

GLEN HOUSING ASSOCIATION
BOARD OF MANAGEMENT MEETING
6.30pm - WEDNESDAY 24th JUNE 2026

AGENDA

- 1. APOLOGIES & DECLARATIONS OF INTEREST** (Report attached – *for action*)

- 2. MINUTES**
 - 2.1 Minute of Board of Management Meeting of 20/05/26 (Report attached – *for approval*)
 - 2.2 Matters Arising from above Minute

- 3. FINANCE & STAFFING MATTERS**
 - 3.1 Approval of Annual Accounts 2025/26 (Report attached – *for approval*)
 - Report from Audit Committee (Report attached – *for approval*)
 - Report from Auditor
 - 3.2 Financial Report to 31/05/26 (Report attached – *for approval*)
 - 3.3 Arrears Report to 31/05/26 (Report attached - *for information*)

- 4. GOVERNANCE**
 - 4.1 Business Strategy Review (Report attached – *for discussion and approval*)
 - 4.2 Feedback from SFHA Annual Conference 9-10/6/26 (Verbal report – AD;JS;SC)
 - 4.3 Application for Membership (Report attached – *for approval*)

- 5. POLICY REVIEWS**
 - 5.1 Estate Management Policy (Report attached – *for approval*)
 - 5.2 Openness & Confidentiality Policy (Report attached – *for approval*)

- 6. AOCB**

GLEN HOUSING ASSOCIATION
MINUTE OF BOARD OF MANAGEMENT MEETING
WEDNESDAY 24th JUNE 2026

PRESENT:

Graham Ross (GR) – Chairperson
S Garrioch (SG)
Josie Smith (JS)
John McArthur (JMc)
T Newman (TN)
Stuart Thomson (ST)

IN ATTENDANCE:

Sandy Squires (SS), Findlays CA
Elaine Cromwell (EC), Thomson Cooper
Katrina Jamie (KJ), Thomson Cooper
Anne Dickie (AD)
Karen Milne (KM)
Ian Byers (IB)

GR opened the meeting by welcoming Sandy Squires from Findlays. He confirmed that Item 3.1 would be brought forward to the start of the meeting to allow Sandy to leave before the remaining business.

1. APOLOGIES & DECLARATIONS OF INTEREST

Apologies: Pamela Hunter (PH)
Barry Allan (BA)
Shirley Cuthbertson (SC)
Pat Milne (PM)

Declarations of Interest: None

3. FINANCE AND STAFFING MATTERS

3.1 Approval of Annual Accounts 2025/26

3.1.1 Report from Audit Committee Meeting with Auditor – 10/06/2025

JMc thanked Sandy for being accommodating in responding to the significant number of questions raised during the meeting. In response, Sandy commented that it was refreshing to receive so many relevant questions from the Committee.

Sandy highlighted a couple of amendments made to the accounts. These included the pensions figure, which now reflects a gain of £46k, and the inclusion of additional narrative within the Operating Financial Review outlining the work undertaken during the year.

Noted and **approved**.

3.1.2 Report from Auditor

Sandy took members through the headline figures and presented a summary of the key outcomes of the audit.

Statement of Comprehensive Income

- **Finance Costs:** Members noted that loan balances continue to reduce, which was welcomed.
- **Revaluation of Housing Properties:** £1,800,776.
- **Actuarial Gain in Respect of Pension Schemes:** £46,000.

Statement of Financial Position

- **Tangible Fixed Assets:** The majority of the increase was attributable to the revaluation of housing properties.
- **Current Assets/Cash and Cash Equivalents:** Reduced by approximately £400,000. Sandy explained that this was due to cash-funded works on the Rockfield Gardens project and noted that it had been beneficial to have sufficient cash reserves available to support this investment.

