

NORTH VIEW Housing Association

North View is a registered Scottish charity – charity registration number SC032963

Minutes of the Management Committee Meeting held in the office of North View Housing Association at 29A Stravanan Road, Castlemilk, GLASGOW and via MS Teams at 6.15pm on Wednesday 10th December 2025

1.0 Present

Josephine Deacon
Audrey Laird
Andrew William Marshall
Wilma McCubbin
Sarah Jayne Newman

In Attendance:
Alison Main (Director)
Yvonne Rooney (Housing Manager)
Ady Tester (Maintenance Manager)
Julie Roy (Corporate Services Officer)
Fettes McDonald (FMD Financial Services Ltd) (for Agenda Item 9.0)

2.0 Apologies

- 2.1 Apologies were received from Christine Devine, Michelle McNulty and Iris Robertson.
- 2.2 The Director advised that Christine Devine has requested a leave of absence for personal reasons. Following consideration, the Management Committee unanimously agreed that a leave of absence to the end of February 2026 be approved.

3.0 Declaration of Interest

- 3.1 It was noted that Andrew William Marshall is members of the Castlemilk Community Council and a volunteer at the Castlemilk Wellbeing Hub; and Audrey Laird is a member of the Birgidale Complex's Management Committee.

4.0 Draft Annual Budget 2026/2027

- 4.1 Fettes McDonald was in attendance for Agenda Item 9.0; however, it was decided that it would be discussed at this point in the meeting, followed by Agenda Item 8.0.
- 4.2 The 'Draft Annual Budget 2026/2027' report and the associated budget document were circulated to the Management Committee in advance of the meeting.

Action

- 4.3 Fettes McDonald discussed the main assumptions applied in the preparation of this draft budget and went through the draft budget document in detail. He highlighted that it may be subject to some adjustments before being finalised by the end of March 2026.
- 4.4 It was noted that the projected operating surplus is higher than estimated for the current year. Fettes also explained that the budget is based on a 4.6% rent increase which will be discussed fully under Agenda Item 8.0. The salary increase of 5.1%, which has been agreed through Employers in Voluntary Housing, has also been incorporated.
- 4.5 Fettes McDonald advised that there are no issues with loan covenant compliance at this point and there is £95K of 'headroom' on the interest cover covenant. He stressed that this sum is, however, low and discussions are ongoing with Royal Bank of Scotland (RBS) regarding a short-term covenant change.
- 4.6 Fettes McDonald highlighted that with interest rates decreasing, together with the ongoing reduction in the amount owed by the Association, means that the interest the Association will pay in 2026/2027 will be less than what it paid in 2025/2026. The interest receivable on deposits will also be less.
- 4.7 Fettes McDonald advised that less money has been allocated toward capitalised costs, to reflect the lower amount of time the tradesteam are spending on major repairs and planned maintenance.
- 4.8 A member of the Management Committee enquired as to when the Allia loan is payable and how much will be due. Fettes advised that more than £1million will be payable, in five years, and as a lump sum, including interest. Fettes explained that this is the reason the Association needs to continue to build a surplus.
- 4.9 A member of the Management Committee enquired as to whether the Association gains interest on its cash balances. Fettes confirmed that it does, and the 2026/2027 draft budget is based on an interest rate of 2%.

5.0 2026/2027 Rent Increase Proposal

- 5.1 The paper 'Rent Increase Proposal 2026/2027' and the associated 'GWSF rent increase survey for April 2026 – fifth results edition 27/11/25' and information from Scotland's Housing Network detailing proposed rent increase information from its members, were circulated in advance of the meeting.

