GLEN HOUSING ASSOCIATION

BOARD OF MANAGEMENT MEETING

6.30PM - WEDNESDAY 29th OCTOBER 2025

AGENDA

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

2. MINUTES

2.1 Minute of Board of Management Meeting of 01/10/25 (Report attached – *for approval)*
2.2 Matters Arising from above Minute

3. FINANCE & STAFFING MATTERS

3.1 Financial Report to 30/09/25 (Report attached – *for approval*)
3.2 Arrears Report to 30/09/25 (Report attached – *for info/approval*)
3.3 SHNZHF Award – Progress/Timetable (Report to be tabled)
3.4 Mid-Year Budget Report (Report attached - *for discussion & approval*)

4. GOVERNANCE

4.1 Internal Audit Reports (Reports attached – *for approval*)
4.1.1 Follow-Up Review 2024/25
4.1.2 Annual Report 2024/25
4.1.3 Tenant Safety – Sep 2025

5. HOUSING MANAGEMENT REPORTS (Jul – Sep)

5.1 Repairs Report (Report attached – *for approval*)
5.2 Void Report (Report attached – *for approval*)
5.3 Recharges Report (Report attached – f*or approval*)
5.4 Complaints & Compliments (Report attached – *for approval*)

6. MEMBERSHIP

6.1 Application for Membership (Report attached – *for approval*)

7. AOCB

GLEN HOUSING ASSOCIATION

MINUTE OF BOARD OF MANAGEMENT MEETING

WEDNESDAY 29th OCTOBER 2025

PRESENT:	G Ross (GR) J McArthur (JMc) J Smith (JS) P Milne (PM) S Thomson (ST) S Cuthbertson (SC) S Garrioch (SG)
IN ATTENDANCE:	A Dickie (AD) K Milne (KM) K Jamie (KJ), Thomson Cooper

1. APOLOGIES & DECLARATIONS OF INTEREST

Apologies: T Newman (TN)

Declarations of Interest: None

2. MINUTES

2.1 Minute of Board of Management Meeting of 01/10/2025

The above Minute was proposed by SC, seconded by JS, and approved as a true record of the meeting with the following typos to be amended:

Item 3.1 – Date of Board Meeting Minute should be 20/08 **not** 28/08 and Item 3.2.3 typo should be recorded at 3.1 and not under Matters Arising.

Item 7.1 – NZHF – first sentence should read:"….explaining we should expect….."

2.2 Matters Arising from above Minute

2.2.1 Item 2.2 Audit Committee Membership – confirmation from JMc but still require TN to confirm.

2.2.2 Item 5.4 FHAA CEO & Chair's Meeting – JMc asked about the development of Kingdom's Facilities Management Department – AD explained that they are consciously looking to expand their in-house provision of a full repairs & maintenance service, to include new technologies, as well as Gas Servicing etc with the potential for contracting services out to other HAs.

2.2.3 Item 3.2.4 Gas Safety Records – AD confirmed that RIFM's new system is still a work in progress.

3. FINANCE AND STAFFING MATTERS

3.1 Financial Report to 30/09/2025

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

3.1.1 Quarterly Loan Portfolio Report

JS referred to the Triodos Loan with the review date in May '26 and the CAF Bank Loan with a review date in January '26, and asked AD if she had already been in discussions with these lenders.

AD confirmed that she had already approached Triodos to ask them to look at what they can offer in terms of continuing with a fixed rate.

Regarding CAF Bank, she had received no indication from them that they are intent on increasing the margins, however she would pick up on this at the earliest opportunity and report to Board next month.

3.2 Arrears Report at 30/09/2025

AD presented this report, commending the staff for keeping the levels so low, despite competing priorities with the housing management team being depleted. The arrears report was **approved.**

3.2.1 Item 5 - AD referred to the tenant in jail that is not engaging, adding that they are presently appealing the length of their sentence and have been advised by their solicitor, not to terminate their tenancy yet. ST referred to this situation, and asked, hypothetically, if this tenant is released tomorrow, is the Association likely to see these arrears paid off. AD suggested the likely scenario would be, no, then the Association would have to go for eviction, a lengthy process.

