

**MINUTES OF THE MEETING OF  
THE MANAGEMENT COMMITTEE  
HELD ON WEDNESDAY 11 FEBRUARY 2026 at 6.30PM  
HYBRID MEETING**

**MEMBERS PRESENT:** Keith Kintrea, Chair  
Paul Callander  
Barbara Robertson  
Jackie Donnelly  
Mujeeb Ur-Rehman  
Jennifer Cassells  
Elnimiery Khalifa  
Iain Doherty

**IN ATTENDANCE:** Jennifer Cairns, Chief Executive (CEO)  
Claire McGraw, Director of Tenant Services (DTS)  
David Robb, Director of Finance and IT (DFIT)

**1) Apologies**

Apologies were received from Ghazala Hakeem and Audrey Flannagan.

**2) Declarations of Interest**

Item 5.1 - Rent and Service Charge Consultation Outcome & Increase Proposal: Jennifer Cassells, Mujeeb Ur-Rehman, Jackie Donnelly, and Elnimiery Khalifa all declared an interest due to being tenants or factored owners of the Association.

**3) Minutes of the Management Committee Meeting Held on 10 December 2025**

Page 5- Noted that there was a cost comparison to be done between manual vs remote auditing for damp consultants that was never followed through on. Director will follow up after this meeting.

Page 7- The previous Director had advised he would provide his handover notes regarding GCDT to the new Chief Executive. These notes were not shared with the Board or the new Chief Executive. It has been agreed with the Chair that the discussions regarding the operating structure of the GCDT will be fed into the business planning process.

Page 9 – The Chief Executive updated the Committee and advised that the Business Continuity Test was being discussed at the next SMT. She also provided an outline of the Business Planning process with Arneil Johnston and the timescales. The Business Plan was noted and pursued by. A member queried if this was about the time commitment for Committee Members as there

were some daytime sessions which would be hard for some Committee members to attend. The Chief Executive advised that they will try and arrange the sessions for the evening time as much as possible but that there would be one all day session. She advised if Committee Members cannot attend some of sessions, we will ensure that we still involve them and get their input.

**The minutes of the Management Committee meeting held on the 10 December 2025 were approved by the Management Committee.**

#### **4) Standing Items**

##### **4.1 Notifiable Events Updates**

###### **200 Butterbiggins Rd Refurbishment**

The Chief Executive advised the Committee that further clarification has been requested by the Fire Engineer and we hope to have final sign off by the end of the month. . We are awaiting quotes from Mears for the sub contractors to install the common compartments work and these will installed in March.

###### **Falling Masonry on 28 and 36 Langside Rd**

The Chief Executive advised that a structural engineer will visit both properties next week with the aim to get the report from the Structural Engineer by the end of February. be in next week, with access to flats in question planned and tenants informed. A query was raised about why it had taken so long and was there risk around falling masonry. The Chief Executive advised that the building has been made safe and work has been carried out. We are just investigating to ensure there are no structural issues within the building.

###### **RIDDOR Report**

No further updates to report

###### **STV Press Inquiry:**

The Chief Executive will send approved Management Committee minutes from December to the Scottish Housing Regulator to demonstrate that the Committee are aware of the SPSO decision and the press article. There has been no further press or issues relating to the press article therefore it is likely that the SHR will close this notifiable event once they have received this minute.

The Chief Executive advised that she met with the new Regulation Manager this week and they advised that they have no significant concerns about GhHA but want to be kept updated regarding current notifiable events, particularly the issues relating to the stone works.

###### **Barclay's Covenant**

The draft loan documentation is being presented to the Committee tonight for approval. Once finalised, this will resolve this notifiable event.

**The Management Committee noted the Notifiable Event Updates.**

#### **4.2 Submission of Returns**

None

#### **4.3 Health & Safety Update**

None

#### **4.4 Tenancy Sustainment Update**

The DTS advised they are waiting for updates.

### **5) For Approval**

#### **5.1 Rent and Service Charge Consultation Outcomes & Increase Proposal**

The Director of Tenancy Services (DTS) presented this paper and confirmed that this has been presented and discussed at the Finance & General Purposes Committee (F&GP) and is being presented tonight with a recommendation from them for approval.

The DTS advised this paper is to approve an increase of 4.8% for rented properties (including the commercial properties and leases/occupancy agreement properties), all service charges, factored properties. As well as the increase approval is sought to end the rent harmonisation one year early.

The DTS advised that we are aware via our member of Glasgow and the West of Scotland Forum that a total of 55 responses were received to annual survey. Of the 55 whom responded (not including us) the lowest increase being proposed is 3.6% and the highest being 6.9%. The average being 5.8%.

