

**MINUTES OF THE MEETING OF
MANAGEMENT COMMITTEE HELD ON
WEDNESDAY 5 NOVEMBER 2025 AT 6.30PM
HYBRID MEETING**

MEMBERS PRESENT: Keith Kintrea (Chair)
Audrey Flannagan
Ghazala Hakeem
Jennifer Cassells
Jackie Donnelly

IN ATTENDANCE: John Quinn, Director
Alan McDonald, Head of Development & Property Services (HDPS)
Alison Kevan (Head of Corporate Services & HR (HCSHR)
Claire McGraw, Head of Tenancy Services (HTS)
David Robb, Head of Finance & IT (HFIT)
Fiona Connolly, Senior Finance Officer (SFO)
Nicki Bruce, Minutes

1) Apologies

Cheryl Miller, Iain Doherty, Elnimiery Khalifa, Barbara Robertson, Paul Callander and Mujeeb Ur-Rehman sent apologies for tonight's meeting.

Leave of Absence: Elizabeth Klein

2) Declarations of Interest

Management Committee members who are tenants of the Association declared an interest in item 5. Consultation on Rent Increase – Approval of Figure. [REDACTED]

3) Minutes of Special Management Committee – 24 September 2025

Matters Arising

- Alison Kevan's name should be removed from the apologies as she is a member of staff.

- [REDACTED]
- The potential Committee Member had to step back from joining at the AGM due to personal circumstances but has advised they may seek to join Committee again in the future.
- Assurance Statement 2025 – The statement has been submitted.

- Online Equalities Training – a member noted she had not been able to access the training using the code provided but will try again and let Nicki know. **It was advised the link to training will be re-issued once the link has been checked to ensure it works.**
- Standard Security over 45 flats at Butterbiggins Court signed.
- Entry fobs for Committee Members – The HCS&HR advised she was not aware of this request but will discuss with the Director and come back to Committee.
- McGills Update – The HDPS advised the Association received a response from Ledingham Chalmers on behalf of the company who bought the debt. The Association have received a request for information regarding the claim and the HDPS will provide an update at the December meeting.

Subject to the changes being made the minutes of the meeting held on the 24 September 2025 were proposed by Ghazala Hakeem and seconded by Audrey Flannagan.

4) Standing Items

4.1 Notifiable Events Update

Recruitment of CEO – Update from Chair

The Chair advised the whole process was very successful and the Association used the recruitment company, Aspen People, who were very clued up and provided helpful advice. Last year's Office Bearers sat on the interview panel and 28 applications were received. 8 candidates were interviewed at stage 1 and 4 at stage 2. [REDACTED] Jennifer Cairns has been appointed to succeed John Quinn when he retires. Jennifer is currently the Director of Corporate Services at West of Scotland and has been there for 11 years. Prior to this she worked at Turning Point Scotland. Jennifer will commence her role on the 2 February following her 3 month notice period.

It is proposed the Senior Management Team will cover the period of 3 weeks between John's retirement and prior to Jennifer starting as it was deemed similar to annual leave cover for the post which has been successful in the past.

The HCS&HR advised a couple of further points:

- The announcement will be co-ordinated to release the news simultaneously to staff at her current employer and the Association. Date set for Thursday 6 November.
- Jennifer's current role will be advertised in the press on Monday 10 November and the news is embargoed in the press until then.
- Jennifer has provided some words to be emailed to staff along with news of her appointment
- Alison will contact the Scottish Housing Regulator (SHR) to advise of the appointment and subsequent arrangements.
- Jennifer has also advised she will be available for anything if needed in the interim period.

- Seeking approval from Management Committee for the SMT to cover the 3 week period without a CEO.

Management Committee agreed the appointment of Jennifer Cairns as new CEO, noted the update and approved SMT covering the interim period between 1 January 2026 and the 2 February 2026.

The email being issued to staff will also be circulated to the Management Committee.

