GLEN HOUSING ASSOCIATION

BOARD OF MANAGEMENT MEETING

6.30PM - WEDNESDAY 26TH NOVEMBER 2025

AGENDA

1.	**APOLOGIES & DECLARATIONS OF INTEREST**	(Report attached – *for action)*
2.	**MINUTES**	
2.1	Minute of Board of Management Meeting of 29/10/25	(Report attached – *for approval)*
2.2	Matters Arising from above Minute	
3.	**FINANCE & STAFFING MATTERS**	
3.1	Financial Report to 31/10/25	(Report attached – *for approval*)
3.2	Arrears Report to 31/10/25	(Report attached – *for approval*)
3.3	26/27 Rent Consultation & Budget Considerations	(Report attached – *for discussion/approval)*
3.4	Rockfield Gardens Net Zero Project	(Report attached – *for information*)
4.	**GOVERNANCE**	
4.1	Risk Review	(Report attached – *for discussion*)
4.2	Board & Director Workplan 2026	(Report attached – *for discussion/approval*)
4.3	Tenant & Community Engagement Officer	(Report attached – *for information*)
4.4	Board Member Annual Reviews	(Report attached – *for info/discussion*)
4.5	Application for Membership	(Report - *tabled at meeting*)
5.	**POLICY REVIEWS**	
5.1	Learning & Development Policy	(Report attached – *for approval*)
5.2	IT Strategy	(Report attached – *for information*)
6.	**AOCB**	

GLEN HOUSING ASSOCIATION

MINUTE OF BOARD OF MANAGEMENT MEETING

WEDNESDAY 26th NOVEMBER 2025

PRESENT:	G Ross (GR) S Cuthbertson (SC) J McArthur (JMc) J Smith (JS) T Newman (TN) S Thomson (ST)
IN ATTENDANCE:	A Dickie (AD) K Milne (KM) C Johnston (CJ) K Jamie (KJ), Thomson Cooper

GR opened the meeting by welcoming our new Tenant & Community Engagement Officer, Carolyn Johnston (CJ) who was in attendance to present a progress report. GR explained that this Agenda Item (4.3) would be presented before Item 3 to allow CJ to leave thereafter.

1. APOLOGIES & DECLARATIONS OF INTEREST

Apologies:	P Milne (PM) S Garrioch (SG)
Declarations of Interest:	None

2. MINUTES

2.1 Minute of Board of Management Meeting of 29/10/2025

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

2.2 Matters Arising from above Minute

2.2.1 Item 2.2.1 – Audit Committee Membership

Confirmation received from TN.

2.2.3 Item 3.1.1 – CAF Bank Loan

AD confirmed she had no update at this point but anticipates having reviewed documents from CAF prior to the January meeting. On speaking with the Relationship Manager, there was no indication that the margins will be increased.

4. GOVERNANCE

4.3 Tenant & Community Engagement Officer Progress

AD introduced Carolyn, (CJ) who then followed up on the report presented. She explained her working background which has given her a wide experience of local communities in Fife and she has already tapped into some of those resources in the Levenmouth area.

CJ distributed her Draft Newsletter which will be delivered to all tenants in hard copy, as well as electronically via email and website.

Tenant engagement as a source of combatting social isolation was discussed and all agreed this as a priority for Glen.

Board thanked CJ for her attendance and she thereafter left the meeting.

3. FINANCE AND STAFFING MATTERS

3.1 Financial Report to 31/10/2025

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

3.1.1 AD referred to Appendix 1 – Income, highlighting the revised annual budget figure which had been discussed last month during the mid year budget review – now correctly noted as £2,685,323.

3.1.2 GR referred to c. £17k of support funds sitting in accruals and asked if there were any plans for this money. AD advised that this is one of CJ's priorities, to work alongside Housing Officers in identifying tenants we might be missing, a concern that IB has had for some time. CJ has already carried out some analysis of our Housing Management system to identify tenants that we've had very little/no contact with for a significant period. JMc asked about the ability to drill down into every contact - KM explained the process of recording contact within the CRM module of the system is categorised by the type of contact. Pulling out meaningful reports using this system is a work in progress.

3.1.3 AD referred to Note 2 - Analysis of Investment Spend and in particular the Windows & Doors YTD budget figure which is down from last month, reflecting the Rockfield Gardens project funding now in place.

3.2 Arrears Report at 31/10/2025

AD presented this report for information.

3.2.1 SC highlighted a mistake in Table 1, Column E resulting in Table 3 - Total Arrear per Table 1 also being wrong – both should be 26,588. Noted and will be corrected.

3.2.2 Item 8 - ST asked for clarification on the terminology – DHP **Bed** Tax – AD explained this referred to under occupation of bedrooms, not bed spaces.

3.3 26/27 Rent Consultation & Budget Considerations

AD presented this report in conjunction with a presentation on the budget considerations taking account of 4% and 5% rent increase.