AD referred to Agenda Item 3.4 and suggested it would be sensible to bring the Mid Year Budget Review forward to this point, as it should have been ordered on the Agenda. GR agreed.

3.4 Mid Year Budget Review

AD presented this report. Each proposal was discussed fully and **approved** with the following pertinent points covered:

3.4.1 Rental Income

AD referred to the total income being under budget by £3674 and explained that this outcome is incorrect due to an oversight with the annual rental income figure that was advised to KJ for the management accounts. This should have been reduced by 0.5% for bad debts, which would make the correct figure £2,685,323, a difference of c.£13k – this will be rectified in next month's accounts.

3.4.2 Drawdowns

AD referred to previous discussions around the inevitable non-utilisation fees for £1m of the £3m facility that will not likely be drawn down by the end of the financial year. AD will discuss with CAF, the potential for this outcome and ascertain if they can offer any solution. At this point it's not anticipated that there will be any other projects that could be funded by the remaining drawdown, it's just unfortunate that the new developments that this was earmarked for, have been delayed.

3.4.3 Loan Interest

SG suggested that there will be an element of the non-utilisation fees, being offset by the loan interest not being paid on drawdown – AD concurred.

3.4.4 Staffing Costs

AD advised that the new Tenant & Community Engagement Officer hopes to attend the next Board meeting.

The Housing Officer post has been advertised with a closing date of 21/11/25; realistically, the successful candidate will not likely be in post until January '26.

3.4.5 Landscape Maintenance

AD referred to her comment on potential unplanned work due to the potential increase in storms, adding that it would be sensible management to thin out some of the big trees, however Board should take comfort that anything dangerous will be dealt with in an urgent manner. The intention would be to look at this budget nearer the end of the year and come back to Board with a proposal.

ST asked AD if our current landscaper was qualified to deal with tree management – AD gave assurances to Board that they had the appropriate skills and expertise for the job.

JMc referred to estates that formed boundaries with Glen's and asked about recouping costs from those. AD advised that it proves difficult at times to engage with some of the other responsible parties, and where necessary for the safety/security of our tenants, we have to be more proactive The legalities of this were discussed and it was agreed that where there was actual, or potential damage to our property, there would be little chance of comeback.

3.4.6 <u>Cyclical Maintenance</u>

JMc referred to the EICRs and asked how often they are renewed. AD explained that the inspection is valid for 5 years, so cognisance will be taken of what inspections are brought forward, to minimise losing out on too much.

3.4.7 <u>Planned Maintenance</u>

AD's proposed changes were discussed in more detail, particularly:

~ Bathrooms – reduced by £425k – over ambitious about completing all bathroom replacements in 25/26 and now looking to carry forward, Phase 3 and the remainder of Wilmington Drive to 26/27.

~ Rockfield Gardens Project – £631,000 finance element for Glen not budgeted for at the start of the year in view of the uncertainty of being successful with the grant application.

AD referred to the amount of planned and cyclical works done to date and concluded that she was pleased with how the budget was faring.

3.3 SHNZHF Award – Progress/Timetable

AD presented this report which was noted, with the following points discussed/clarified:

Draft Timetable – following on from the technical surveys in November, we will have a better understanding of the level of disruption

Building Warrant Approval – SC asked if there was any reason this might not be approved – AD advised that they couldn't foresee any reason.

Tenant Engagement Sessions – tenants are being actively encouraged to ask questions of Kenneth from Changeworks, resulting in some very good points being raised at the two sessions already held. One surprising issue raised – not to use white render.

Temporary Heating – AD confirmed to PM that tenants would be provided with temporary heaters during the heating replacement.

Evaluation of Project – JS asked how long the project would be evaluated for before considering rolling out to other properties. AD advised it was too early to say at this stage. JS also asked if there was merit to saving some of the newer gas boilers that are being removed from properties in this project, to be re-used in other properties while they wait for potential air source replacements. SG advised it might be best to get our Gas Contractor to strip out the components and storing them, as salvaging entire boilers is not ideal, e.g.heat exchangers don't store well.

Value of Properties – ST raised the point that the added value to each of the properties being c.£40k would surely necessitate a revaluation. AD thanked ST for this question, confirming that there is a revaluation of stock due next year and these improvement works will most certainly affect the Balance Sheet.

Completed Project – PM asked if Board would get the chance to visit any of the properties when works completed. AD was optimistic that at least a couple of households she knows would be happy to grant this.

Finally, AD confirmed that there would a newsletter going out to all tenants to advise of the upcoming project at Rockfield Gardens.

4. GOVERNANCE

4.1 Internal Audit Reports

AD presented the following 3 reports for approval.

4.1.1 Follow up Review 2024/25

Approved.

4.1.2 Annual Report 2024/25

Approved.

4.1.3 Tenant Safety – Sep 2025

Recommendations discussed as follows:

- Item 1 - Repairs Reports – Significant Control Issue

  JS referred to the concise metrics recommendation and asked if the reports will also include what scores Board should be hoping to see. AD confirmed IB will provide an explanation.

- Item 4 – Water Safety – Enhancement Opportunity

  Whilst it's not a legal requirement, AD agreed it was good practice to evidence the void flushes and temperature readings in all voids.

- Item 5 – Operational Enhancement - Estate Walkabouts –

  AD explained that IB is keen to resurrect these 'walkabouts' and the new Tenant & Community Engagement Officer has already got some thoughts on how to progress this.

  PM recalled when Board and Tenants were invited to take part in estate walkabouts, which she felt gave a good insight as to the differences in the estates.

  GR reminded Board that they can reach out directly to Alex if they have any questions – direct contact details are on all reports.

5. HOUSING MANAGEMENT REPORTS

5.1 Repairs Report (July – September 2025)

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

5.1.1 Item 1A – JS raised the fact that all categories were down on target timescales for this quarter – AD will raise with IB for next month.

5.1.2 Item 3.4 – Mould & Dampness

AD explained that IB was working with HomeMaster regarding the software bug for pulling this report on a quarterly basis, as opposed to yearly which it is set up to do for the ARC.

5.2 Void Report (July – September 2025)

AD presented this report, which was **approved,** with the following clarified:

5.2.1 Item 2 – Comments on Voids

GR asked if it was standard practice across housing not to count the period the keys are retained by family in the void relet time. AD confirmed it was, plus this is how it is measured for the ARC too.

5.3 Recharges Report (July - September 2025)

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

5.4 Complaints & Compliments Report (April – September 2025)

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

5.4.1 JS referred to the anomaly where 8 complaints were received in Total, however, only 7 recorded between Stage 1 and Stage 2. KM explained that this report is produced using the HomeMaster ARC reporting module and the 8th complaint shouldn't have been recorded here as it is neither Stage 1 nor 2 – it's a complaint that has been raised with the SPSO.

AD discerned that this was not a good report for Board purposes and had highlighted to her that a refresher session on complaints might be useful for Board.

JS disagreed, saying she liked this style of report and there was enough information contained within it for Board. JMc concurred, but suggested there was just one critical thing for him – he'd like to see an additional entry at Lessons Learnt, stipulating if any changes to policy/procedure had been made as a consequence of the complaint. GR added that he would like to see the Year to Date figure in the report. KM/AD – noted for next quarter.

6. MEMBERSHIP

Board **approved** Craig Watson be admitted to Membership of the Association. Use of Seal for Share Certificate 340 – **approved.**

AD added that Craig had also expressed an interest in becoming a Board Member, but not just yet. SG noted that that having a younger Member would be an asset to the Board.

PM asked about age restrictions for Board Members as her grandson was interested in Politics/Economics and might learn a lot from being on a Board like Glen's. Board agreed that he should be invited along as a guest PM to discuss this with him to see if he would be interested.

7. AOCB

7.1 AD referred to the next meeting which is scheduled for 19/11 and asked Board if they would be agreeable to changing this to 26/11, given that there won't be one in December. Board agreed. AD to notify TN of the change..

GR acknowledged that there had been 2 meetings in October, along with the SHNZF sessions and Board Appraisals, and thanked Board for their continued support.

The meeting concluded at 8.20pm