Farewell for John Quinn

It was noted this was discussed at today's SMT meeting. The Association hold a Staff/Committee Christmas Get Together annually and it was agreed this would be an ideal opportunity for a send off for the Director. The Christmas Get Together is scheduled for the afternoon of Wednesday 17 December.

Notifiable Event Report

200 Butterbiggins Road

The HDPS advised there are two options for the fire suppression system; fully concealed or partially concealed and the latter is more suited to tenant's homes. This option has been sent to the fire engineer for approval and is back with Ventos for a response.

A member queried if the timetable for works was realistic and the HDPS advised it was. The contract with Vento, who will be completing the works, will be signed shortly. There is no requirement for a building warrant as the works are to install a fire suppression system and this will speed up the process.

Falling Masonry

The HDPS advised he met with the Regulation manager from SHR (Scottish Housing Regulator) to provide an update on the situation and they are now content with the Association's actions and response.

Potential Notifiable Event

The Director advised there may be another notifiable event which occurred recently.

The HTS advised a contractor fell down the stairs at a close on [REDACTED]
[REDACTED] The Association is seeking guidance from the SHR regarding the need to log a notifiable event.

The Association has received a claim from the contractor but the HTS advised the Association should not be liable as contractors are told not to wear jewellery whilst working as part of their terms and conditions.



Potential Unresolved Breach of Covenant with Lender

The HFIT advised the Association received confirmation to vary the loan structure from Barclays' credit team. The HFIT and SFO are meeting with Barclays tomorrow and the process should be completed by 31 March 2026.

Management Committee noted the Notifiable Events Update report.

4.2 Submission of Returns

- The Assurance Statement 2025 has been submitted.
- The OSCR Return has been submitted
- The Financial Return has been submitted to the Financial Conduct Authority.

Management Committee noted the Submission of Returns Update

4.3 Health & Safety

The Director advised the Management Committee is required annually to agree and accept the Health & Safety at Work Policy. Upon approval the Director and Chair are required to sign the document. The HDPS advised all the supporting documents have been provided with the papers.

Management Committee agreed and approved the Health & Safety at Work Policy. The Director and Chair will sign the document following this meeting.

The Director advised the Management Committee are required annually to agree and approve the Tenant & Resident Health & Safety Policy. Upon approval the Director and Chair are required to sign the document.

The HDPS advised the two documents will require to be signed again when the new CEO starts in February 2026.

A member queried references to Landlord Health & Safety and the Tenant & Resident Health & Safety Policy being titled differently in different places. ***The HDPS advised this will be tidied up to be more clear.***

The member noted the reporting arrangements are not very clear as it is confusing what areas are dealt with at the various levels/ Committees and what Management Committee is responsible for.

The HDPS advised Committee responsibilities relating to Health & Safety (H&S) are listed on page 7 of the H&S at Work Policy provided within the meeting pack.

The HDPS advised that:

- Landlord H&S is reported to the Operations Sub Committee
- Staff H&S is reported to the F&GP Sub Committee

The HDPS also noted that during SHR's regulation visit last year they recommended H&S information should be presented to the F&GP Sub Committee and the Operations Sub Committee H&S information should also be presented to Management Committee so they are aware. As a result of the SHR guidance all of the H&S information is being presented to Management Committee.

A member noted it was logical that staff related H&S issues should be sent to Management Committee for information. The HDPS agreed this would create consistency.

Management Committee agreed and approved the Tenant & Resident Health & Safety Policy. The Director and Chair will sign the document following this meeting.

A member asked if there would be H&S training for Committee and the HDPS advised this took place at the Special Management Committee session in late November last year and any H&S updates will be built into future training plans.

A member asked if Committee could receive fire evacuation training and it was agreed arrangements will be made for the H&S Officer to provide a short training session for Committee.

4.4 Tenancy Sustainment

No updates.

5) Consultation on Rent Increase – Approval of Figure to Consult On

The HTS presented the report which was produced by the HTS and HFIT. The purpose of the report is to discuss and agree levels for the rent and service charge increases for 2026-27. It was also advised the commercial properties referred to in the report are the 4 Association owned properties, not the commercial properties belonging to the Trust.

The starting point is CPI +1% and October 2025's CPI figure is 3.8%.

There are 2 proposed options for Committee:

- Option 1 – 4.8% (CPI+1%)
- Option 2 – 4.3% (CPI+0.5%)

At the time of writing the GWSF had not released their rent increase update for Glasgow based RSLs but it has now arrived with 7 associations reporting on their rent consultation figures. Glasgow West HA is proposing the highest increase of 6.8% and Glenoaks HA are

proposing the lowest of 4.8%. The average increase of the 7 received so far is 5.7% which is higher than both of the proposed increase options being put forward to Committee.

The HTS noted table 1 presents the weekly cost to tenants for both options, with the minimum increase to a 1 apartment being £4.07 and the maximum increase for a 5 apartment being £7.46 per week.

Table 3 highlights the rent comparisons with other associations for 2025-26 and Govanhill's rent remains the highest amongst local associations.

A rent affordability exercise has been completed using 30% of income as the affordable amount and results are shown at table 4. CPI+1%, the more expensive of the 2 proposed options, was used for the exercise and a single person in a 3 apartment is at the top level of 30%, with the other variants being below or well below 30%.

Rent Harmonisation

The HTS advised the 5 year process began in 2023 and a request is being made to bring the rent harmonisation process to an end one year early (2027 rather than 2028) by consulting on harmonising the outcomes of years 4 and 5 into one year.

69% of tenants would receive a decrease in their rent in year 4 and 31% would receive a 31% increase of less than £50.

The HTS advised that if Management Committee approved this the team could look at what this means for the negatively affected tenants.

Ringfence £200k for Environmental Issues Relating to Infestation

The HTS advised there is also a request to ringfence £200k to deal with environmental issues in the area and it was noted both CPI+1% and CPI+0.5% are affordable for the Association. Progress can be seen in the area but the work needs to continue in order to succeed and additional money is required to support this.

The £200k will also allow for a temporary member of staff to be employed for a period of 3 years to work between the Maintenance team, Tenancy Services team and the Association's environmental contractors to ensure an effective service is provided.

A member queried if some of the ringfenced money would be spent on fly tipping and littering as this is causing issues and has gotten worse in the area over the last 2 weeks. The HTS advised she wasn't sure how much more pressure could be applied to the Council's enforcement team. The HTS noted that the proposed additional staff member could be the conduit between the teams to try and get in front of the issues.

A member asked if the Council provided information to the Association regarding problem hotspots in the area and the HTS advised members of Tenancy Services regularly attend

meetings with the Council. Cristina Chiralov, Backcourts Engagement Officer, is collecting data and creating a heat map of the area.

A member queried how many attended the Community Council meetings and noted they were usually well attended. The recent community litter picks have also been successful and have attracted between 40 and 100 volunteers. A member asked if there was a way to donate to the litter picks for those who don't have the time to assist. It was noted the litter picks are well catered for by the Council and Association in terms of equipment etc.

A member noted they were not convinced that ringfencing was required since there was budget available for this but it would assist with selling the rent increase to tenants. The HTS agreed it would be helpful as it would highlight what the Association are doing and want to continue doing. Another member noted that most tenants would welcome this.

The HTS noted this rent increase does not include the commercial properties of the Trust but does include the 4 commercial properties which the Association owns which align to Tenancy Services.

A member queried if it made sense to sell the 4 properties to the Trust and it was advised there were only 4 properties which did not generate a big income stream. The HDPS advised that in this case the rent levels outstrip the profit which is why the Trust previously did not wish to take them on.

The HTS advised 2 options are being proposed this year and last year 3 options were offered but the SHR provided feedback, advising only meaningful options should be presented for consultation. The Director noted SHR checked the Association's rent consultation options following a tenant contacting SHR.