The DTS gave a summary of the consultation exercise:

- 5 consultation events took place between 18<sup>th</sup> November and 27<sup>th</sup> January
- 648 responses received, which represents a 24% return rate
- Text messaging option was the most widely used method of return

The DTS advised that while more respondents indicated they did not support the proposed increase, the difference between those opposed and those in favour was relatively small. Of the total responses, 352 tenants disagreed and 294 supported it. A margin of 58, leading to the recommendation of approval of a 4.8% increase.

A Member queried at what point would there be enough “No” responses from tenants for DTS to consider not implementing a rent increase. The DTS explained that there isn’t a specific number. It’s more about understanding and gathering insight from surveys and consultation events, essentially identifying any signs of concern or unrest about the proposed rent increase. It’s not just a number exercise.

**The Management Committee approved:**

- **a rent increase of 4.8% for all tenants of the Association from 1<sup>st</sup> April 2026. This includes commercial tenants, tenants with lease/occupancy agreements and tenants in supported accommodation.**
- **a service charge increase of 4.8% across all services.**
- **a factoring charge increase of 4.8%.**
- **Merge year 4 and year 5 rent harmonisation outcomes and bring rent harmonisation exercise to an end one year earlier than planned.**

## **5.2 2026-2027 Budget**

The Director of Finance and IT presented the draft budget for 2026/27. He presented a high level overview of review and capital budget lines. presented the plans/goals of the 2026-27 Budget to Management Committee:

The key themes of the budget focus on community safety, environmental protection, anti-social behaviour, staff implementation, staff development, risk planning and strategic investments into future Association projects.

A member queried the £2 million of capital within the budget, asking if this will all be funded by the rent increase. The Director of Finance and IT advised this is correct, as it will help fund the ongoing Kitchen and Bathroom renovations as well as any possible contingencies such as issues with masonry. The importance of having expendable capital in case of unexpected projects was noted by the Chief Executive.

The Director of Finance & IT advised the Budget, in Year 1 is quite accurate in relation to what the Association can expect. The 30 Year Budget is to provide the banks with an idea of the spending patterns of the Association. There is a prediction in the budget which sees a need for borrowing money through Scottish Bonds in Years 5-10 because of no surplus of cash. The Director of Finance & IT emphasised that this is a prediction and much can change between Year 1 and Year 5 to change the possible outcome.

**The Management Committee noted the contents of the report and approved the 1, 5 and 30 year budgets.**

## **5.3 Five Year Financial Plan**

The Director of Finance & IT presented the Five Year Financial Plan which is submitted to the Scottish Housing Regulator (SHR). It pulls information directly from the budgets just approved and formats the information into the SHR's template to allow the SHR to compare RSLs. The deadline for submission is 31<sup>st</sup> May but the new budgeting software produces the reports for submission automatically. The Management Committee are required to approve this submission before we submit to the SHR.

**The Management Committee approved the Five Year Financial Plan to 31.03.2031 for submission to SHR.**

#### **5.4 Allia Bonds**

Allia is retained as treasury adviser. The Association has applied for Scottish Government Bond funding for the 159 Butterbiggins Rd (BBR) project. A facility of £10 million was secured, but only £3.9million is required to fund 159 BBR. The other £6.1 million is available for drawdown if another new build opportunity is approved by Committee.

A member queried the advantage of a bond over a loan. The Director of Finance & IT advised that the bond has an interest rate of 4.85%. The Director of Finance & IT explained the Bond offered an efficient structure to borrow and repay the capital and interest at the maturity of the Bond in year 10. During a time of projected year on year borrowing, this meant the Association will not need to borrow in order to make loan repayments to the Bond during its lifetime. A member noted concern that almost half of the rent increase of around £2 million would pay the loan interest cost of £1 million in 2024/25. The Director of Finance & IT advised there is a repayment plan in place which covers repayment of all loans. A member noted it is not uncommon for Housing Associations to borrow money to fund development and improvements. Being aware of unnecessary costs and debt payments is standard practice for the Association.

A debate followed examining the sustainability of the Association's borrowing and repayment plans.

