

Minutes of Board Meeting
Held in Southside House on Thursday 25th September 2025 at 6.00pm

Action

Present:	Ruth McCluskey, Pamela McLevy, Lili Peters, Jenna Monteith, Munir Choudry, Lisa Peebles, Eachann Gillies (Observer)
In attendance:	Paul McVey, Laura Brennan, Paul McColgan, Des Phee, Aileen Radford The Chairperson welcomed everyone to the meeting and asked that everyone introduce themselves to Eachann who was observing the meeting tonight.
Item 1: Apologies	Apologies received from Alex Cameron, Alison Devlin and Donna Reilly.
Item 2: Conflict of Interest	No conflicts of interest for noting
Item 3: Minutes of previous meetings	Board Meeting – 28.08.2025 No corrections An easy read version of the minutes was attached for information. This is addressing a point from the recent appraisals. It is hoped to issue a full easy read board pack for future meetings. This will hopefully help board members to have a brief overview of what will be discussed at the meeting. There was positive feedback from the board members on the easy read version and attempts made to make the preparation process simpler for members. Minutes were approved by the Board Board Meeting – 11.09.2025 No corrections Minutes approved by the Board
Item 4: Matters Arising – Outstanding Actions	Some of the points noted within this report will be discussed separately in the meeting. The Board noted the following points. Glasgow Care & Repair: all payments have been made, and this item will now be removed. Metering & Billing at Moss Heights: - Some of the money has been returned, however no payment has been made for a few weeks and is being pursued.

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Pensions Update: **Minutes redacted to remove confidential information**

Item 5: The attached minutes are for information only as they have still to be approved by F&CS committee.

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F&CS
committee
meeting
21.08.2025**

Item 6: An easy read summary of the report is attached for information. Key issues covered included -

CEO Report

Albert Drive Collapse: The Association's issues are now less to do with the potential rebuild of the block and more concerned with 188 Albert Drive which we factor. Engineers report is now with the insurers to determine the next stages.

GWSF/Scottish Government/SFHA: Guidance document available on Our Place with more information.

Future of Mobile Facilities: - **Minutes redacted to remove confidential information**

Governance: - AGM went well and now have a new and established Board for the coming year. We are also going through a recruitment exercise for new Board members currently.

Pension Progress: **Minutes redacted to remove confidential information**

Shared Ownership Progress: - Revised agreements are being issued to re-start a 20-year term. Progress updates will follow.

Apprenticeships: - The association negotiated with our newly appointed painting contractor, JS McColl, to hire an apprentice to work with them for the duration of the project as a Community Benefit – this was seen as a positive step by the Board.

Single Building Assessments (SBA's): - The association received £1.8m funding from Scottish Government and are currently going through a procurement process to appoint a contractor. This will involve commissioning an assessment of the cladding of the identified properties, including fire risk assessments. There is ambiguity around the process which is being discussed with Scottish Government, SFHA and other RSL's.

The Board asked what is the difference between this and a stock condition survey and it was explained that a stock condition survey is good practice but not a legal requirement where a surveyor looks at the

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property components and/or structure and comments on condition and need for replacement. This then allows the association to compile and update our asset management plan and forecast what is required financially to invest in our housing stock. Whereas the SBA looks more specifically at external cladding and also external fire risk – this is essentially a response to the studies following Grenfell.

Draft Budget 2026/27: - Last year the association was not in a position to provide a budget in November and instead tabled this in January alongside rent consultation options. We intend to replicate this approach for 26/27 with consultation post January Board Meeting.

Tenant Satisfaction Survey & Factoring Survey: - This is carried out every 3 years and will be carried out before Christmas. Although we have improved our approach to Factoring the response may not be as positive given we are now actively pursuing debt.

The CEO commented that Factoring surveys are rarely good, however the information is required for the ARC. We are looking to ask about a tenant's panel to get people involved as there is not currently a massive appetite for tenant engagement and it's proving difficult to get people involved.

The Board asked if the landlord would still be held responsible for damp and mould cases that are identified if there is a difficulty in resolution. It was confirmed that it was hugely important to be able to show regular and effective communication with residents. While it is not considered "reasonable" to refer to occupant lifestyle, it is often a direct consequence of another issue – overcrowding, hoarding, poverty, mental health concerns etc. The association needs to demonstrate that everything that could be done, has been done. to manage any issues either directly or indirectly through other actions or signposting.

