded to within a good timescale and there were no stage 2 complaints last quarter.</p> <p>Neil confirmed that repairs completed on time remain positive.</p> <p>A question was asked around the arrows and if they needed amended in the KPI report. Brendan confirmed he would look at the arrows and it was also agreed that no colour should be applied to performance area 4 as there were no stage 2 complaints.</p>
12	Quarterly Health & Safety Report to 31 December 2025
	<p>Neil ran through the Health & Safety report highlighting that there were no accidents, incidents or near misses in the last quarter.</p> <p>Neil noted that there is a tender out for a contractor to carry out Fire Safety Risk assessments in all stairs.</p> <p>There were no questions on the Health & Safety report.</p>
13	Annual Report on Stock Condition Surveys
	<p>Neil confirmed that the surveyors undertook surveys to 114 properties, noting that the main takeaways from surveyors reports is that there are a small number of properties with minor active repairs or rechargeable repairs, which then prompted further phone calls to tenants.</p> <p>A question was asked on the condensation found in 6 properties and Neil noted that these were picked up on by the surveyor and not reported to Prospect by the tenant.</p>

14	Corporate Objectives 2026/27 and KPI Targets
	<p>Brendan confirmed that the proposed corporate objectives relate to the strategic objectives from the business plan. Brendan confirmed if the document is approved tonight then the directors of each department will look at their own department objectives.</p> <p>A query was raised on the target for AI being January 2027 and if this was too late. Brendan advised it is a broad area, and it might be best not to jump in too quickly, and to give proper timeline to research this area. Brendan noted he would be happy to have a conversation offline with this committee member and would welcome their ideas.</p> <p>A question was asked why the homeless lets target was going down. Brendan gave a background on the initial request from Edinburgh council in 2023 and their requests to housing associations, which Prospect increased their own target to help. The council have now agreed a 60% target with RSL's.</p> <p>A further discussion took place around the targets and why some are changing, such as the arrears target moving from 4.7% to 4%. Catherine confirmed the housing department were happy with this target as they were currently sitting at 4.3% in December, which is a notoriously difficult month for arrears.</p> <p>The decision to accept the Corporate Objectives was proposed by Mo Connolly, seconded by Nikki Ross, and approved by all members present.</p>
15	Information Only Items
	<p>The following report was noted:</p> <ul style="list-style-type: none"> - Annual Report on Staff Training & Development - Quarterly Statistics Report - Confirmation of Annual Cost of Living Award - Developments - Minutes of Budget Working Group Dec 25 & Jan 26
16	AOCB
	<p>Brendan advised that although we are using Zoom tonight, we will be moving to Teams. If Committee members do not have Teams installed on their device, they should let Marianne know.</p> <p>For the first month, Marianne will send out the team's link in the initial email.</p> <p>Brendan also asked the committee to bring devices for the residential weekend.</p> <p>Chuks put in his apologies for next month.</p> <p>Naomi MacKenzie thanked everyone for attending the meeting.</p>
17	Date of Next Meeting: Wednesday 25 March 2026 at 19:00

Signed:

Date: