



NOTICE OF MEETING

The Meeting of the Full Management Committee will be held on Thursday the 22nd of January 2026 at 18:30 hrs in the Association's offices, 2310 Dumbarton Road, Yoker.

- AGENDA** *** for approval / decision
- 1.0 **MANAGEMENT COMMITTEE**
 - 1.1 APOLOGIES
 - 1.2 REGISTRATION, DECLARATIONS & CODE OF CONDUCT
 - 1.3 TRAINING
 - 1.4 REGULATORY & STATUTORY RETURNS 2025 / 26
 - 1.5 WHISTLEBLOWING, FRAUD & NOTIFIABLE EVENTS REGISTER 2025 / 26
 - 1.6 HEALTH & SAFETY MATTERS
 - 2.0 **NEW MEMBERSHIP APPLICATIONS**
 - 3.0 **DOCUMENTS FOR SIGNING AND USE OF SEAL**
 - 4.0 **CORRESPONDENCE**
 - 5.0 **MINUTES OF THE FULL MANAGEMENT COMMITTEE MEETING 27.11.25**
 - 5.1 APPROVAL OF MINUTES ***
 - 5.2 MATTERS ARISING
 - 6.0 **CORPORATE GOVERNANCE REPORTS**
 - 6.1 BUSINESS PLAN COMPLIANCE MONITORING – MONTHLY DEPARTMENTAL ACTIVITY PLAN REPORT
 - 6.2 QUARTERLY KEY PERFORMANCE INDICATOR REPORT TO 31.12.25
 - 6.3 QUARTERLY RISK MANAGEMENT REPORT
 - 6.4 REVIEW OF STAFF TERMS AND CONDITIONS REPORT ***
 - 7.0 **FINANCE REPORTS**
 - 7.1 QUARTERLY CASH FLOW TO 31.12.25 REPORT
 - 7.2 QUARTERLY PROPERTY MANAGEMENT ARREARS TO 31.12.25 REPORT
 - 7.3 QUARTERLY MANAGEMENT ACCOUNTS TO 31.12.25 REPORT
 - 7.4 TREASURY MANAGEMENT REPORT***
 - 7.5 POLICY REVIEW REPORT
 - 7.5.1 Tenant Reward Scheme Policy***
 - 7.5.2 Treasury Management Policy***
 - 7.5.3 Financial Regulations Policy***
 - 8.0 **DEVELOPMENT REPORTS**
 - 8.1 POLICY REVIEW REPORT
 - 8.1.1 Contractor Insolvency Policy***
 - 9.0 **HOUSING MANAGEMENT & MAINTENANCE REPORTS**
 - 9.1 MAINTENANCE SCHEME REPORT
 - 9.2 ANNUAL RENT REVIEW 2026/2027
 - 9.2.1 Comparability Report
 - 9.2.2 Affordability Report
 - 9.2.3 Financial Impact Report
 - 9.2.4 Recommendation Report ***
 - 9.3 QUARTERLY COMPLAINTS HANDLING REPORT
 - 9.4 TENANT PARTICIPATION STRATEGY REPORT
 - 9.5 POLICY REVIEW REPORT
 - 9.5.1 Maintenance Policy***
 - 10.0 **DATE OF NEXT MEETING 26.02.26**
 - 11.0 **A.O.C.B.**

Management Committee [* denotes special leave granted]

- | | | | | | |
|-------------------------|-----|----------------------|-----|---------------------------|-----|
| 1. Wronowska, Agnieszka | ✓✓✓ | 6. McKendrick, Mick | ✓✓✓ | 11. Smith, Arlene | ✓✓✗ |
| 2. Donnelly, Lisa-Marie | ✓✓✓ | 7. Orr, Heather | ✗✓✓ | 12. Walker, Catriona | ✗✓✓ |
| 3. Fleming, Anne | ✓✓✗ | 8. Porter, Josephine | ✓✓✓ | 13. <i>Casual Vacancy</i> | |
| 4. Gallagher, Donna | ✓✓✓ | 9. Ryan, Isabella | ✓✓✗ | | |
| 5. McClure, Joseph | ✓✓✓ | 10. Shields, Graeme | ✓✓✓ | | |



MINUTES

Minutes of the Full Management Committee Meeting held on Thursday the 22nd of January 2026 at 18:30hrs in the Association's offices at 2310 Dumbarton Road, Yoker, Glasgow and through the Association's online virtual portal.

Present

Wronowska, A (Chairman)
Donnelly, L (on-line)
Gallagher, D
McClure, J (on-line)
Orr, H
Ryan, I
Shields, G
Smith, A
Walker, C

In Attendance

Forrest, C J (Director)
Freeman, K (Secretary / Housing Services Manager)
McKay, K (Finance Services Manager)

1.0 MANAGEMENT COMMITTEE

1.1 APOLOGIES

Apologies for absence were received from M McKendrick and J Porter.

