



**MINUTES OF THE MANAGEMENT COMMITTEE MEETING
HELD ON WEDNESDAY 28 JANUARY 2026 at 6.30p.m.
MEETING HELD IN THE COMMITTEE ROOM OF THE ASSOCIATION'S OFFICES**

1. Sederunt

PRESENT A. Cushingam, F. Lavery, C. Harvey, J. Stevenson, K. Herd.
K. McSherry Stewart, G. McNaught, R. Hartness, A. Farry

IN ATTENDANCE:

K. Mollins – Director

G. Kerr – Finance & Corporate Services Manager / Depute Director

G. McLachlan – Maintenance Manager

A. Nugent – Housing Manager

N. Smith – Corporate Services Officer

Apologies:

Leave of absence: None

2. Meeting of the Management Committee

a) 26 November 2025

i) Minute

The minutes of the Management Committee meeting on 26 November 2025 were approved by J Stevenson and seconded by B Hartness

ii) Matters Arising:

a) Agenda Item 8 – Lead Pipe Replacement

The Maintenance Manager gave an update on progress, where there were on-going discussions with Scottish Water and arrangements had been made with householders and contractors to attend to one close in February 2026.

b) Agenda Item 9 – Veranda Project

The Director advised the Committee that McKean Developments would commence on-site on 2 February with site set-up, and the works are scheduled to commence on 16 February 2026.

c) Agenda Item 11 – Committee Performance Reviews

The Director advised members that the members' performance reviews had been returned and the Chairperson would schedule dates with Stuart Eglinton for meetings with members in February / March 2026. The CSO would then be in contact with members to arrange their performance review meetings,

There were no other matters arising.

b) Master Tracker

The Director presented the progress report on the Master Tracker from the meeting in September 2025 and outlined the progress of tasks on the Master Tracker. He highlighted to the Management Committee progress of tasks that were on-going or to be actioned in the tracker i.e. the review of loan covenants, the action plan to develop the Trade Team, the annual signing of the H&S manual by the Management Committee, authorised signatories, appointment of the contractor for the upgrade of the community CCTV system, lead-pipe replacement and Committee performance reviews.

The Management Committee raised the following queries or questions in relation to the progress of key tasks on the Master Tracker.

- A member asked if the timescale of the lead pipe replacement is enough time
 - The Director advised the member the process has already begun and doesn't see any issues with the timescale arising.

The Committee noted the content of the report.

3. Declaration of Interests and Notifiable Events

There are seen to be no Committee or staff members in attendance with a declaration of interest in relation to the business at the meeting.

Notifiable Events - The Director gave an update on the notifiable events submitted in relation to the 5 / 30 year financial plans and lead pipe replacement.

4. Report on the Rent, Management Fee & Service Charge Increase 2026-27

The Housing Manager presented his report on the proposed rent, management fee & service charge increase 2026-27 and highlighted the following:

- The background to the report and decisions set by the Committee in October 2025 to consult with tenants and owner-occupiers for the rent, management fee and service charge increases, respectively.

- An overview of the proposed increases in the consultation on rent, management fee and service charge increases.
- The need to increase rents by CPI plus 2% to fund the planned investment programme and timescales for key component replacements
- A summary of the main findings of the Rent Affordability assessment, which showed that the Association's rents are affordable for people on low incomes and receipt of benefits.
- The consultation arrangements and responses, where 107 tenants (15.4% of properties). 61.8% of tenants were in favour of rent increase
- The level of increase based on the average rent by size based on a proposed 5.8% increase.
- How the rent increase compared with local housing associations in Easterhouse and average across the membership of the Glasgow and West of Scotland Forum, which averaged 4.05% and the highest of 7%.
- Details of the Management Fee and Service Charge, where the proposed increase would be 5.3% and highlighted there had been a very low response from owner-occupiers.

The Management Committee raised the following queries or questions in relation to the report on the proposed increase of the rent, management fee and service charge in 2026-27

- A member asked if there was any change to the financial position
 - The FCSM explained the rate is now sitting at 3.4% and he had accounted for the increase in the development of the financial plans.
- A member referred to the 66% of tenants who responded and asked how many are in receipt of housing benefits.
 - The Housing Manager explained that this was analysed but will consider this in future reports on the rent increase.
- A member asked about the differences in rents across the Easthall/Kildermorie areas
 - The Housing Manager explained this was highlighted during the rent affordability exercise and a rent harmonisation will be carried out over several years to rectify this.

The Committee approved the following:

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|----------------------------------|---|-------------|
| • Rent increase | - | 5.8% |
| • Management Fee increase | - | 5.3% |
| • Service Charge increase | - | 5.3% |

5. Tenant Safety Action Plan 2025-26 – Progress to December 2025

The Maintenance Manager presented his report on the progress against the Tenant Safety Action Plan 2025-26 to December 2025 and covered the following:

- The background to the tenant safety action plan, where it was developed in September 2025 and took account of progress in key areas and the assessment through the Annual Assurance Statement 2025 took account of lead pipe replacement in properties in Wardie Road.
- The key achievements, which included the development and review of policies, level of compliance with gas, electrical and lift inspections, external audits of gas, electrical and lifts, the review of the gas maintenance and service contract.
- There have been tasks that have not been actioned, which included training on damp & mould, asbestos, water hygiene, electrical and fire safety for staff; review of the gas and water hygiene policies; new monitoring systems for gas and electrical safety, and the development of actions plans for fire risk assessments and development of action plans.
- The key tasks to be undertaken in quarter 4 of 2025-26.
- Slippage in Gas Servicing & Policies

The Management Committee raised the following queries or questions in relation to the report on the tenant safety action plan 2025-27:

- A member asked why we don't report on mild cases of damp & mould
-The Maintenance Manager advised this has never been a legal requirement but every case will have a report of findings.

The Committee noted the content of the report.

6. Report on the Review of the RBS Loan Covenants

The F&CS Manager presented his report on the update on the review of the RBS loan covenant and highlighted the following:

- The background to the review of the loan covenants, which related to the draft Investment Plan and negotiations with RBS.
- The current discussions with RBS where they provided revised terms for loan covenants, as well as terms for new borrowings for the Investment Plan. These were not linked or based on RBS being the preferred lender for the new borrowings.
- An overview of the proposed loan covenant terms, which had a positive impact on the 30 year financial plan

- The appointment of Allia to support the Association in each option for the review of loan covenants and procurement for a lender for new borrowings
- The proposed option was to agree the re-set of the loan covenant with RBS and procure a lender for the new borrowings through a competitive tender exercise.
- RBS Credit Committee is scheduled to meet in late January to decide on the re-set of the loan covenants
- The loan covenants would revert to existing terms after year 7, where the interest cover reduces to 110%
- There is still an option to pay off the loan on reduced terms as we repay the balance.

The Management Committee raised the following queries or questions in relation to the review of the RBS loan covenant and arrangements for the procurement of a lender for a new loan facility to fund the Investment Plan

- A member asked if the Association could progress with the expansion of the Trade Team when RBS Credit Committee approve the re-set of the loan covenants. The F&CS Manager confirmed this would ensure full covenant compliance to deliver the Investment Plan in the 30-year financial plans and work could progress to establish the expansion of the Trade Team.

The Committee approved the re-set of the loan covenant with RBS on the terms and to procure lenders for a new loan facility.

7. New Telleroo Money Account

The F&CS Manager presented his report on the update on the new Telleroo money account and highlighted the following:

- The background to processing of the Association's staff payroll
- The review of accounting regulations and the need to change arrangements for payment of the payroll.
- The main issues and benefits moving to an Telleroo e-money account.
- The potential issues, which included safeguarding funds, the process to safeguard funds, the position if Telleroo or Moorwand go out of business.
- The alternative solution to opening a Telleroo e-money account.
- He proposed the opening of the Telleroo e-money account to facilitate the payment of the payroll

The Management Committee raised the following queries or questions in relation to the report to open a Telleroo e-money account to pay the payroll:

- The Committee discussed the options and risks to the Association, where they considered the safeguarding of funds and staff absence. It was noted that Telleroo e-money accounts are widely used across finance sectors.

The Management Committee decision was to approve the opening of a Telleroo e-money account to facilitate payment of the staff payroll.

8. Surplus Funds on Deposit

The F&CS Manager presented his report to confirm funds on deposit with RBS and Barclays. He highlights the sum on deposit with each lenders, the placement and maturity date, and the interest rates.

The Management Committee raised the following queries or questions in relation to the report on the deposit of surplus funds:

- A member referred to the on-going planned maintenance programme and asked the F&CS Manager what the lowest cash position was and when the Association would need to procure new borrowings to deliver the Investment Plan. The F&CS Manager advised that the cash balance would be falling below £2 million by Q2/3, however, new fundings are planned to be procured and available by Q1. The F&CS Manager informed the Committee that the minimum cash balance / reserves was £1.5million.

The Management Committee noted the content of the report.

9. Health & Safety Work Programme 2025-26 – Progress to December 2025

The Corporate Services Officer presented her report on the Health & Safety Action Plan 2025-26 and progress to December 2025 and highlighted the following:

- The key tasks in the H&S Action Plan, which included the management of H&S, office inspections, fire safety and kitchen safety
- The next scheduled meeting of the H&S working group and gave an overview of the business being discussed

The Committee noted the progress on the H&S Work Programme 2025-26 to December 2025.

10. Report on Data Governance 2025-26

The F&CS Manager presented the Corporate Services Officer's Data Governance progress report to 31 March 2025.

- Details of Complaints by category i.e. Stage 1 and Stage 2 complaints, detailing the number of complaints, average response times and a breakdown of the subject of the complaints.
- Details of GDPR, specifically the number of requests for information and performance in 2025-26:
 - Freedom of information
 - Environmental Impact Assessments
 - Subject Access Requests
 - Data Breaches - There have been no data breaches in 2025-26.

The Committee noted the content of the report

11. Review of Policies

The Director advised there were no policies to be reviewed.

12. Report on Equality & Diversity Action Plan 2025-26 – Progress to December 2025

The Director presented his report on progress of the Equality & Diversity Action Plan 2025-26 to December 2025 and highlighted the following:

- The background to the development of the Equality & Diversity Action Plan 2025-26, which built on the success of the 2023-25 Plan. It would lead us through to the review of the Equality & Diversity Policy in August 2026.
- The achievements in the plan, which included the completion of equality impact assessments for all policies, the assessment of protected characteristics groups in the Resident Satisfaction Survey, the completion of medical adaptations and training provided to the staff team.
- The areas of slippage, which included signage to promote translation services, opportunities to celebrate diversity events in the year, engagement with agencies supporting ethnic minorities i.e. Positive Action in Housing, etc, the development of performance indicators, training for staff on equality impact assessments.

The Committee noted the report on the progress of the Equality & Diversity Action Plan 2025-26.

13. Report on Committee Mini-Conference 30 January – 1 February.

The Corporate Services Officer presented her report on the arrangements for the Committee mini-conference at the Mercure Hotel, Ayr between 30th January – 1st February and covered the following:

- The arrangements for travel to the venue on Friday 30th January 2026.
- The programme of events, which included sessions on tenant safety, resident satisfaction survey, role of the regulator and the regulatory framework; a governance framework for Committee training and development; Notifiable events and the Governance Business Plan.
- There were 8 members attending the event
- The arrangements for payment of Committee expenses.

The Management Committee noted the content of the report.

14. Membership of the Management Committee

The Chairperson advised members that C. Cooper has submitted her notice to resign from the Management Committee.

The Committee discussed C. Cooper's long tenure on the Management Committee and it was agreed to arrange flowers and a gift of £100 as a gesture of thanks for her commitment to the role and in her service to her community.

15. Correspondence

a) SHR Serious Concerns Factsheet

The Director presented a letter and factsheets for tenants and landlords on raising Serious Concerns about a Landlord.

We will publish the factsheet on our website and cover it in the Spring newsletter to meet our obligations to make it available to our tenants.

The Management Committee noted the correspondence from the Regulator.

There was no other correspondence



16. Confidential Business

There was no confidential business.

17. Any Other Business

There was no other business

18. Date of Next Meeting

Management Committee:

Wednesday 25 February 2026 at 6.30p.m. to be held in the Committee room in the Association's office.

Chairpersons Signature: _____

Date: _____