In terms of the current GWSF rent increase updates from other associations, Govanhill is the lowest placed rent increase in the sector which is evidenced to be affordable yet ambitious at the same time.

The HFIT advised that a 1% rent increase would generate an additional £80k and a lower rent increase would better serve the Association's tenants as they are amongst the most deprived in the country. The HFIT also noted that using the ringfencing method was an elegant way to deal with the issues.

A member noted that most tenants would likely choose the lower rent increase and another member asked if options had to be provided for the consultation and it was noted that only one option could be offered if this was preferred.

It was suggested the ringfencing could be consulted on but noted this may get complicated.

A member noted that a large number of tenants have their rents paid for them and the money comes from government rather than tenants themselves.

A member noted they pay rent but the area is in need of investment and they would be happy to pay the proposed increases.

Management Committee agreed and approved to consult tenants on Option 1: 4.8% (CPI+1%)

Management Committee agreed and approved to ringfence £200k purely for environmental issues relating to infestation.

6) Historical Scottish Government Donation to Housing Association – Allia C+C Shares

The HFIT advised in 2014 the Scottish Government gave the Association £500 to buy shares in Allia C+C. The shares have no monetary value to the Association, they have never provided a dividend, there is no market to trade them and the Association hold no information of the shares.

The parent charity Allia Group are administering a Scottish Government Bond. The HFIT advised it is good housekeeping to return the shares to the Allia Group so they can cancel them and streamline their share register.

Management Committee authorised the Director of Finance & IT to take whichever steps are necessary to return the shares to the Allia Group.

7) Management Accounts – Q2

The SFO presented the Quarter 2 Management Accounts and advised the accounts show the Association is ahead of the budget position for a number of reasons. Some of which occurred in the first 6 months and others which are due in the latter 6 month period.

The SFO noted it was common to have account variances and advised all the information was provided in the attached cover report and Q2 Management Accounts.

A member noted the Association were now covenant compliant and the SFO advised the Association are and noted that although the Association had the money they were not able to spend it at the time.

The SFO noted the yellow table signifies the first 6 months of the financial year and green signifies the financial year as a whole until 31 March 2026. The yellow shows what money has been spent within the first 6 months of the year.

A member queried the covenant cover requiring 110% without Major Repairs 1 which comes in at 714.54% in the first 6 months and then at 31 March 2026 this shows as 3%.

The SFO noted that sometimes the criteria did not make commercial sense and gave an example of the Association being given £1m but if they were to spend it the covenant would be broken.

Management Committee noted the contents of the cover report and approved the Management Accounts to 30 September 2025.

8) Funding Update

CAF Bank

The HFIT advised the CAF Bank loan of £1.5 million has been signed and it will be available for drawdown at the end of November 2025.

Charity Bank

The Charity bank loan of £3.8 million is still at the legal discussion stage and one of the points being discussed is that Charity Bank do not refer to Scots Law specifically. TC Young are acting on behalf of the Association.

Government Bond

The bond is valued at £3.9 million and the HFIT advised papers have been received by TC Young but they have not reported back to the Association yet.

Barclays – Covenant Amendment

The HFIT advised the proposal to remove the Major Repairs Included (MRI) add back is expected to be formally approved and then it will move to the legal stage with TC Young.

The Management Committee noted the contents of the Funding Update Report.

9) Minutes of Sub Committees

None

10) Report Back from Other Organisations

Employers in Voluntary Housing (EVH)

None

Glasgow & West of Scotland Forum of Housing Associations (GWSF)

Information circulated as received

SHARE

None

11) Documents for Formal Execution

None

12) Correspondence

Meeting with John Grady MP

The Director advised John Grady MP has requested a meeting with the Director and the date pencilled in is the 20 November. The Director is unsure if only staff are required at the meeting but he will advise Committee. The Chair advised he was happy to attend if required.

Letter to Elected Representatives Regarding Pest Issues in Govanhill

The Director advised the Association is writing to all Govanhill Elected Representatives regarding the increasing problems with pests in the area. The Council advised the tax increase would generate an extra £7 million this year which would be used to deal with pest issues. The Association's letter states there is no sign of this additional funding being used in Govanhill and the Association are requesting a meeting with the Elected Representatives.