150 Berryknowes Avenue Project:- This project is currently progressing through the pre-planning application stage. Final structural report is due and staff will meet with planners to discuss.

Development & Conversion: - Works progressing at 640 Pollokshaws Road and it is hoped to complete by December 2026. Contractor has been appointed for 86 Craigie Street and completion by March 2026 is expected.

**Item 7:
Re-financing
Progress
Update**

The main credit facility is due to expire in January 2026 and the Association engaged with Altair Ltd who have recommended a two-phased refinance approach. Our current lender, Handelsbanken, submitted a proposal for £20m revolving credit facility. This was approved at the beginning of September. These were then issued to Altair for approval. Due to timings of our meetings the report was issued to Chair and Vice Chair for approval in order that this could be moved on.

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There will be a report to the Board in November.

Phase 2 is a term debt facility with a proposal being issued to lenders in the coming weeks. Donald Hogg, our new Director of Finance & Corporate Services will review proposals received.

It is all progressing well and to plan.

The Board agreed to the report and ratified the in-between decision made by Chair and Vice Chair.

**Item 8:
Annual
Assurance
Reports**

Annual Assurance – Constitutional Requirements Compliance:-

This report represents a self-assessment of the Association's compliance against the Constitutional Requirements for RSLs set out at Chapter 3 of the Scottish Housing Regulator's Regulatory framework. The SHR's Constitutional Requirements are a set of 29 elements which RSL's Rules or Constitutions must comply with. As part of our annual rolling programme of assurance this is one area of Chapter 3 of the Regulatory Framework that we have not specifically self-assessed ourselves against over the period that the Annual Assurance Statement process has been in place

The Association adopted the latest version of the SFHA Model Rules in September 2020, including new provisions with regard to holding AGMs remotely, and enhanced provisions for refusing applications to join the Board, while the Board opted not to adopt optional provisions e.g. paying governing body members. Appendix 1 aims to show how our Constitution currently meets the SHR's Constitutional Requirements, and the outcome of our self-assessment exercise is that we comply with all of the requirements that are applicable to the Association. Requirement 13 is relevant only to RSLs that are a subsidiary of a parent within a group structure, also Constitutional Requirements 20 and 25 is with regard to having staff members on the Board of Management and paying Board members are currently not permitted by the Association's Rules.

Annual Assurance Statement Report:-

As part of our annual assurance process, the SHA Board approved a rolling annual cycle of self-assessment against selected Regulatory Standards and Requirements, with an external independent self-assessment of compliance against Regulatory Standards being undertaken every 3 or 4 years. The Table at section 2.4 of the report sets out what has been looked at in terms of obtaining annual assurance over the past seven years, over and above our business-as-usual sources of on-going assurance. This includes independent self-assessments carried out in 2018 and again in 2021. In line with that approach the Association procured North Star Consulting and Research

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to undertake an independent self-assessment over July and August of this year. This included a desktop review of evidence of compliance with all standards, on-site meetings with SHA staff and meetings with the Chair and Vice-Chair. The findings of the independent self-assessment against Regulatory Standards were presented to the Board at a special meeting in August. Those outcomes are set out at Table 1 and it shows compliance with all seven Regulatory Standards, with non-material recommendations for improvement where appropriate.

North Star in line with the self-assessment specification undertook a deeper dive into Regulatory Standard 3 which is the finance and treasury management focused standard which we tend to review annually, and this has provided the most recommendations. All relevant recommendations will be incorporated into the Association's Global Action Plan which is reported six-monthly to the Board.

Table 2 outlines how we comply with Landlord/Tenant safety, which is a specific requirement for RSLs this year as set out by the Regulator.

Draft Annual Assurance Submission:-

Finally, attached is a draft Annual Assurance Statement for the Board's consideration, however it should be stressed that this is the Board's statement and any comments and feedback can be input into a further revision of the Annual Assurance Statement if necessary.

The Board felt that the Statement and length of submission was sufficient and provided the qualifications required on each statement.

The Board approved the Annual Assurance Statement to be submitted to the Scottish Housing Regulator

**Item 9:
Stock
Condition
Survey
Report 2025**

The Board were advised that the stock condition survey is carried out to maximise the accuracy of the stock condition data for future business planning purposes as well as meeting our SHQS requirements. It should be noted that the investment plans can change due to inflation, external funding, delays, strategic decisions on housing stock as well as other factors.