She explained that this was being presented a month early, with a view to getting on the front foot, however, with hindsight, the questions that followed should have been anticipated and, therefore longer-term forecasting should also have been included at this point.

The pertinent points from the detailed discussion follow:

3.1.1 Board requested the impact of the proposed rent increases be showing in the full business plan to ensure they are justified in applying whichever increase they agree on.

3.1.2 Should we be considering increasing the Participation budget in view of the work we anticipate CJ doing with tenant and community engagement?

3.1.3 Board intrigued to hear the feedback on the consultation, based on all the work done this year on windows, doors, bathrooms etc. Also cautious re the Rockfield Gardens project and the expectation that this will automatically be rolled out to all other properties.

3.1.4 JS and JMc asked other Members to be mindful that for every % not applied this year to the rents, this carried over throughout the life of the business plan and might never be recouped.

3.1.5 JMc referred to the potential surplus of 500k and asked if this was necessary. AD explained that any surpluses will go towards planned and cyclical maintenance so, the more surplus we can collate over each year the less we will have to borrow in the future. It should be borne in mind that £4m is anticipated to be spent on new windows/doors, new developments and also our contribution to the Rockfield Gardens project, so we do need to build up our reserves. JS asked that we try to ensure, where bigger than anticipated surpluses are made, something in the planned maintenance programme is brought forward.

3.1.6 SC asked if graphs showing 4, 4.5 and 5% could be provided to Board for consideration. AD confirmed that she would provide additional information, both by email and in paper format, to all Members, during the month of December. Board could then individually confirm by email (replying all) what their % preferences are for the rent increase consultation which needs to go out to tenants before the next Board meeting in January.

3.4 Rockfield Gardens Net Zero Project

AD presented this report which initiated discussion on the pros and cons surrounding the economic value of air source heat pumps to the tenants.

AD explained that was primarily why Glen chose only do to this project if the properties also received external wall insulation and new doors and windows.

In terms of rolling this out to other properties, there would be no question on the external wall insulation having to come first. The cost of the external wall insulation alone will be easy enough to extrapolate from the Rockfield Gardens project costs, allowing us to have a realistic figure for how much it would cost us to roll this improvement out to more of our stock.

4. GOVERNANCE

4.1 <u>Risk Review</u>

AD presented this report, explaining that it had been her intention to present a template with Glen's updated risk scores, however, competing priorities meant this was not possible and will be presented at the January meeting.

However, she took the opportunity to highlight a couple of things for Board to consider/deliberate:

4.1.1 6 emerging risks identified as more prevalent, including AI governance lag.

4.1.2 JMc referred to the prevalence, knowing our current situation, of Item 8.2 – Developing the board member capacity and capability – fitness for future….. AD agreed.

4.1.3 While agreeing this as a good overview of the emerging risks, TN suggested there are also many benefits to be had. AD concurred, suggesting it's about being aware of the risks from those benefits, keeping it in context when mitigating the risks.

4.1.4 JMc agreed that it was an informative document, prompting Board to think about and remember these things when reviewing risk registers, as well as seeking advice from our specialists when required.

4.2 Board & Director Workplan 2026

AD presented this report with was noted.

4.2.1 ST referred to the Net Zero Agenda – Heating noted under the Training/Development/Other Matters column and asked if this included discussion on the next phase of retrofitting properties. Concerns raised by ST that the Rockfield Gardens project will likely cause unrest amongst other tenants who are paying the same rent without the same benefits. AD agreed, adding that the hope would be to use the positive results of this project to lobby the Scottish Government, through SFHA, for additional grant funding. Rockfield Gardens project is only manageable due to the 50% grant funding.

4.3 Tenant & Community Engagement Officer Progress

Brought forward.

4.4 Board Member Annual Reviews

GR presented this report, with Members being asked for feed back on the points noted in the summary. He also thanked them for their valuable input.

4.4.1 Training/Refresher – GR asked Members for their thoughts on additional evening meetings for training, or condensing a couple of month's meeting into one, to alleviate the need for additional attendance. Consensus wasn't reached, however, TN and SC noted their preference would be separate dates added for training.

4.4.2 Pre-meeting at the start of each Board meeting, without the management team present – discussed with the majority agreeing that they didn't feel this was beneficial as a standing item.

4.5 Application for Membership

AD presented this additional Agenda Item. Board **approved** Membership for Pamela Hunter.

AD then asked Members to consider their availability over the next couple of weeks for a meeting with Pamela re her application for Board Membership. JMc, TN and ST all happy to do this, with enough notice from AD.

TN asked if Craig Watson, whose Membership was approved at the last meeting had applied for Board Membership yet. AD confirmed not yet.

5. POLICY REVIEWS

5.1 Learning & Development Policy

AD presented this report which was **approved** as follows:

5.1.1 Typo at 2.2 – learning not larning – noted.

5.2 IT Strategy

Noted.

6. AOCB

Nothing intimated.

The meeting concluded at 8.25pm