A member noted Councillor Siddique is great at replying to resident enquiries. The HTS advised the Councillor has attended some environmental walkabouts and does send the Association a lot of email enquiries but is unsure on a broader level.

A member noted that strategically and in terms of the environment, the Council have failed in their responsibilities.

The Director noted one of the main points in the letter refers to what the additional £7 million is being spent on. The Association report on pest figures but other associations do not.

A member noted that it should be the Council dealing with these environmental issues and not the Association.

A member referenced the recent Glasgow Times article regarding fly tipping and suggested some form of alliance between local organisations, tenants and elected representatives. Arranging for the elected representatives to meet with tenants.

The Director advised the MP John Grady had attended a meeting with the Association which his PA also attended but he has not attended any meetings since then.

A member suggested Councillor Belic or Councillor Gallagher and the Director advised as SNP councillors they have power within the council and would be helpful for them to engage with the process. The member queried if they should be invited to meet and it was advised this was the purpose of the Association's letter to Elected Representatives. A

member queried who the letter has been sent to and the Director advised it was issued to the MP, MSP and Councillors for the area.

13) AOCB

Decision Time Training

A member requested training for Management Committee for Decision Time, the online meeting software used by the Association. Another member noted they use it and really enjoy using it. Another member noted that the postal service is terrible with papers frequently arriving late due to the reduced Royal Mail service.

A member queried if the tablets have a lifespan and another member noted she has used her Association tablet for 4 years with no issues so far. The member noted she is finding her laptop quite slow.

The HFIT advised the IT team have been setting up a laptop for the new Committee member but due to issues with Microsoft it has been delayed. It was noted this may also be causing the issues with the slow laptop.

It was agreed Nicki will check IT needs with Management Committee.

Community Hall – Warm Hub

A member suggested the Community Hall could be used as a 'warm hub' for the local community over the winter months between January and March. The Foodbank have advised they can provide biscuits if the Association could provide tea and coffee etc.

The member suggested 2 days per week to trial the scheme and the Foodbank could provide some staff to assist with the running of the scheme if the Association could provide staff to support it.

A member suggested organisations such as Home Energy Scotland could be asked to attend to provide advice on possible grant entitlement for tenants. A member noted the Association have the Welfare Rights team although they are currently a member of staff short so this might not be possible. It was also suggested that if successful other organisations could be invited such as one providing small health checks. A member noted an organisation called Glasgow No Wrong Door Network (a collective of service providers and third sector organisations).

A member suggested the Fire & Rescue team who give talks and often attendees are given great gifts for attending such as blankets etc.

The Director noted this was a good idea but one thing to note is the daily office closure between 12:30 and 1:30.

A member noted the MERGE group use the Larkfield Centre and wondered why they were not using the Community Hall. It was advised many local groups found alternative venues following Covid.

The HDPS also noted the Association is in the process of moving the Welfare Rights team appointment to the Community Hall as the interview rooms are often busy. Some research would be needed in terms of affordability and suggested bringing this back to the December Management Committee meeting for discussion.

Consultancy Services to Provide Business Planning 2026-29 – Tender Update

The Director advised 2 companies have returned tenders for this contract and the third did not make a submission.

Last year a committee member assisted with the tender process along with the Director and HFIT. The Chair advised he can assist if the member does not want to be involved this year.

Committee Meeting Attendance

A member noted the low turnout from Committee at this evening's meeting and asked if the Chair could possibly contact members to encourage attendance at future meetings. The member also noted there are still spaces on Management Committee and queried whether the guest speaker from the AGM might be interested. The Director advised he can ask.

The Chair advised he will send an email to Management Committee regarding meeting attendance.

14) Date of Next Meeting

Management Committee – Wednesday 10 December 2025 at 6:30pm

The meeting closed at 8:10pm