The report details stock surveys in the past did not have the finite details including timescales for major component replacements. However, this has now been updated and the 30-year plan ties in with the current business plan

Our previous business plan was based on stock condition survey completed by Brown & Wallace and the figures did not include capital budget. The current stock condition survey highlights considerable increases to some of the unit costs – key components like kitchens, bathrooms and windows.

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Savings have also been incorporated e.g. employment costs, office overhead costs and a target saving for reactive repairs, servicing and voids. This will require to be monitored closely and adjusted.

There is still a sizable gap to fill which will be addressed over 30 years.

Another positive is that the stock condition survey data is much more accurate and transparent than previous iterations. This will help us to examine where savings can be made.

The Board asked for more detail around specifications to help with understanding what this means. It was noted that this would come from procurement exercises e.g. floor coverings. At present these are supplied but we could look to remove this element. Also, the brands may be top of the range and these could be reviewed. It is important to investigate where savings can be made yet retain a high level of quality.

There could also be operational savings. Currently investment expenditure goes in hand with development expenditure. As our development expenditure is running behind, we have drawn less of our loan, therefore our interest payable this year will be significantly less than previously budgeted which helps with our overall financial position. Regular updates will be required to keep this plan on track.

The Board asked if there is a rolling programme on which properties require work? It was noted that this is in place

A question was raised about lobbying with regards to our investment. There will be more detailed discussions with SFHA and GWSF to lobby on our behalf, specifically for additional expenditure items for example, net zero and carbon reduction plans, driven by central government.

Item 10:
Factoring
Write-Off
Report

The report details the proposed Former Owner arrears and credit write offs that are deemed irrecoverable and require to be written off.

The Board are asked to approve write off of £22,455.44 for irrecoverable former tenant arrears and £10,723.88 (credit) of former owners' credit balance write offs.

The Board agreed the recommendation

Item 11:
Fire Risk
Assessment
update

The report details the progress to date and future actions in relation to the commissioned fire risk assessments carried out by an appointed consultant. The report also details the legal duties and best practice.

Section 3 details the programme of surveys which commenced in April this year. The multi storey properties were surveyed first due to the risks associated with the type of property. All recommendations from the 14 completed FRAs have been noted within a Master sheet. In total there are 310 actions but no immediate risk.

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Table 2 within the report details some of the issues being dealt with. Properties may not meet current regulations due to having been built prior to these regulations coming into play.

The next steps will look at all the outstanding recommendations, clarification on these and the financial implications. Timescales are also noted detailing how the various elements will be managed.

It was noted that there is no immediate risk to any of the association's buildings.

The Board noted the report.

**Item 12:
Policies for
approval**

Notifiable Events Policy:-

This is a review of an existing policy with very few amendments. Any changes made are set out at Section 2.1 of the policy

The Board approved the policy

Procedure for investigating a complaint against the Senior Officer:-

Review of an existing policy/procedure, previously reviewed in 2022. This revision only makes minor changes to reflect changes in job titles and other internal organisational changes. Those changes are set out at section 2.1 of the report.

The Board approved the policy

**Item 13:
Committee
Workplan
and
Calendar of
Dates 2025 –
26**

The attached document sets out the workplan for the coming year.

Also attached is a calendar of dates for 2025/26.

**Item 14:
Governance
Matters**

Declaration of Interests Form:

This is required to be completed by each Board member. This will be sent out digitally.

Post AGM Membership Update:

AGM went well and there will be some work on membership for this year.

A note of members to be removed from the Membership List were noted and approved by the Board.

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- Item 15:** **Relationship with other bodies** **EVH:-** looking for a representative to attend EVH meetings. We will confirm the required attendance and commitment for Board members.
- It was noted that a member of staff attends Pollokshields Area Partnership.
- Item 16:** No information for noting this month.
- SHR**
- Guidance**
- Notes etc**
- Item 17:** This is a standing item each month, however nothing to note.
- Health & Safety**
- Item 18:** As this was Laura Brennan's last meeting, the Chairperson thanked her for all her contributions over the last two years and acknowledged her accomplishments during that time. The Board extended their best wishes for success in her new role.
- Any other competent business**
- Item 19:** **Thursday 30th October 2025** – Training session on Code of Conduct & Whistleblowing at 5.00pm
- Date of next meeting** **Thursday 30th October 2025** – Board meeting at 6.00pm