

NORTH VIEW Housing Association

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

<p>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 27th May 2026</p>
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1.0 Present

Josephine Deacon
Alex Bruce
Audrey Laird
Andrew William Marshall
Wilma McCubbin
Michelle McNulty
Sarah Jayne Newman
Doris Nwanoro

In Attendance:
Alison Main (Director)
Yvonne Rooney (Housing Manager)
Julie Roy (Corporate Services Officer)
Sean O'Sullivan (FMD Financial Services) (for Agenda Items 4-6)

2.0 Apologies

- 2.1 The Director advised that Alex Bruce has confirmed that he would arrive to the meeting at approximately 6.30pm.
- 2.2 No further apologies were received.

3.0 Declarations of Interest

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

4.0 Management Accounts (to 31st March 2026)

- 4.1 Sean O'Sullivan was present at the meeting to discuss Agenda Item 4.0
- 4.2 The paper 'Management Accounts (to 31st March 2026)' and the associated Management Accounts file were circulated to the Management Committee in advance of the meeting, which Sean proceeded to cover in detail.
- 4.3 Sean explained that some of figures may change as the Annual Accounts are finalised through the External Audit.

Action

- 4.4 Sean O’Sullivan highlighted that the budget for the period projected a surplus of around £364k for the 12-month period. However, based on the results to date, there is an actual surplus of around £526k, resulting in a positive variance of around £162k. He spent time explaining this variance, noting that income lost due to voids is lower than projected, management costs are lower, as are maintenance related costs (although major repairs are over budget)
- 4.5 A member of the Management Committee raised bad debt provision. Sean O’Sullivan advised that bad debts relate to income that cannot be recouped and the Association makes provision for this in its annual budget. In the 2025/26 budget, £39k was allocated for bad debts. A member of the Management Committee enquired as to whether the full amount had been used. Sean advised that, following former tenant rent arrears write off, £8k remained in the budget.
- 4.6 Sean O’Sullivan advised that actual figures relating to capitalised tradesteam costs have still to be provided.
- 4.7 Following consideration, the Management Accounts for the period to 31st March 2026 were proposed by Audrey Laird. The motion was seconded by Andrew William Marshall and the Management Accounts were unanimously approved by the Management Committee.
- 4.8 Alex Bruce joined the meeting.

5.0 Loan Portfolio Return to Scottish Housing Regulator

- 5.1 The paper ‘Loan Portfolio Return Report’ and the associated Return was circulated to the Management Committee in advance of the meeting.
- 5.2 Sean O’Sullivan explained that the Association is required to submit a Loan Portfolio Return to the Scottish Housing Regulator (SHR) by the end of June each year. It is used to inform the SHR about Registered Social Landlords’ borrowing and other funding arrangements they have in place.
- 5.3 He advised that the Association has loans with the Royal Bank of Scotland (due to be fully repaid by 2030), and Allia (to be paid by 2035).
- 5.4 It was noted that 48% of the Associations loan debt has fixed interest rates (due to expire in 2027 and 2035), with the remaining on a variable rate basis. The Management Committee noted that the total loan debt is £7.996m.

5.5 The Allia loan arrangement was discussed, with the Management Committee noting that all interest and capital payment on this facility will be paid in 2035.

5.6 It was proposed by Wilma McCubbin that the Loan Portfolio Annual Return (as presented) be approved for submission to the SHR. This motion was seconded by Josephine Deacon and unanimously agreed by the Management Committee.

5.7 FMD Financial Services will oversee the submission.

FMD

6.0 Treasury Management Report

6.1 The paper 'Treasury Management Report' and the associated appendices were circulated to the Management Committee in advance of the meeting.

6.2 Sean O'Sullivan advised that, as per the Treasury Management Policy, it is a requirement to report treasury management operations to the Management Committee at least once per year.

6.3 He explained the content of the report in detail (including stock valuation data, secured/unsecured stock and interest earnings) and this was noted by the Management Committee.

7.0 Minutes of Management Committee Meeting of 22nd April 2026

7.1 Michelle McNulty proposed the Minutes of the Management Committee meeting of 22nd April 2026 to be a true record of the meeting. The motion was seconded by Alex Bruce and the Minutes were unanimously approved by the Management Committee.

8.0 Matters Arising from Minutes of Management Committee Meeting of 22nd April 2026

8.1 Re item 5.1; the Director advised that she will liaise with Cameron Audit Ltd regarding implementation of the Internal Audit Plan 2026/27.