1.2 REGISTRATION, DECLARATIONS & CODE OF CONDUCT

A Wronowska referred to committee member registration and signing requirements.

The Director, Housing Services Manager and Finance Services Manager declared an interest in Agenda Item 6.4 and confirmed that they would leave the meeting while this item was under discussion.

Other than the declarations already registered, there were no other declarations of interest.

1.3 TRAINING

A Wronowska referred to the schedule and noted that while a number of committee members remained below their training targets, there had been a significant improvement since the previous meeting.

The Director explained that further training was scheduled to take place over the next few weeks and that the Association should achieve target by the end of the financial year.

1.4 REGULATORY & STATUTORY RETURNS 2025 / 26

A Wronowska referred to the report and noted that all regulatory and statutory returns due for the 2025 / 2026 financial year had now been completed and submitted on schedule.

The report was then noted by those present.

1.5 WHISTLEBLOWING, FRAUD & NOTIFIABLE EVENTS REGISTER 2025 / 26

A Wronowska referred to the report and all those present or in attendance confirmed that they were not aware of any new whistleblowing, fraud or notifiable events having been raised since the last meeting.

The report was then noted by those present.

1.6 HEALTH & SAFETY MATTERS

There were no matters to report at this time.



MINUTES

Minutes of the Full Management Committee Meeting held on Thursday the 22nd of January 2026 at 18:30hrs in the Association's offices at 2310 Dumbarton Road, Yoker, Glasgow and through the Association's online virtual portal.

2.0 NEW MEMBERSHIP APPLICATIONS

There were no new membership applications.

3.0 DOCUMENTS FOR SIGNING AND USE OF SEAL

There were no documents for signing or use of Seal.

4.0 CORRESPONDENCE

The following two items of correspondence were briefly discussed and noted by those present.

Scottish Housing Regulator

Update to factsheets on raising a Serious Concern about a landlord.

Submission of Annual Accounts to the Office of the Scottish Charities Regulator (OSCR)

In response to a question from G Shields, the Housing Services Manager confirmed that the updated factsheet on raising a Serious Concern had been uploaded to the Association's website.

M Walker

The Director referred to a letter received from M Walker confirming that it was not her intention to return to the Management Committee due to ongoing health related matters and as such she was resigning from the Management Committee.

5.0 MINUTES OF THE FULL MANAGEMENT COMMITTEE MEETING 27.11.25

5.1 APPROVAL OF MINUTES

The Minutes were proposed by A Smith, seconded by G Shields, and unanimously approved by those present.

5.2 MATTERS ARISING

There were no matters arising.

6.0 CORPORATE GOVERNANCE REPORTS

6.1 BUSINESS PLAN COMPLIANCE MONITORING – MONTHLY DEPARTMENTAL ACTIVITY PLAN REPORT

A Wronowska referred to the report noted that all the identified business plan activities remained up-to-date and on schedule.

The report was then noted by those present.

6.2 BUSINESS PLAN COMPLIANCE MONITORING – QUARTERLY KPI REPORT TO 31.12.25

A Wronowska referred to the report and noted that the Association was achieving a moderate to high level of compliance with all six of the Association's strategic objectives.

G Shields referred to the average number of reactive repairs and there was some discussion on why the number of repairs remained relatively high compared to the benchmark. It was noted however that the year-to-date figure had improved over the previous year out-turn.

In response to a question from D Gallagher repair response times were confirmed for emergency, urgent and routine repairs.

The report was then noted by those present.



MINUTES

Minutes of the Full Management Committee Meeting held on Thursday the 22nd of January 2026 at 18:30hrs in the Association's offices at 2310 Dumbarton Road, Yoker, Glasgow and through the Association's online virtual portal.

6.0 CORPORATE GOVERNANCE REPORTS (Continued)

6.3 QUARTERLY RISK MANAGEMENT REPORT TO 31.12.25

A Wronowska referred to the report and those present noted that there had been no material change to the Association's risk profile since the last quarter and as such no amendments were being recommended at this time.

At this point the Director, the Housing Services Manager and the Finance Services Manager declared an interest and left the meeting.

6.4 REVIEW OF STAFF TERMS & CONDITIONS REPORT

Annual Salary Increase from 1 April 2026

A Wronowska noted that Employers in Voluntary Housing (EVH) had approved a 5.1% increase in salary scales from 1 April 2026.

G Shields reminded those present that it had been agreed a number of years ago that the Association would tie annual salary scale increases to those of EVH and that this had worked well until now.