Notes to the Financial Statements Pages 40 and 41

- **Note 11 – Housing Properties Valuation**
 - EC highlighted a typo on page 40 under the *Total* column within the valuations figures at 31 March 2026. The figure should read **£25,705,365**.
 - It was noted that the same correction should also be made to the total shown in Note 11 on page 41.
 - GR queried why a valuation dated May 2026 had been used in the accounts for the year ended 31 March 2026. AD advised that efforts had been made to obtain the valuation report before 31 March 2026; however, the final report was not received in time.

Page 44

- **Note 16 – Share Capital**

- AD highlighted a typo in the dates. These should read **1 April 2025** and **31 March 2026**.

Page 45

- **Note 19**

- It was noted that the third paragraph should be amended to read: *“During the financial year, **these** Directors...”*.
-

Members noted the amendments required to the financial statements.

As independent auditors, Findlays are required to carry out audit checks on the transactions and confirm the balances at the year end to confirm they represent a true and fair picture of the Association's operations and assets at 31st March 2026. They are also required to report on corporate governance matters to the extent that the Association has complied with disclosures required by regulatory standards.

Sandy confirmed this to be the case and gave an unqualified audit report on the accounts and corporate governance matters.

3.1.3 Letter of Representation

Sandy referred members to the Letter of Representation which had already been reviewed by the Audit Committee – **approved** with one amendment under Item 10 – figure should reflect the amendment mentioned at Note 11 - **£25,705,365**

3.1.4 Management Letter

To conclude, Sandy referred members to the Management Letter and the Association's response, both of which were discussed in detail and **approved**.

In relation to the recommendation raised, members debated the allocation of a **Medium** risk rating, given that the report described the issue as a rare occurrence. Sandy explained that, within a sample of 15 cases reviewed, two had not been pursued appropriately. If this was to become more widespread across the Association, the associated risk would be considered medium.

AD confirmed that the Management Response would acknowledge the finding and provide assurance that appropriate action would be taken to ensure that this recommendation does not reappear for a third consecutive year.

IB added that proposed procedural changes arising from the recommendation would be presented to the Board for consideration and approval.

Members noted the explanation provided, approved the Management Letter and Management Response, and agreed with the proposed actions.

The Accounts to 31/03/2026 were approved,

Board thanked Sandy for his presentation, at which point he thanked the staff of Glen for their assistance, and Thomson Cooper for the very well-prepared audit files they were presented with; which made for a smooth audit.

Sandy thereafter left the meeting.

2. MINUTES

2.1 Minute of Board of Management Meeting of 20/05/2026

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

2.2 Matters Arising from above Minute

No matters arising.

3. FINANCE AND STAFFING MATTERS

3.2 Financial Report to 31/05/2026

KJ presented this item and referred Members to the detailed report accompanying the accounts. The accounts as presented were **approved**.

3.3 Arrears Report to 31/05/2026

IB presented this report which was noted.

3.3.1 Item 8 – Benefits

GR referred to the total number of tenants stated within the report and asked whether the figure related to individual tenants or households. IB confirmed that the figure represented the number of households.

3.3.2 Item 9 – Regulatory/Government Changes/Updates

IB updated members on the new provisions of the Domestic Abuse (Protection) (Scotland) Act 2021, which came into force on **1 August 2026**, and outlined the implications for the Association's tenancy management and arrears processes.

It was noted that the legislation introduces specific legal powers for landlords to evict a perpetrator of domestic abuse and, where appropriate, grant the tenancy to the victim. IB advised that the circumstances in which these powers can be used are very specific and subject to legal requirements.

In practice, IB explained that where there has been a conviction, the perpetrator is likely to have already left the property. In such cases, the Association would apply to the court through the relevant fast-track process to transfer the tenancy to the victim. The Association's priority throughout would be to work closely with the victim to ensure their safety and housing security.

Members noted that, to qualify for the tenancy transfer, the victim must have occupied the property as their principal home for at least six of the previous twelve months. Where this action is not possible, the Association would seek to support the victim and assist them in securing alternative accommodation.

SG commended staff for the support they provide to victims of domestic abuse, describing them as a vital lifeline for such vulnerable tenants.