8.2 Re item 5.4; the Director advised that refresher training for the Management Committee will be scheduled.

CSO

8.3 Re item 5.5; the Director advised that the staff briefing session will be organised in June 2026.

Dir

8.4 Re item 5.6; the Maintenance Manager will oversee arrangements for donations to the Castlemilk Pantry.

MM

8.5 Re item 5.7; the Director advised that this will be organised alongside training on the lone working risk assessment.	Dir
8.6 Re item 5.8; the Director advised that the property will be valued by a District Valuer in due course. A member of the Management Committee enquired as to whether the valuation will be greater than what the Association paid for it. The Director advised that this would be determined by the valuation process.	Dir
8.7 Re item 7.4; the Director advised that she had been contacted by Wendy McCracken of Optimum Compliance who informed her that due to a change in personal circumstances, she would be unable to accept the appointment to prepare the new Business Plan or deliver assurance work in relation to the Annual Assurance Statement. The Director confirmed that she will explore alternative options, and the Management Committee will be kept informed.	
8.8 Re item 7.5; the Director noted that this will be discussed under Agenda Item 15.0.	
8.9 Re item 7.6; the Director confirmed that Management Committee will be provided with an update under Agenda Item 15.0.	
8.10 Re item 9.6; the Director advised that the Management Committee will be provided with an update under Agenda Item 10.0.	
8.11 Re item 10.4; the Policy Bank and website were updated.	
8.12 Re item 10.8; the Policy Bank and website were updated.	
8.13 Re item 10.12; the Policy Bank and website were updated.	
8.14 Re item 11.4; the Director advised that the Association's Engagement Plan will be included in the next newsletter.	Dir
8.15 Re item 11.5; the Director noted that the Engagement Plan was published on the website.	
8.16 Re item 12.4; the Director confirmed that she has overseen the submission of the Management Committee's response.	
8.17 Re item 12.6; the Director advised that she is continuing to collate the Internal Audit follow up response. This will now be presented at the next Management Committee meeting for review.	Dir

- 8.18 Re item 13.4; the Director confirmed that the membership application has been completed.
- 8.19 Re item 15.6; the Director noted that she has overseen the completion of the necessary documentation and matters in relation to the Amendment Agreement are now complete.
- 8.20 Re item 15.10; the Director advised she has submitted the Association's bid for adaptations funding and a response is awaited.

9.0 Correspondence

Email from Employers in Voluntary Housing's (EVH) re Annual General Meeting (AGM) – received 11th May 2026

- 9.1 The Director advised that all EVH representatives and substitutes have received an update in relation to the election of the EVH Executive Committee, together with a reminder of the arrangements for EVH's 28th AGM which will be held in person at the 200 SVS Conference & Events, Glasgow, on Monday 8th June 2026.

10.0 Notifiable Events

- 10.1 The paper 'Notifiable Event Report' and the appended Action Plan were circulated to the Management Committee in advance of the meeting.
- 10.2 The Director advised that the purpose of the report is to provide the Management Committee with an update in relation to the Notifiable Event submitted to the Scottish Housing Regulator (SHR) on 20th April 2026, regarding cases where the anniversaries of Electrical Installation Condition Reports (EICRs) have been missed.
- 10.3 The Director outlined the content of the paper, reporting that following further data validation exercises, a total of 52 properties have been identified where the dates of new EICRs missed the 5 year anniversary of the previous one in place, three less than originally identified.
- 10.4 The Director advised that the Action Plan sets out the actions (updates in red) the Association are taking to ensure that going forward all EICRs are in date. She also noted that she continues to liaise with the SHR on this matter.

11.0 Report from Sub-Committee

- 11.1 The paper 'Report from Sub-Committee Meeting (May 2026)' was circulated to the Management Committee in advance of the meeting. The paper outlines the matters discussed and decisions taken at the Audit, Risk and Compliance Sub-Committee meeting held on 6th May 2026.
- 11.2 The Management Committee noted the content of the paper.

