GLEN HOUSING ASSOCIATION

BOARD OF MANAGEMENT MEETING

6.30PM – WEDNESDAY 28th JANUARY 2026

AGENDA

1.	**APOLOGIES & DECLARATIONS OF INTEREST**	(Report attached – *for action)*
2.	**MINUTES**	
2.1	Minute of Board of Management Meeting of 26/11/25	(Report attached – *for approval)*
2.2	Matters Arising from above Minute	
3.	**FINANCE & STAFFING MATTERS**	
3.1	Financial Report to 31/12/25	(Report attached – *for approval*)
3.2	Arrears Report to 31/12/25	(Report attached – *for information*)
3.3	Rockfield Gardens Net Zero project – update	(Report attached – *for information*)
3.4	Window/Door Replacement Programme – update	(Report attached – *for information*)
3.5	Investment of Funds	(Report tabled – *for approval*)
4.	**GOVERNANCE**	
4.1	Risk Review	(Report attached – *for approval*)
4.2	Application for Membership	(Report attached – for approval)
4.3	Board Handbook Review	(Report attached – *for information*)
5.	**HOUSING MANAGEMENT REPORTS (Oct – Dec 2025)**	
5.1	Repairs Report	(Report attached – *for approval*)
5.2	Void Report	(Report attached – *for approval*)
5.3	Recharges Report	(Report attached – *for approval*)
5.4	Complaints Report	(Report attached – *for approval*)
6.	**AOCB**	

GLEN HOUSING ASSOCIATION

MINUTE OF BOARD OF MANAGEMENT MEETING

WEDNESDAY 28th JANUARY 2026

PRESENT:

Graham Ross (GR)
Shane Garrioch (SG)
Shirley Cuthbertson (SC)
Josie Smith (JS)
Pat Milne (PM)
John McArthur (JMc)
Trevor Newman (TN)
Stuart Thomson (ST)

IN ATTENDANCE:

Anne Dickie (AD)
Ian Byers (IB)
Karen Milne (KM)
Katrina Jamie (KJ) Thomson Cooper
Pamela Hunter - Observer

GR welcomed everyone to the meeting and introduced Pamela Hunter who was here as an observer, with a view to joining the Board of Management.

1. APOLOGIES & DECLARATIONS OF INTEREST

Apologies:

Declarations of Interest: None

2. MINUTES

2.1 Minute of Board of Management Meeting of 26/11/2025

The above Minute was proposed by JMc, seconded by ST and approved as a true record of the meeting

2.2 Matters Arising from above Minute

2.2.1 Item 2.2.3 – AD referred to the review date for the CAF loan being incorrectly noted as January 2026 – corrected to July 2026. Loan Report duly amended.

2.2.2 Item 3.1.2 – SC referred to the terminology 'tenants we might be missing' and asked for clarification. AD explained that this referred to tenants who might be eligible but reluctant to ask for assistance, ergo, 'missing'.

2.2.3 Item 3.3 – Rent Consultation – AD gave a progress update on the Rent Consultation which is due to close on Friday 30/01. 124 households have returned a survey to date – that's a 25% return so far which is good.

3. FINANCE AND STAFFING MATTERS

3.1 Financial Report to 31/12/2025

KJ presented this item and referred Members to the detailed report accompanying the accounts showing the position at end of the third quarter of the year. The accounts as presented were **approved**.

3.1.1 P12 – Management Costs

PM asked why Board expenses were over for the month – AD explained this was due to accumulated travel claims from a number of Board Members.

3.1.2 P15 - Analysis of Investment Spend – Planned Maintenance

AD referred to the YTD budgets and confirmed that, other than the Boilers figure, most were on target for being met. As agreed previously, a budget has been set aside for the boiler replacements until there is a clearer picture on the way forward for the best type of heating replacements. (Currently any breakdowns replaced with like for like gas combi-boilers).

JMc questioned the likelihood of this with such large variances under Bathrooms and Fencing. AD confirmed she was confident that the planned fencing programme would be met, however, the issue with the bathroom programme was mainly due to changes requested by us to pull forward the bathroom replacements in Rockfield Gardens to align with the Net Zero project.

3.1.3 P17 – Quarterly Loan Porfolio

AD referred to the review date on Loan 1 with Triodos and confirmed that this had been reviewed and KJ will now amend this date to June 2026.

GR referred to Loan 8 with CAF bank and asked KJ for an explanation on Gearing. KJ explained this is the amount of debt that a company uses to fund its operations in proportion to assets (fixed and current), i.e. the lower the gearing, the more financially sound a company is considered.

TN referred to the current Fixed/Variable ratio and the Policy recommendation of a 50/50 split. AD explained that variable rates had very much been in our favour prior to the Covid pandemic, however, she will be meeting with CAF shortly to discuss what type of fix they can offer in order to take us up to the policy target of 50/50.

3.2 <u>Arrears Report at 31/12/2025</u>

IB presented this report which was **approved.**

3.2.1 Table 2 – IB referred to the case in the £2000+ bracket which is a tenant in jail that refused to terminate their tenancy. This called in court on 15/01 and decree for eviction was granted, however, there is likely to be at least another month's rent, possibly 2, that will be added to the final arrear total, by the time we receive the paperwork – for info.

3.2.2 Item 7 – Former Tenant Arrears

Recommendation to write off £26.84 – **approved.**

3.2.3 Item 8 - Benefits

ST referred to the 40 tenants on UC and in arrears and asked how that arises. IB explained that the biggest contributory factor is the 5 week delay in the claimant receiving their first payment, they are then already a month in arrears, unless they have the funds themselves to pay the rent. Couple that with some claimants that are in and out of work through no fault of their own and having that 5 week delay every time, priority is not always to pay the rent. The Association can't apply for UC to be paid direct to landlord until the tenant is 2 months in arrears.

3.2 <u>Rockfield Gardens Net Zero Project - Update</u>

AD presented this report which was noted.

3.2.1 First claim of £198,851 submitted 10/12/25, payment received 23/01/26.

3.2.2 One internal house survey outstanding at time of writing this report – now done.

3.2.3 Outcome of Building Warrant application hopefully imminent - now in week 10 of an anticipated 8 – 11 weeks response time. No delays anticipated due to the application being straight forward.

3.2.4 AD and IB have carried out a site walkabout to identify any issues for the scaffolders that can be dealt with now, allowing for an immediate start. Association will work with tenants to get garden rubbish uplifted.

3.2.5 JMc asked if the grant would continue to be paid into 26/27 if not drawn down by 31/03. AD confirmed it had to be pulled down in full by 31/03, which shouldn't cause a problem – all costs will be claimed via the grant prior to loan funding.

3.2.6 AD confirmed to SG that the project would be documented to tenants by way of photos/reports.

3.4 <u>Window/Door Replacement Programme - Update</u>

AD presented this report which was noted.

3.4.1 AD referred to the delay with the supply of the fire doors, confirming that this is not an isolated issue with Clydebuilt.

3.5 <u>Investment of Funds</u>

AD presented this report which was **approved**.

3.5.1 AD advised she will provide an update at each meeting during the next few months with regard to re-investing the funds from the ICICI account and potentially some funds from our RBS current account.

4. GOVERNANCE

4.1 <u>Risk Review</u>

AD presented the report which was **approved.**

4.1.1 New Operational Risk, 18 – AI, discussed in detail with everyone agreeing this is fast evolving and much as there are threats, there are opportunities worth embracing.

4.1.2 GR referred to the overall risk high of 13/25 appearing quite high, however, with effective controls in place and regular overview, the possibility and the impact are accurately scored.

4.2 <u>Application for Membership</u>

AD presented this report.

Membership for Maria McCool **approved.**

4.2a Application for Membership

Membership for Lynn Campbell – **approved**.

This application from a tenant came as a result of a social media post.

4.3 Board Members Handbook Review

AD took Members through each Section of the Handbook – reminding them of their governance responsibilities.

KM to re-issue all with the reviewed Contents page containing electronic links to all Sections.

5. HOUSING MANAGEMENT REPORTS

5.1 Repairs Report (October – December 2025)

IB presented this report which was **approved**.

5.1.1 Item 1 – Reactive Repairs Response Times

IB referred to the 8 emergency repairs outwith timescale for completion, explaining that the majority of these related to gas heating repairs, where the contractor was just outwith the 4hrs which is reflected in the average time of 2.53hrs to complete emergency repairs.

5.1.2 Item 3.1 – Gas Safety

IB referred to the property with gas supply currently capped, advising that staff are working with the tenant re fuel debt.

5.1.3 Item 3.3 – Electrical Safety

ST referred to the safety check carried out in his property, where he had a number of extension leads in use and asked if this was reported in the inspection. IB explained that the overload must be quite substantial to fail. ST asked if the Association is obliged to do anything if this is reported. IB explained this is not an obligation, however, the installation of additional sockets is something we could choose to do as an inexpensive option.

5.1.4 Item 3.4 – Mould and Dampness Report

PM asked if the cases of damp/mould reported were across the stock type. IB confirmed there is an even spread, from new builds to the older Empty Homes Initiative properties.

The new module on our Housing Management system is quite detailed so over the years it'll allow us to identify any patterns.

IB referred to the table showing the total working days to resolve which fluctuated quite a bit between each classification. He explained that the structural issues generally resulted in repairs ordering. He also referred to the 'Other' classification, which he anticipates might become more specific after the Regulator receives their first full return from everyone.

5.1.5 Item 8.1 – Post Inspections

IB in answer to query from JS on 'to be advised' – very low number of post inspects recorded, however anticipate this being much better going forward, with new Housing Officer already out and about doing post and pre inspections.

5.2 Void Report (October – December 2025)

IB presented this report which was **approved**.

5.2.1 Item 1 – Average Void Period

SG referred to the average relet time of 9.8 days – a credit to staff and highly commended.

IB agreed, adding that it only takes 1 horrendous void to unravel all the good work.

5.2.2 Item 3 - Allocations

JMc commended staff for all properties being allocated on first offer. IB explained that this is reflective of the pre allocation work carried out. Staff have frank discussions with applicants in terms of the criteria on their applications in terms of the property we have to offer, which also benefits us in terms of sustainable tenancies.

IB confirmed that the FHR process is good for the applicants in terms of only having to complete one application, however, there are many aspects that could be better, which makes the pre allocation work imperative.

5.2.3 Item 4 – Mutual Exchanges

IB confirmed that both refusals have been resubmitted – one has been approved and the other we're awaiting information from Fife Council before a decision can be made.

5.3 Recharges Report (October – December 2025)

IB presented this report which was **approved.**

5.4 Complaints Report

AD presented this report which was **approved**.

5.4.1 AD highlighted an issue that had been brought to her attention – any complaints raised in respect of the window and bathroom replacement programmes had not been recorded through the normal complaints process, only via the contract reporting. This will be rectified in the next quarterly report.

5.4.2 SC and TN asked for clarification about the connection with the MP/MSP enquiries. KM explained that they were completely unrelated to the complaints recorded.

6. AOCB

6.1 AD confirmed that new Housing Officer, Ryan Miller had started on 6th January. This role combines the previous role of Housing Assistant with an added focus on repairs and maintenance, with a view to removing some of this workload from IB.

6.2 AD advised that she would be highlighting some upcoming conferences and seminars, reminding Members that these are a good source for keeping abreast of the current climate in all things housing. She is also planning an informal Board event, with a guest speaker - tbc.

6.2 Schedule of meetings for the year to be distributed to all Members – TN, SG and JS asked that these be sent as Outlook invites – KM noted.

6.3 Pamela confirmed her interest in now joining the Board of Management as a co-opted Member.

The meeting concluded at 8.35pm