



1. Present and apologies

Present

S McDonald (Chair)	J Brannan	K McGinley
S Brannan	C Stewart	C Love
J McFarlane	S Da Silva Valente	A Sproul
T Bowie		

In attendance

P Baylis	E McShane	K Cowan
C McCulloch	L Crawford	P Long (FMD)
A Cameron (Cameron Audit formerly Quinn Internal Audit)		

Minute taker

L Crawford

- 1.1 Apologies were received from M Dabek, and F John is on special leave.

2. Declaration of interests

- 2.1 There was no declarations of interest.

Noted

3. Minutes of previous meetings

- 3.1 The minutes of the Management Committee meeting held on 4 December 2025 were proposed by K McGinley seconded by J Brannan.

4. Matters arising from previous meeting

- 4.1 There were no matters arising.

Following this item, we proceeded with Item 7.1, Item 6.1, item 6.2 and then returned to Item 5.1.

P Long and C McCulloch left the meeting after Item 6.1 at 18:37.

A Cameron left the meeting after Item 6.3 at 19:00.

In keeping with the prepared agenda these items are recorded under the relevant sections.

5. Governance report

5.1 Governance report – standing items

- 5.1.1 P Baylis presented the report, which contains governance standing items we report on every month. The following items were specifically discussed:

- There were no entries into the entitlements, payments and benefits register since the last Committee meeting held in December.
- There are no changes to risk at this time, outputs from the audit were discussed at Item 6.2.
- There are no open notifiable events.
- The Regulator is not engaging with us; however, we have had some communication regarding a minute that was not on the website following the AGM. They also shared their minute taking guidance and asked that we look to enhance the detail of the discussions and decisions made at Committee. P Baylis advised that we are currently undertaking a review of the content and style of our minutes in line with best practice guidance.
- E McShane highlighted the recent SHR guidance on complaints and performance concerns, which we have put on our website and is available in our office. We have also had instruction from the Regulator to submit our financial records directly to OSCR from the accounting year 2025/26 forward. E McShane also advised that the Regulator is currently looking for tenant advisors to support the SHR regulatory work and gave an overview of this role.
- L Crawford concluded the report outlining the next training dates would be Monday 16 February for Corporate Governance, Whistleblowing and Notifiable Events before the meeting on 5 March and the SFHA Annual Governing Body Membership conference on 21 April.

Noted

6. Director's report

6.1 Draft Budget 2026/27

- 6.1.1 P Long presented the draft budget, which was based on the assumption of a rent increase of 4.8%, which was approved at this meeting (Item 7.1). This proposal would give a rental income, net of voids of £4.457 million.
- 6.1.2 P Long advised that there would be some additional changes to be incorporated before the final budget which would be presented at the meeting on 5 March, however it is unlikely that these items would be significant.
- 6.1.3 P Long took Committee through staff costs, services, property costs and overheads, stating that as it stands there would be an operating surplus of £765,600 in the year.
- 6.1.4 P Long presented the expenditure on new components, the net cost of housing assets, and that the proposed net assets at March 2027 would amount to £18.291 million. P Long presented an overview of the budget allocation.

6.1.5 P Long concluded the report by confirming that the Association would continue to be in a strong financial position and would be able to meet its covenants. Committee noted the contents of the report and collectively approved the draft budget.

6.2 Internal audit report- Risk Management

6.2.1 E McShane presented the cover report, confirming we have received substantial assurance from the most recent internal audit report in relation to risk management. A Cameron took Committee through the recommendations made.

6.2.2 There were three, priority three recommendations which related to risk training for staff, further developing the Association's statement of risk appetite, and to develop a way of demonstrating the effectiveness of risk mitigation actions.

6.2.3 One member asked about the new classification of 'operational enhancements' in the report. A Cameron advised that these are not recommendations and do not necessarily have to be tracked or agreed with, rather they are additional suggestions that would enhance our risk management even further. The operational enhancements suggested were adding commentary on reasons for risk score changes within the register and adding a periodical risk movement graph or analysis to demonstrate changes over time.

6.2.4 E McShane confirmed that we accepted the recommendations and would also look to include the operational enhancements in the lead up to full review of the three-year business plan in April 2027, and that we would also include these within the usual process of tracking and reporting on recommendations in line with usual audit recommendations.

Noted

6.3 Internal auditor- change of business name

6.3.1 P Baylis advised that Quinn Internal Audit has changed their business name to Cameron Audit Ltd, to reflect the current Director's name, Alex Cameron. P Baylis advised that this change could be considered as a notifiable event, we will contact our regulation manager and raise it accordingly. On a similar note, our external auditor changed their business name last month, so again we will discuss this with our regulation manager at the same time.