G Shields then proposed the adoption of a 5.1% increase in salary scales. This was seconded by I Ryan and unanimously approved by those present.

Staff salary increments

G Shields proposed the application of staff salary increments to the six relevant staff members in accordance with their contracts of employment.

This was seconded by I Ryan and unanimously approved by those present.

Trainee to permanent members of staff – recommended staff salary increments.

A Wronowska noted that one trainee was scheduled to complete their training qualification this year, and it was being recommended that they be re-graded following successful completion of their course.

The recommended re-grading was then proposed by G Shields, seconded by I Ryan and unanimously approved by those present.

At this point the Director, the Housing Services Manager and the Finance Services Manager returned to the meeting.

7.0 FINANCE REPORTS

7.1 QUARTERLY CASH FLOW TO 31.12.25 REPORT

A Wronowska referred to the report and the Finance Services Manager provided a brief summary of the material variances that had resulted in a higher than anticipated net cash outflow during the quarter to the end of December 2025.

She went on to explain that despite these variances, the Association's cash balances at the end of December 2025 remained significantly higher than budget. In response to a question from G Shields, she went on to explain that the tenant reward scheme amounts had been lower than budgeted but that the number of tenants qualifying had been largely unchanged from the previous year.

The report was then noted by those present.



MINUTES

Minutes of the Full Management Committee Meeting held on Thursday the 22nd of January 2026 at 18:30hrs in the Association's offices at 2310 Dumbarton Road, Yoker, Glasgow and through the Association's online virtual portal.

7.0 FINANCE REPORTS (Continued)

7.2 QUARTERLY PROPERTY MANAGEMENT ARREARS TO 31.12.25 REPORT

A Wronowska referred to the report and in response to a question from G Shields the Finance Services Manager confirmed the position regarding the lack of a Notice of Potential Liability with respect to one of the higher arrears cases.

The report was then noted by those present.

7.3 QUARTERLY MANAGEMENT ACCOUNTS TO 31.12.25 REPORT

A Wronowska referred to the report and noted that the Association had made a surplus of almost six hundred and twenty thousand pounds – approximately two hundred and nine thousand pounds higher than budget.

A Wronowska noted the agency fee income currently being generated from the provision of finance services to Glasgow West Housing Association Limited and there was brief discussion on the service being provided.

The report was then noted by those present.

7.4 TREASURY MANAGEMENT REPORT

A Wronowska referred to the report and noted that it was being recommended that the Association place two hundred and fifty thousand pounds on a twelve-month fixed term deposit.

However following discussion, it was agreed that the Association could place five hundred thousand pounds on the twelve-month deposit to maximise investment income and give notice on the ninety-day deposit which could be immediately re-invested if cash flow requirements permitted. This was proposed by C Walker, seconded by J McClure and unanimously approved by those present.

The report was then noted.

7.5 POLICY REVIEW REPORT

7.5.1 Tenant Reward Scheme Policy

A Wronowska referred to the policy report and there was brief discussion on the continuation of the scheme.

The policy to continue with the scheme was then proposed by D Gallagher, seconded by L Donnelly and unanimously approved by those present.

7.5.2 Treasury Management Policy

A Wronowska noted that there were only very minor changes being recommended to the policy at this time.

Following brief discussion, the policy was proposed by H Orr, seconded by J McClure and unanimously approved by those present.

7.5.3 Financial Regulations Policy

A Wronowska referred to the policy and the Finance Services Manager explained that the changes being recommended at this time were in relation to recommendations that were made by the internal auditors.

There then followed discussion on the recommended procedural changes following which the policy was proposed by G Shields, seconded by C Walker and unanimously approved by those present.



MINUTES

Minutes of the Full Management Committee Meeting held on Thursday the 22nd of January 2026 at 18:30hrs in the Association's offices at 2310 Dumbarton Road, Yoker, Glasgow and through the Association's online virtual portal.

8.0 DEVELOPMENT REPORTS

8.1 POLICY REVIEW REPORT

8.1.1 Contractor Insolvency Policy

A Wronowska referred to the policy and the Director explained that there were no major changes being recommended at this time.

Following brief discussion, the policy was proposed by D Gallagher, seconded by H Orr and unanimously approved by those present.

9.0 HOUSING MANAGEMENT & MAINTENANCE REPORTS

9.1 MAINTENANCE SCHEME REPORT

A Wronowska referred to the report and the Housing Services Manager provided an update with respect to the progress of works since the report was issued.

The report was then noted by those present.

9.2 ANNUAL RENT REVIEW 2026 / 2027

9.2.1 Comparability Report

A Wronowska referred to the report and the Housing Services Manager provided a detailed review of the rent comparability information. This demonstrated that the Association's rents remained amongst the lowest both at a local and national level.