**The Management Committee noted the contents of the report and approved:**

- **The adoption and signing of the draft extracts of minutes attached at Appendix 2**
- **The Chair and Vice-Chair signing the Master Facility Agreement at Appendix 3.**
- **Management Committee noted the contents of the Bond Drawdown Notice at Appendix 4 in conjunction with the TC Young report and defer authority to the Director of Finance and IT to sign the Drawdown Notice.**

Comfort break is taken at 7:37pm

#### **5.5 Barclays Covenant**

The Director of Finance & IT summarised the issue with the Barclays' covenant as being the requirement to subtract the cost of major repairs works from the annual surplus of the Association when calculating the interest cover covenant. This would lead to the covenant being breached as so much money is being invested improving the Association's housing stock. A breach of covenant could lead to a demand for all of the Association's loans being repaid. The Management Committee were asked to grant delegated authority to any one of the Chair, Vice-Chair and Chief Executive Officer to approve the final version of the restated loan documents and sign them on behalf of the Association.

The Management Committee were asked to approve the Officers Certification, the Extract of Minutes, Amendment and Restatement of Agreement, and the Restated Facility Agreement, which are attached as appendices to the report on this subject.

A member queried if anything has changed since this matter was last raised. The DFIT noted the only change was the margin on the loan has dropped from 1.5% to 1.35%. Lauren Little from TC Young was thanked for her assistance with this project.

**The Management Committee noted the contents of the report.**

**The Management Committee approved and signed:**

- **Officer's certificate**
- **Extract of minute – granting delegated authority to 3 persons to agree and sign the final loan documentation**
- **Amendment and restatement agreement**
- **Restated facility agreement**

### **5.6 IT Tender**

The Director of Finance & IT advised that two tenders have been received from Homemaster and Rubixx following the procurement exercise for the new IT System. The IT team have spoken to peers regarding both systems. Following Q&A sessions, quality scoring and pricing Rubixx were the front runner with no adverse reports regarding Rubixx. The Director of Finance & IT outlined the tender evaluation and recommended Management Committee approve the initial period of 60 months with Rubixx, with an option to extend by 3 instances of 12 months.

Questions about implementation timing, transition from existing system, and number of dedicated staff from Rubixx for the GhHA implementation. The DFIT advised they expect the software to go live in 9-12 months, but noted poor implementation would be the enemy here. Rubixx currently employ 19 staff. The DTS is meeting with her team on Friday to discuss the IT changes. The team are positive about the new software but aware of the possible challenges that come with the transition.

**The Management Committee approved the appointment of Rubixx as the Association's provider of a Housing Management and Finance IT system for an initial period of 60 months with an option to extend by three instances of 1 year (5years +1, +1, +1)**

### **5.7 Eviction Reports**

The Director of Tenancy Services presented 2 Eviction reports to Management Committee for approval

#### **5.7.1 Eviction Report**

The Director of Tenancy Services advised the report relates to the nonpayment of rent. The debt of just over £4,000. This is the second time the eviction case has gone to court and is now proceeding. Repayment discussions began at £1,000 a month and the tenant has countered

they are only willing to pay £700 a month. The Director of Tenancy Services is looking to accept an offer of a minimum payment of £1000. Management Committee were requested to provide authority to arrange repayment plan of at least £1000. If this is rejected by the tenant, the eviction will proceed.

**Management Committee approved eviction action due to rent arrears if the full balance is not cleared by the end of March 2026.**

#### **5.7.2- Eviction Report**

The Director of Tenancy Services advised the report involves Anti-Social behaviour and damage to the property. The Tenancy Services team have engaged with the tenant to provide support but the tenant did not take steps to address the issues or improve the condition of the property. The tenant did not engage with the legal process and Decree for the recovery of the property was granted in January 2026. The DTS noted they suspect the tenants have vacated the property.

**The Management Committee approved the eviction.**

#### **6) For Notification**

None

#### **7) Minutes of Sub-Committees – For Information**

- Audit & Risk meeting held on 6 August 2025
- F&GP meeting held on 13 August 2025
- AGM held on 11 September 2025

**Management Committee noted the minutes of the Sub Committees presented for information.**

#### **8) Report back from other Organisations- For information**

- Employers in Voluntary Housing (EVH) – EVH Representative
- Glasgow and West of Scotland Forum of Housing Associations (GWSF)
- SHARE

#### **9) Documents for Formal Execution**

##### **Contract for Signing – 38 Garturk Street**

The Common Repairs contract signing for 38 Garturk Street was signed by Mujeeb Ur-Rehman and Keith Kintrea.

**10) Correspondence - For Information**

None

**11) A.O.C.B.**

[REDACTED]

[REDACTED]

**Sale of Former Hutcheson's Grammar School, 44 Kingarth Street**

It was raised that the former Hutcheson's Grammar School is being sold and Management Committee requested a discussion regarding the possibly partnering on the development once the plan has been announced.

**12) Date of Next Meeting**

The next meeting will be held on the 11<sup>th</sup> of March 2026.

The meeting ended at 8:13 pm.