Noted

6.4 Scottish Housing Network membership

- 6.4.1 P Baylis presented the paper to seek permission for the Management Committee to approve our membership to the Scottish Housing Network, following the ending of the Quality and Efficiency Forum (QEF).
- 6.4.2 The QEF provided benchmarking information from across the sector and we are looking to continue with benchmarking in this way, so joining the Scottish Housing Network (SHN) could provide a useful resource.
- 6.4.3 Committee asked for the comparisons between the two organisations and the potential we could gain by being members. P Baylis confirmed there is a more significant offer from the SHN as they provide a range of services such as benchmarking and data insight reports, conduct ARC validation exercises and provide opportunities for peer training and development for staff. However, some elements will likely attract additional charges. Committee approved the Association becoming a member of the SHN.

Collectively Approved

6.5 ICT update

- 6.5.1 E McShane presented a paper on updates in relation to ICT, highlighting that we would soon be going for our third Cyber Essentials+ accreditation and as part of that we would look to strengthen some areas and introduce multi-factor authentication for all Committee email accounts. E McShane advised that two staff members had received full funding for data analytics training through Skills Development Scotland and had commenced this course. E McShane concluded the report by updating Committee on our progress to date ahead of the renewal of our current and existing IT services.
- 6.5.2 Committee noted the content of the report and asked that they be kept up to date with developments.

Noted

7. Operations report

7.1 Rent review 2026/27

- 7.1.1 K Cowan presented the report, highlighting that since the papers had gone out, we have received survey results from the Glasgow West of Scotland Forum advising that for housing providers who have an average rent in the

range of £85-£95, are proposing an average increase of 5.3%. Outputs from the SFHA survey has also revealed that from their survey of landlords the proposed range of increase was between 4.8% to 8%.

7.1.2 K Cowan recapped on our consultation process which included phone, text and paper, highlighting that we received 336 responses, which was an increase from the previous years. 58% of residents who responded agreed with our approach to the rent increase and of the respondents 91% were in favour of a 4.8% increase.

7.1.3 Committee noted the comments and collectively approved a rent increase of 4.8% from 1 April 2026.

Collectively Approved

7.2 Kitchen procurement 2025/26

7.2.1 K Cowan provided an update to the paper presented at the December meeting, advising that the kitchen programme is now live on Public Contacts Scotland website, with responses due by 18 February 2026 and a proposed timeline allowing for a contract start date of April 2026.

7.2.2 K Cowan asked for volunteers to be at the tender opening, various members noted an interest depending on the date and time. It was agreed a message would be sent on WhatsApp upon confirmation of the tender opening to allow selection on volunteers.

Noted

7.3 Stock Condition survey

7.3.1 K Cowan advised that the Association would look to carry out a stock condition survey before the end of the financial year and are working to identify a contractor to carry this out.

7.3.2 One member asked about the exclusion of newbuilds as it has been a while since these were complete. K Cowan advised that there are still some newbuilds that are included in that classification so they would not form part of the survey, which will look at 25% of our total stock.

7.3.3 One member asked about TV aerial programme and where this fits in scheduled surveys. K Cowan advised that TV aerials would not be considered within this and this would be part of cyclical maintenance. As we

have had recent works to upgrade the system members asked Management to consider whether this could be included in a scheduled review.

- 7.3.4 K Cowan agreed to look into this further and that Committee would be updated on the progress of the stock condition survey.

Noted

8. Policy review

- 8.1 L Crawford presented the updates to three policies which were due for review in February 2026. These policies were the Data Protection policy, Data Subject Rights procedure and Information Security and Personal Data Breach Management procedure, which were provided in full with the papers.

- 8.1.1 Overall the changes were minimal, notably reflecting the new Data (Use and Access) Act 2025 and including a new section advising that complaints should be made to the Association in the first instance before reporting the Commissioner. Committee approved the policies.

Collectively Approved

9. Sub Committee minutes and recommendations

9.1 Operations Sub-Committee

- 9.1.1 There are no minutes for noting nor any recommendations for Management Committee approval.

Noted

9.2 Assurance Sub-Committee

- 9.2.1 There are no minutes for noting nor any recommendations for Management Committee approval.

Noted

10. Membership and use of seal

- 10.1 There were no requests for membership, and the seal was not used. We currently have 101 members. L Crawford advised that we would contact those who said they would like to become a member as part of the rent review consultation.

Noted

11. AOCB

- 11.1 E McShane advised that it was the 35 year anniversary of the Association this year and that we want to highlight it in up-and-coming newsletters and with some new branded stationery.
- 11.2 E McShane reminded Committee that the Staff and Committee team building night is next Friday (6 February) at Jungle Rumble.
- 11.3 P Baylis reminded Committee that the strategy away day is on 27 February at the Jubilee.
- 11.4 K Cowan advised that we have been successful in securing a Dogs Trust pet accreditation and asked members if they would like to attend the office to present our certificate. Details would be put on WhatsApp and Members were invited to bring their dogs along for the photo.

Noted

12. Date and time of next meeting

- 12.1 The next full Committee meeting is due to be held on **Thursday 5 March 2026** at 6.00pm.

Chair:

Date: