GLEN HOUSING ASSOCIATION

BOARD OF MANAGEMENT MEETING

6.30PM - WEDNESDAY 23rd SEPTEMBER 2026

AGENDA

1.	**APOLOGIES & DECLARATIONS OF INTEREST**	(Report attached – *for action*)
2.	**ELECTION OF OFFICE BEARERS**	(Report attached – *for action)*
3.	**MINUTES**	
3.1	Minute of Board of Management Meeting of 19/08/26	(Report attached – *for approval)*
3.2	Matters Arising from above Minute	
4.	**FINANCE & STAFFING MATTERS**	
4.1	Financial Report to 31/08/26	(Report attached – *for approval*)
4.2	Arrears Report to 31/08/26	(Report attached – *for info/approval*)
4.3	Annual Valuation Report	(Report attached – *for information*)
4.4	Annual Procurement Report	(Report attached - *for information*)
4.5	Future Development Update	(Verbal Report - AD)
5.	**GOVERNANCE**	
5.1	Fraud & Gift Register Sign-off	(Report attached – *for approval)*
5.2	Succession Planning Procedure Reviews	(Report attached – *for approval*)
5.3	SFHA Governance Conference 15/09/26 Feedback	(Verbal Report – GR; AD; KM)
5.4	Application for Membership	(Tabled at Meeting)
6.	**POLICY REVIEWS**	
6.1	Damp & Mould Policy	(Report attached – *for approval*)
6.2	Right to Repair	(Report attached – *for approval*)
6.3	Estate Management Report	(Report attached – *for information)*
7.	**AOCB**	

GLEN HOUSING ASSOCIATION

MINUTE OF BOARD OF MANAGEMENT MEETING

WEDNESDAY 23rd SEPTEMBER 2026

PRESENT:	Graham Ross (GR) Shane Garrioch (SG) Shirley Cuthbertson (SC) John McArthur (JMc) Pat Milne Stuart Thomson (ST) Barry Allan (BA)
IN ATTENDANCE:	K Jamie (KJ), Thomson Cooper A Dickie (AD) I Byers (IB) K Milne (KM)

1. APOLOGIES & DECLARATIONS OF INTEREST

Apologies: J Smith (JS)
T Newman (TN)

Declarations of Interest: None

GR handed over to AD to Chair Agenda Item 2.1

2 ELECTION OF OFFICE BEARERS, COMMITTEE MEMBERSHIP, FORMAL REPRESENTATIVES AND APPROVED SIGNATORIES

2.1 Chair:

As per discussion at the August meeting, Graham Ross (GR) had confirmed his agreement to continue as Chair for his final year.

GR was nominated by JMc, seconded by SG, and duly elected.

Vice Chair:

SG confirmed his agreement to stand as Vice Chair again, no other members came forward for this position, therefore;

SG was nominated by PM, seconded by JMc, and duly elected.

Secretary:

SC confirmed her agreement to stand as Secretary again, no other members came forward for this position, therefore;

SC was nominated by PM, seconded by SG, and duly elected.

AD handed over to GR to Chair the remaining Agenda. GR thanked members for their nomination and entrusting him with the position for another year.

2.2 Committee Membership:

Audit Committee

Current membership consists of JS, JMc and TN. JS and TN had confirmed their willingness to continue. JMc also confirmed he was content to remain, and BA expressed interest in joining the committee.

Membership of the Audit Committee comprising JS, JMc, TN and BA - **approved**.

Health and Safety Committee

Current membership consists of SG, AD and KM. All confirmed their willingness to remain.

Membership of the Health and Safety Committee comprising SG, AD and KM - **approved**.

2.3 Formal Representatives

Current EVH representative – GR
Current SFHA representative - JS – confirmed by email, happy to continue

Formal Representatives **- Approved**

2.4 Approved Signatories

Current authorised signatories. **Approved** to continue as follows:

Graham Ross	In capacity as Chair
Shirley Cuthbertson	In capacity as Secretary
Josie Smith	In capacity as Board Member
Anne Dickie	Director
Ian Byers	Housing Manager

Use of Seal

As required by the Association's General Regulations, the Use of Seal will be authorised by the Secretary, together with any two Board Members.

3. MINUTES

3.1 Minute of Board of Management Meeting of 19/08/26

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

3.2 Matters Arising from above Minute

3.2.1 Item 2.2.2 – Carbon Literacy Training

AD advised that SG was the only Board Member to express an interest in attending. Further details will be forwarded in due course.

3.2.2 Item 4.1.1 – Declaration: Rule 39

AD confirmed that she had verified TN was due to stand down under the Rules. The three members who resigned last year did so at the AGM, therefore no additional members were required to stand down.

4. FINANCE AND STAFFING MATTERS

4.1 Financial Report to 31/08/26

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

4.1.1 PM sought clarification regarding the Equipment Maintenance expenditure. AD advised that this includes servicing and maintenance costs associated with items such as the lift, photocopier, franking machine and fire extinguishers.

4.2 Arrears Report to 31/08/2026

IB presented this report which was noted.