- 5.2 The Director reiterated that the draft annual budget for 2026/2027, which was discussed earlier in the meeting, is based on a proposed rent increase of 4.6% in line with the current Business Plan assumptions (Consumer Price Index (CPI) plus 1%).
- 5.3 The Housing Manager advised that the Association is in its final year of the rent assimilation exercise, meaning that not all tenants will receive a 4.6% increase in their rent. This is because the higher/mid-range rents require a smaller than 4.6% increase, and the lower rents, a higher increase in line with the Rent Policy.
- 5.4 A member of the Management Committee noted that two properties will see a £40-£60 per month increase. The Housing Manager advised that one of these properties is a 5 apartment and had been on a lower rent than it should have been.
- 5.5 The Housing Manager highlighted that the Association's average rents are higher than those of its local peers (Ardenglen Housing Association, Cassiltoun Housing Association, and Craighdale Housing Association), but lower than Wheatley Homes Glasgow. She advised that one of the key objectives of the Rent Policy and the rent assimilation exercise is to address this.
- 5.6 Following careful consideration of the proposal and the information contained in the report and the draft budget papers, it was proposed by Audrey Laird that the Association approves consultation with tenants on a 4.6% rent increase for 2026/2027, the implementation of the final year of the rent assimilation exercise to continue to bring rent levels in line with the Rent Policy and the draft budget for 2026/2027. This motion was seconded by Josephine Deacon and unanimously approved by the Management Committee. The Director and Housing Manager will oversee implementation of this decision.
- 5.7 The Housing Manager confirmed that consultation with tenants on the rent increase proposal will begin prior to the festive break via the issuing of the Rent Consultation Newsletter, followed by an open day event in the Birgidale Complex, scheduled for 12th January 2026. She noted that the timescale will allow staff to collate feedback prior to final approval of the 2026/2027 rent increase at the Management Committee meeting on 28th January 2026. Staff will thereafter be in a position to update Glasgow City Council's Housing Benefit team on the new rent charges by 20th February 2026 deadline.
- 5.8 Fettes McDonald left the meeting

Dir/HM

6.0 Minutes of Management Committee Meeting of 26th November 2025

6.1 Andrew William Marshall proposed the Minutes of the Management Committee Meeting of 26th November 2025 to be a true record of the meeting. This motion was seconded by Sarah Jayne Newman and the Minutes were unanimously approved by the Management Committee.

7.0 Matters Arising from the Minutes of the Management Committee meeting of 26th November 2025

7.1 Re item 5.1; Josephine Deacon advised that she has successfully reset her password. The Director advised that Share have redesigned the e-learning website, and in the New Year, it may be helpful for the Management Committee to be provided with an overview of the website.

Dir/CSO

7.2 Re item 5.2; the Director advised that a date is being scheduled for the staff presentation.

Dir

7.3 Re item 5.3; the Maintenance Manager advised that the Tender Register has now been signed.

7.4 Re item 5.4; the Director confirmed that the review of the draft Lone Working Risk Assessment has still to be completed.

Dir

7.5 Re item 5.7; the Director advised that the training was held on 3rd December 2025.

7.6 Re item 5.8; the Director advised that she would work on the preparation of further data to feed into Scotland's Housing Network's indicators. She noted that the Association already report on many of the indicators as part of its quarterly performance pro forma.

Dir

7.7 Re item 5.13; the Director advised that the draft of the upcoming Winter newsletter is in progress and will be discussed further under Agenda item 12.0.

7.8 Re item 5.14; the Director advised that she is awaiting any comments from those members of the Management Committee involved in the appraisal.

MC

7.9 Re item 10.7; the Director advised that the Annual Return was submitted on 27th November 2025.

7.10 Re item 10.11; the Corporate Services Officer updated the website and the Policy Bank.

7.11 Re item 11.10; the Housing Manager advised that further steps to engage residents will be undertaken in 2026. **HM**

7.12 Re item 12.5; the Corporate Services Officer has updated the website and the Policy Bank.

7.13 Re item 13.5; **[COMMERCIALLY SENSITIVE INFORMATION REDACTED]**

7.14 Re item 13.8; the Director advised that the Association donated 100 selection boxes to the Birgidale Complex, at a cost of £400. Stickers were also purchased for them, at a cost of £90. The selection boxes would be distributed to children attending the pantomime in the complex. A member of the Management Committee noted that many tenants may not be aware of this .

The Management Committee suggested that the Association could publicise this on its Facebook page. The Director will oversee this. **Dir**

7.15 Re item 13.12; the Director donated toys to the coffee morning hosted by James Dornan MSP, which she attended on 5th December 2025.

7.16 Re item 15.3; staff and Management Committee members will be encouraged to complete and return an equalities monitoring form if they have not already done so. Analysis will then be carried out. **Dir/CSO**

7.17 Re item 16.7; the Director advised that this was covered under Agenda Item 9.0.

7.18 Wilma McCubbin left the meeting.

8.0 Correspondence

Email from Employer in Voluntary Housing (EVH) re Full Member Terms and Conditions Assessment Survey – received 25th November 2025

8.1 The Director advised that EVH is seeking the views of employers by 12th December 2025.

8.2 It was agreed that the Director would oversee the Association's response. **Dir**

Email from Share re Annual Conference & Awards Dinner – received 27th November 2025

8.3 The Director advised this will be taking place on Thursday 30th April 2026 at Hilton Glasgow.

Email from Employers in Voluntary Housing (EVH) re membership renewal – received 8th December 2025

- 8.4 The Director advised that the Association being a full member of EVH provides a number of benefits cross a number of areas including, health and safety, employment advice (including annual salary negotiations), pensions, and counselling advice and access.
- 8.5 The Director explained that VAT is now payable on membership fees. Last year at renewal, EVH absorbed the cost and the cost was £5,400. This year, the cost will be £6,706.80 which includes VAT and a 3.5% increase.
- 8.6 Josephine Deacon proposed that the Association renews its membership with EVH for another year. The motion was seconded by Andrew William Marshall and it was unanimously approved by the Management Committee.
- 8.7 The Director will oversee the renewal.