4. GOVERNANCE

4.1 Business Strategy Review

AD presented this report, which Board discussed and approved:

Introduction

AD advised that the introduction has been updated to reflect the Regulator's focus which was a feature at the recent SFHA Annual Conference.

The Association Today (p87)

JS highlighted the fourth paragraph and recommended rewording it to make it easier to read.

"We have two small sites, each comprising eight units, which we are intending to develop during 2026-27 as part of our collaboration with our Fife Housing Association Alliance partners".

Delivery Plan

JMc noted that he found the Delivery Plan clear and easy to follow.

Referring to item 3.2, JMc sought clarification on the types of component replacements that would contribute to improved energy efficiency.

IB provided several examples, he advised that a more energy-efficient boiler model had been adopted during the previous year. He also noted that all replacement kitchen and bathroom light fittings are now LED units, which offer improved energy efficiency.

IB explained that, whenever components are due for replacement, energy-efficient alternatives are considered, with the benefits balanced against the associated cost implications.

JS asked how frequently the Board would receive updates on the Delivery Plan. AD confirmed that reports would be presented quarterly, noting that the streamlined format would make the Plan more achievable and easier to monitor.

GR observed that the previous Plan had been developed with input from both staff and the Board. He suggested that a timescale extending to 2030 was too long without further staff involvement, given their role in delivering the Plan. AD responded that the Delivery Plan largely reflects the objectives contained within staff workplans.

GR and JMc proposed that the Plan be reviewed next year with input from both staff and Board members. They agreed that it would be beneficial to come together again following the planned changes to the 2026/27 Strategy.

4.2 Feedback from SFHA Annual Conference 9 – 10/06/26

AD and JS provided verbal feedback following their attendance at the conference and highlighted the following key takeaways:

Speaker - Rachel Cackett

A key message from the presentation was that the role of housing is not sufficiently recognised in supporting wider health and social care outcomes.

AI Readiness

JS noted that some of the developments and possibilities presented were thought-provoking and, at times, somewhat daunting.

Development Considerations

A key question raised was whether organisations should build fewer homes to a higher specification or deliver a greater number of homes at a lower specification in order to maximise supply.

4.3 Application for Membership

The Board **approved** the following applications for membership:

Wendy Simpson – Share Certificate No. 344

Margaret Gillies – Share Certificate No. 345

5. POLICY REVIEWS

5.1 Estate Management Policy

IB presented the reviewed Estate Management Policy, which was **approved** subject to the following corrections and amendments being implemented:

- **Item 1.1** – Last paragraph to be reworded as follows:
"This Policy recognises that many factors may be outwith the direct control of the Association and can involve working with tenants who have complex needs. As a result, the Association may need to work in partnership with other agencies to achieve and maintain appropriate living conditions."
- **Item 1.2** – First paragraph, second sentence to be reworded as follows:
"Therefore, this Policy has been developed with reference to the following non-exhaustive list of primary legislation."
- **Item 1.3** – First paragraph: amend the acronym at the end of the paragraph to **RSLs**.
- **Item 2** – Title to be amended to **Key Principles & Purpose**.
- **Item 2** – The first two and final bullet points to be reworded as follows:
 - To provide a **high-quality** living environment.
 - To ensure the **ongoing upkeep and maintenance** of the housing stock and surrounding environment.

- To encourage feedback on services and publish survey findings **to support continuous improvement.**
- **Item 3.1** – Amend the bullet-pointed list to read **Castlefleurie, Leven.**
- **Item 3.1** – Remove the reference to **Planned Maintenance** from the last paragraph.
- **Item 3.2** – First paragraph, second sentence to be reworded as follows:

"Prior to the commencement of the tenancy, tenants are made aware of their responsibilities regarding the use of the property and any shared areas. These responsibilities are reinforced throughout the tenancy."
- **Item 3.2.2** – Last bullet point to be amended to begin:

"Refrain from storing any items..."
- **Item 3.5** – Fourth paragraph to be reworded as follows:

*"The Association will monitor any incidents of dog fouling or neglect of pets and will liaise with Agencies responsible for **any action to be taken.**"*
- **Item 3.9** – IB highlighted a suggested amendment to the heading and the timescales, submitted by the Tenant & Community Engagement Officer:

New Tenant Visits

*"Post-allocation visits will be carried out within **six weeks** of the commencement of a new tenancy, with follow-up visits arranged where potential issues have been identified."*

- A numbering error was identified from **Section 3.10 onwards**. The numbering should be amended so that **Section 3.10 becomes Section 4**, with all subsequent sections renumbered accordingly through to **Section 8**.

5.2 Openness & Confidentiality Policy

AD presented the reviewed Policy, which was **approved** subject to the following amendments:

- The **Policy review frequency** will be amended to **every five years**, with the next review date updated to **2031**.
- **Item 1.4** – JS sought clarification on the term *"open appointments"*. IB explained that this generally refers to the processes used to appoint members of the Association's governing body.

- **Item 2.2** – The following wording is to be added to the end of the relevant sentence:
"and in any format required or requested."
- **Item 2.2** – Additional wording is to be included at the end of the section relating to the Annual General Meeting:
"Assistance to attend in person will always be made available."
- **Item 3.5** – The first bullet point is to be amended to read:
"A responsibility to ensure that any conversation about confidential matters takes place in a setting where it cannot be overheard."
- **Item 3.17** – The opening sentence is to be amended as follows:
"With the exception of applications for Membership, Board Members will have no access to the names and addresses of tenants or applicants contained within management papers, reports, office files or other associated records."
- **Item 4** – The **Equality Statement** was updated and relocated to **Item 5** to align with the format used in the Association's other policies. All subsequent section numbering was amended accordingly.

6. AOCB

6.1 Annual General Meeting

AD advised that the proposed date for the Annual General Meeting (AGM) is 27 August 2026. It was also noted that no Board meeting is scheduled for July.

6.2 Carbon Literacy Training

AD advised that she is exploring the possibility of arranging Fife Climate Carbon Literacy Training for all staff and Board members. The training would be delivered over one full day, with a proposed date of 29 October 2026. AD will provide further details to Board Members in writing.

6.3 Rockfield Gardens Update

AD provided a brief update on the Rockfield Gardens project.

- During the week commencing 6 July 2026, the final heating system is scheduled for installation.
- There are currently two void properties within the development.
- It is proposed that one of these properties will be retained temporarily to facilitate visits from interested parties over a number of days in July. The relevant dates are yet to be confirmed.

6.4 **Staffing Update**

AD provided a staffing update and advised that recruitment is underway for a full-time administrative post following the resignation of a member of the administration team.

6.5 **Contractor Update – Cuthill**

AD advised that she had neglected to report to the Board at the previous meeting that **Cuthill**, the contractor responsible for the Association's windows and doors replacement programme, had entered administration.

Fortunately, the Association was not adversely affected financially, as no monies were owed to Cuthill and no payments had been made for works that had not been completed.

At the time Cuthill entered administration, there were six fire doors still to be fitted and two complete property installations outstanding. One installation is scheduled to be completed this week, while the other will no longer proceed due to ongoing issues with the condition of that property.

Cuthill's subcontractor, **Elite Windows & Doors**, has identified an alternative manufacturer that uses the same window profiles. Elite will therefore be instructed to complete all outstanding works, including any defect rectification. Any payments made to Elite will be deducted from the retention monies being held.

AD advised that, in essence, the situation has had no material impact on the Association.

SG enquired about the retention percentage. IB and AD confirmed that retention had been applied at 5%, reducing to 2.5%, with approximately £80,000 currently being retained. AD confirmed that comprehensive records relating to the contract are held by Changeworks.

SG further advised AD and IB that reasonable administration costs arising could be charged against the retention monies.

The meeting concluded at 8.20pm

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