4.2.1 Table 1 – Present Tenant Arrears

IB advised that the increase in arrears was largely attributable to the August bank holiday, resulting in some payments not appearing in the Association's bank account until 1 September.

In response to a question from ST concerning reconciliation processes, IB explained that reporting is based on funds showing in the bank account at month end to provide a consistent and accurate monthly position.

4.2.2 Table 2 – Breakdown of Current Arrears

IB advised that he expected to provide a positive update regarding the case exceeding £2,000 in next month's report.

4.2.3 Item 7 – Former Tenant Arrears and Payments

IB advised that increased staff activity in pursuing these debts, may result in further recommendations for write-offs over the coming months.

4.3 Annual Valuation Report

AD presented this report which was noted.

4.3.1 GR queried whether consideration should be given to releasing some of the 189 units held by Triodos as security. AD advised that the units represent the Collydean stock and separating security arrangements would incur significant costs. Retaining the current arrangement maintains flexibility should additional borrowing be required in the future.

AD advised that, should the Association decide to cease its banking relationship with Triodos in the future, consideration could be given to restructuring the security arrangements, taking into consideration the financial implications at that time.

4.4 Annual Procurement Report 2025/26

IB presented the Annual Procurement Report for 2025/26, which had been prepared in accordance with the Association's Procurement Policy and in the interests of transparency.

The Board noted the contents of the report. IB advised that this approach provided the level of detail required by the Board without being overly onerous for staff in preparing the report.

4.5 Future Development Update

AD gave a verbal report which was noted.

4.5.1 Windygates Development

Campion Homes are currently on site, with construction of the social housing element expected to commence in November 2026 and complete within approximately 12 months.

The proposed development comprises:

- 1 two-bedroom bungalow
- 3 two-bedroom houses
- 4 three-bedroom houses

AD advised that detailed costings and financing proposals would be presented at the October 2026 Board meeting.

AD also explained that the funding awarded to Fife from the Scottish Government for new build is all earmarked already – between KHA/Fife Housing Group, Ore Valley and Fife Council. However, KHA's Board has approved the front-funding of £10 million, subject to future Scottish Government grant funding. AD advised that any such proposal was likely to incur interest costs from KHA and that she hoped to provide further information on the financial implications of entering into such an arrangement at the next Board meeting. JMc queried whether any costs incurred by KHA would be capitalised. AD confirmed that they would be.

A refreshed Development Agreement has been requested from Kingdom Housing Association.

In response to a question from ST regarding sustainability standards in new builds being like the Rockfield Gardens retrofit, AD confirmed that the new Design Guide requires Air Source Heat Pumps, Enhanced Insulation Standards and Sprinkler Systems to be incorporated into new developments. AD noted concerns regarding the practical application and cost implications of the sprinkler system requirements.

4.5.2 Milton of Balgonie Development

AD advised that Ediston Homes is the owner of this development, of which six properties are designated as affordable housing. Progress remains unclear as there are issues with Scottish Water infrastructure.

4.5.3 FHAA Development Opportunities

AD advised that the Fife Housing Association Alliance had asked if Glen would consider partnering opportunities on future development sites. She confirmed a willingness to explore this. Current sites under consideration include Napier Road and the former Rothesay House site in Glenrothes.

5. GOVERNANCE

5.1 Fraud & Gift Register Sign-Off

5.1.a Fraud Register 01/10/25 – 01/09/26

No incidences of fraud – noted and **approved. GR to sign off.**

5.1.b Gifts & Hospitality Register 01/10/25 – 01/09/26

The register recorded three gifts to retiring Board Members, each below £100 - noted and **approved. GR to sign off.**

5.2 Succession Planning Review

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

5A Office Bearers Succession Planning

5A.1 Reviewed Clause 6 – Board Members Recruitment Policy & Process:-

JMc asked that the last bullet point be amended to reflect the period referred to:

*Continued engagement **(beyond 9 years)** with the Association's Governing Body requires endorsement of the Board.*

AD and GR confirmed that dates would be arranged for the annual review process. It was agreed that:

- AD and GR would undertake Board Member assessments;
- GR and one other Board Member would undertake AD's assessment; and
- AD would undertake the assessments of IB and KM.

5B Senior Staff Succession Planning

5B.1 SC asked if AD was confident that in the event of her departure, IB and KM would be able to step in during the interim period of filling the role. Following discussion, AD confirmed her confidence that IB and KM would be capable of providing interim leadership in the event of any unplanned departure, supported by the newly developed succession planning arrangements.

In response to a question from PM, AD advised that the duties of IB and KM would be covered by other staff members and, where required, temporary staff.

5.3 SFHA Governance Conference 15/09/26 - Feedback

GR and AD reported on their attendance at the SFHA Governance Conference.

Key themes included:

- Positive sector engagement by the new SFHA Chief Executive, Richard Mead. AD advised he is due to visit Glen HA on 30/10/26 – Rockfield Gardens project.

- The significant economic contribution of social housing and the continuing challenge of ensuring this contribution is fully recognised

- The link between housing and health outcomes.

- Progress towards Net Zero and the importance of engaging tenants throughout the process

- The increasing demands being placed on staff due to the evolving use of Artificial Intelligence in relation to Freedom of Information requests, Subject Access Requests and Complaints Handling.

AD advised that a representative from the Scottish Government had visited Rockfield Gardens on 18 September 2026. AD reported that she had raised concerns regarding future funding programmes and the short timescales associated with funding allocations. It was noted that the Scottish Government indicated that such timescales are largely determined by the timing of funding decisions from the UK Government.

5.4 Application for Membership

AD advised that an application for membership had been received from Steven Wallace.

Board **approved** the Membership of Steven Wallace and the Use of Seal for Share Certificate Number 346.

6. POLICY REVIEWS

6.1 Damp & Mould Policy

6.1.1 IB presented this new policy which was **approved** subject to the following amendments as per comments received from JS.

1.1 First sentence – add '*places to live*' after the word healthy.
3.1 First bullet point – add in after the word reports – '*damp and mould'.*
Third bullet point -add in after Identify root causes '*of damp and mould issues*' and not make assumptions based on lifestyle
5.2 Amend to say, Tenants or members of their household will '*be expected to':*
7 First bullet point - say Identify damp and mould *'issues'*

Second bullet point - Assess the severity and '*associated*' risks '*of damp and mould, including risks to tenants' health, safety and wellbeing'.*
Third bullet - Understand '*and apply the Association's'* policy and procedures '*on damp and mould'.*

6.1.2 SC queried the wording in Section 2.1, specifically the phrase "generally fit", noting that the Association goes beyond ensuring properties are generally fit for purpose. IB explained that the wording reflects established common law terminology and has been deliberately retained as the legal basis for the provision.

6.1.3 BA referred to Section 6.2, second bullet point and suggested this be amended to say 3 '*working*' days

6.1.4 IB confirmed that he was satisfied the Association had appropriate processes, procedures and staff training in place to effectively respond to reports of damp and mould. AD advised that she had recently attended relevant training and was likewise satisfied that the Association's arrangements were robust.

BA queried the timescales set out within the policy and asked for IB's views on their practicality. IB acknowledged that the requirement to provide feedback to tenants within three days would be challenging. He advised that he was due to meet with HomeMaster representatives to review system processes, particularly the extent of manual input currently required, with a view to improving efficiency.

6.2 Right to Repair Policy

IB presented this revised Policy, incorporating an amendment at Section 2.1, clarifying that the £350 repair cap does not apply to damp and mould obligations. This was **approved.**

SC queried whether annual information on the Right to Repair Scheme, Section 3.7 was being issued to tenants. IB and AD to ensure this information is published annually.

6.3 Estate Management Report

IB presented this report.

JMc asked that the Board's appreciation be conveyed to the author of the report, Ben Chatambarara, as well as other staff who contribute to the reports presented to the Board. Referring to the earlier discussion on succession planning, JMc emphasised the importance of recognising such contributions as opportunities for professional development and progression, and of ensuring staff feel a sense of achievement from their work.

6.3.1 Tenants' Gardens

SC sought clarification on whether the tools referred to in the final paragraph of Section 4 would be provided to tenants on a loan basis. IB confirmed that the tools would be gifted to tenants rather than loaned.

6.3.2 Tree Management

ST referred to the second paragraph of Section 6 and noted that he had not previously been aware of the Association's policy regarding unauthorised works to trees and the circumstances in which warnings or action may be taken against tenants.

AD advised that the wider issue facing the Association relates to the management of mature trees across a number of estates, where storm damage presents a potential risk. She noted that future expenditure on tree management may be required to address health and safety concerns, rather than issues sometimes raised by tenants such as bird fouling of vehicles or excessive leaf fall.

AD further advised that an independent assessment had been commissioned from Iain Wilson, Landscape Consultant, to inform the six-month budget review. As the work could have significant financial implications, it was important that the Board was aware of the potential costs involved.

It was noted that an article would be included in the next tenant newsletter to advise residents of the potential tree management programme. JMc requested that the article also acknowledge the environmental benefits that trees bring to neighbourhoods.

7. AOCB

7.1 AD advised that preparations were underway for the next Tenant Satisfaction Survey, scheduled for October/November 2026.

ST requested that future analysis of the Tenant Satisfaction Survey results include identification of any geographical trends within the responses. For example, he noted that five reports of ASB within one estate would present a different picture from five reports spread across a number of estates. This was noted.

7.2 AD advised of the date and venue for the SFHA Finance Conference – 17th/18th November in St Andrews. JMc asked if there was an Agenda yet and AD advised she would distribute to all – asking that they confirm their interest asap.

7.3 AD referred to a recent query raised by TN regarding the use of cash reserves versus loan funding to fund expenditure. In response, AD advised that she had invited Peter Freer of Allia to deliver a presentation to the Board on 21 October 2026 at 6.00pm, prior to the scheduled Board meeting. AD noted that members would be familiar with Peter from a previous presentation on Treasury Management.

7.4 AD advised that the Association's audit services contract is due for re-tender.

During discussion with BA, the following firms were suggested as potential bidders:

- Azets UK (formerly Scott-Moncrieff)
- Chiene & Tait
- Alexander Sloan
- Findlays

APPROVED

The meeting concluded at 8.30pm