Dir

9.0 Notifiable Events

- 9.1 The Director advised that there were no Notifiable Events to report.

10.0 Performance Management

Policy for Approval

- 10.1 The paper 'Policy for Approval' and the appended draft 'Disaster Recovery & Business Continuity Policy' with associated appendices, along with its Equalities Impact Assessment was circulated to the Management Committee in advance of the meeting.
- 10.2 The Maintenance Manager detailed the content of the draft Policy. He advised that this Policy would replace the Association's current Disaster Recovery Plan and is a full revamp of what was in place previously. It sets out the framework and guidelines for the Association to follow to ensure it can continue operating and recover quickly after a significant disruptive event.
- 10.3 A member of the Management Committee enquired as to the retrievability of the Policy in the event of a fire in the office, for example. The Maintenance Manager advised that Senior Staff (Director, Housing Manager, Maintenance Manager) will hold a hard copy in their own homes. A copy will also be available on the website.

10.4 Following consideration of its content, the draft Policy was proposed for adoption by Andrew William Marshall. The motion was seconded by Audrey Laird and unanimously approved by the Management Committee.

10.5 The Corporate Services Officer will update the website and the Policy Bank.

CSO

11.0 Maintenance Report

11.1 The paper 'Maintenance Report (December 2025)' and the associated appendices were circulated to the Management Committee in advance of the meeting. The Maintenance Manager advised that the report is to provide the Management Committee with an update on key maintenance matters and performance in 2025/2026 (1st April 2025 to 4th December 2025).

11.2 The Maintenance Manager advised that the number of smoke detectors that have been replaced is now being reported on in the performance management proforma, as attached at Appendix 1.

11.3 The Maintenance Manager advised that Alba Gas performs its own internal quality control on gas systems, on about 20% of the Association's properties, as shown in Appendix 2. A member of the Management Committee enquired as to the meaning of one of the comments on the form. The Maintenance Manager advised that this was an observation, of which the maintenance is not the responsibility of the Association.

11.4 A member of the Management Committee remarked that that they have found Alba Gas's engineers to be excellent.

11.5 The Maintenance Manager advised that a module has been added to the HomeMaster software system to record damp and mould cases and has now been fully implemented. A sample report extracted from the module was included at Appendix 3.

11.6 The Maintenance Manager noted that the new module should reduce staff time, streamline the data entry process and overall provide a clear indication of how cases are being recorded, monitored, and tracked.

11.7 The Maintenance Manager advised that a detailed list of complex repairs has been prepared at Appendix 4, for the Management Committee's consideration and approval.

11.8 The Maintenance Manager advised that the purpose of the list is to enable the Management Committee to maintain effective oversight of significant and high-risk maintenance activities across the Association's properties. He explained that once a repair is classified as 'complex', it falls out with the Association's key performance indicators and locally agreed response targets. This is because these repairs often require specialist investigation, procurement of specialist contractors, detailed design input, or co-ordinated multi-trade work.

11.9 Following consideration, Audrey Laird proposed the list of complex repairs be adopted as a formal Policy. The motion was seconded by Andrew William Marshall and it was unanimously approved by the Management Committee.

11.10 The Corporate Services Officer will update the Policy Bank and the website.

CSO

12.0 Any other Competent Business

Draft Winter Newsletter

12.1 The Director tabled a copy of the draft newsletter for the Management Committee's interest. It will be finalised and circulated by 18th December 2025.

Pantry Donations

12.2 The Maintenance Manager advised that one of the Association's contractors has enquired about whether the Association still invites contractors to donate food to the local food bank at Christmas.

12.3 It was suggested that that Association looks into inviting any interested contractors to donate in February 2026 to the local Castlemilk Pantry. The Management Committee unanimously agreed to this arrangement. The Maintenance Manager will oversee matters in relation to this.

MM

13.0 Date and Time of Next Meeting

13.1 The next meeting of the Management Committee will take place on Wednesday 28th January 2026 at 6.15pm, in the office and via MS Teams.

13.2 The meeting closed at 8.05pm.

Signed (Chairperson)

Date