It was noted that a significant increase in rent levels would be required before the Association's rents became the most expensive.

The report was then noted by those present.

9.2.2 Affordability Report

The Housing Services Manager provided a detailed analysis and explanation of the rent affordability information and how this was calculated.

Those present noted that the information showed high levels of affordability across all income and household types.

In the absence of any questions, the report was noted by those present.

9.2.3 Financial Impact Report

A Wronowska referred to the report and the Finance Services Manager provided an overview of the short, medium and long-term impact on revenue of various rent increases.

Those present noted that even a modest increase in rent levels can have a significant impact on long-term revenues.

The Finance Services Manager concluded the analysis by confirming that while there were no short or medium-term viability concerns for the Association, in the long-term cash balances would be significantly depleted if inflationary rent increases were not maintained.

In response to a question from I Ryan, the Finance Services Manager confirmed that CPIH inflation was the measure used by the Association for benchmarking rent increases.

The report was then noted by those present.



MINUTES

Minutes of the Full Management Committee Meeting held on Thursday the 22nd of January 2026 at 18:30hrs in the Association's offices at 2310 Dumbarton Road, Yoker, Glasgow and through the Association's online virtual portal.

9.0 HOUSING MANAGEMENT & MAINTENANCE REPORTS (Continued)

9.2 ANNUAL RENT REVIEW 2026 / 2027

9.2.4 Recommendation Report

A Wronowska referred to the report and the Housing Services Manager provided an analysis of the information provided. The analysis included the response to tenant consultation, rent increases applied in recent years in the context of inflation, maintenance cost inflation over recent years and proposed rent increases by other organisations in both the local and national context.

On conclusion of the analysis, A Wronowska thanked both the Housing Services Manager and the Finance Services Manager for their input and noted the extensive information collected and analysed in supporting the recommendation of a 4.9% rent increase from 1 April 2026.

G Shields noted that only eight percent of tenants responding to the consultation had considered their current rent unaffordable and that less than twenty percent of all tenants had responded to the consultation. On that basis he considered it reasonable to assume that the overwhelming majority of tenants had little or no issue with rent affordability.

With respect to the tenant consultation, it was noted that 98.4% of respondents considered a proposed rent increase of 5.1% (based upon inflation at the time of the consultation) to be either reasonable or too low.

Following further discussion, a rent increase of 4.9% was proposed by C Walker, seconded by I Ryan and unanimously approved by those present.

9.3 QUARTERLY COMPLAINTS HANDLING REPORT

A Wronowska referred to the report which provided an analysis of the twenty-two complaints received between 1 April and 31 December 2025.

There then followed general discussion on the complaints process and the Housing Services manager reminded those present that the complaints procedure was applied in accordance with the Scottish Public Services Ombudsman (SPSO) complaints handling process. He also reminded those present that there remained the option for complainants to appeal to the SPSO in the event that they were dissatisfied with the Association's internal complaints process.

In response to a question from A Wronowska, the Director confirmed that he was only aware of three complainants that had escalated their complaint to the SPSO. He confirmed that in all three cases the SPSO had found against the complainant.

G Shields noted that in some cases the Association did uphold an appeal at the second stage and this reassured him that a balanced and reasonable approach was being adopted by staff in administering complaints.

The report was then noted by those present.

9.4 TENANT PARTICIPATION STRATEGY REPORT

A Wronowska referred to the report and the Housing Services Manager provided a brief summary of the action taken in the last quarter as part of the implementation of the strategy.

A Smith suggested the use of "survey monkey" might encourage more responses from tenants and the Housing Services Manager confirmed that while the Association did utilise this resource, its use could be further expanded.

The report was then noted by those present.



MINUTES

Minutes of the Full Management Committee Meeting held on Thursday the 22nd of January 2026 at 18:30hrs in the Association's offices at 2310 Dumbarton Road, Yoker, Glasgow and through the Association's online virtual portal.

9.0 HOUSING MANAGEMENT & MAINTENANCE REPORTS (Continued)

9.5 POLICY REVIEW REPORT

9.5.1 Maintenance Policy

A Wronowska referred to the policy and noted that there were a number of changes being recommended at this time.

She noted that these amendments included new sections on asbestos management and water safety as well as expanding the policy to provide greater clarity and waypoints to other documents that provided more detail.

The policy was then proposed by J McClure, seconded by A Smith and unanimously approved by those present.

10.0 DATE OF NEXT MEETING 26.02.26

A Wronowska reminded those present that the next scheduled meeting would take place on Thursday the 26th of February 2026.

11.0 A.O.C.B.

There being no other competent business the meeting closed at 20:10 hrs.

Proposed By _____

Seconded By _____