12.0 Annual Return on the Charter

- 12.1 The paper 'Annual Return on the Charter Submission' and the appended Annual Return on the Charter (ARC) 2025-2026 (Appendix 1), Stock Profile Return 2025-2026 (Appendix 2) and ARC Validation Report from Visual Stat Solutions (VSS) (Appendix 3) were circulated in advance of the meeting.
- 12.2 To present the Management Committee with more information on the key areas of the ARC 2025-2026, the Director delivered a PowerPoint presentation of aspects of the Association's performance during the year, including comparison with 2024/2025 outturns. Aspects of outturn performance were discussed in detail.
- 12.3 The Director highlighted amended figures for submission in relation to Indicators 31, 32 and 33, relating to damp and mould. These were discussed and noted by the Management Committee.
- 12.4 The Director advised that Appendix 2 of the ARC reports details of the Association's Stock Profile information for submission to the Scottish Housing Regulator (SHR). This must be submitted annually alongside the ARC.
- 12.5 The Director advised that the ARC Validation Report (Appendix 3) details the outcome of VSS's external verification that the information provided in the ARC 2025-2026 is accurate (including noting areas where changes were made) and reflects the SHR's technical guidance.
- 12.6 She noted that VSS has an excellent understanding of the HomeMaster software and its reporting frameworks and excellent analytical expertise. The cost of this is estimated to be no more than £3,500 (based on their current daily consultancy rate). The Director advised that there is significant demand for this service from other housing associations, and so it is important that the appointment be secured for the 2026/27 ARC submission.

- 12.7 Following consideration, it was proposed by Audrey Laird that, as per the recommendations set out in section 6 of the paper, the Association:
- 1) submits the 2025/26 ARC (as discussed) to the SHR by 31st May 2026;
 - 2) submits the 2025/26 Stock Profile Information to the SHR by 31st May 2026; and
 - 3) approves the appointment of VSS to undertake the validation of next year's ARC.

The motion was seconded by Andrew William Marshall and the recommendations were unanimously approved by the Management Committee.

- 12.8 The Director will oversee the submissions, and the appointment of VSS.

Dir

13.0 Performance Management

Performance Pro-forma

- 13.1 The paper 'Performance Management – Quarterly Performance Management Proforma (to 31st March 2026)' was circulated to the Management Committee in advance of the meeting. The Management Committee noted its content.

Management Committee Appraisals

- 13.2 The paper 'Performance Management' and the associated (Appendix 1) Proposal report from Share was circulated to the Management Committee in advance of the meeting.
- 13.3 The Director advised that the purpose of the report is to set out the Proposal for 2026's Management Committee appraisals for Management Committee's consideration and approval.
- 13.4 Following review, it was proposed by Michelle McNulty that the Association proceeds with the arrangements for the appraisals as set out in the report. The motion was seconded by Doris Nwanoro and the arrangements were unanimously approved by the Management Committee.

- 13.5 The Director will oversee arrangements for the appraisals.

Dir

14.0 Housing Management

- 14.1 The paper 'Housing Management Report' and the appended gross rent arrears figures for 2025/26 were circulated to the Management Committee in advance of the meeting.

14.2 The Housing Manager provided an update on the Annual Lettings Plan 2026/2027, voids and re-lets, gross rent arrears, legal action, abandonments, and the Welfare Rights service.

14.3 The Housing Manager reported that at the Strategy Day in April 2026, the Management Committee approved that 50% of lets in 2026/27 be made to homeless Section 5 applicants, a reduction from the proposed 55%. This was due to it being considered a more achievable target after 47% in 2025/26 was achieved, 8% short of the 55% target set that year. She advised, however, that in order to facilitate these quotas, she was seeking approval to amend the percentage of Aspiration lets in 2026/27 in the Annual Lettings Plan 2026/27 to 1% (from 2%). Following consideration, Michelle McNulty proposed approval of this amendment. The motion was seconded by Doris Nwanoro and the amendment was unanimously agreed by the Management Committee.

14.4 The Housing Manager will oversee this amendment to the Annual Lettings Plan for 2026/27.

HM

14.5 The Housing Manager advised that both occupancies within a CIC supported property are now void and there is an opportunity to consider reverting this to a mainstream wheelchair property. She confirmed that a full report, detailing options available to the Association, will be prepared for Management Committee's consideration.

HM

14.6 A member of the Management Committee enquired as to whether North View allocates its supported accommodation properties. The Housing Manager advised that due to the specialist nature of the accommodation, it is the Glasgow City Health and Social Care Partnership that identifies individuals for these properties. She explained that due to this process, these properties can remain void for long periods of time resulting in significant lost rental income loss for the Association.

14.7 The Housing Manager highlighted the significant reduction in gross rent arrears during 2025/26 that has been achieved. She noted that it can in part be attributed to the work carried out by the Housing Management staff to secure Tenant Grant Funding of £26,982.35 from Glasgow City Council to provide monetary assistance to tenants in serious arrears and at risk of homelessness.

14.8 Wilma McCubbin left the meeting.

15.0 Wider Role Report

15.1 The Director presented the Management Committee with an update via PowerPoint.

Fun Day

- 15.2 The Director noted the Management Committee’s decision to host a Summer Fun Day on 25th July 2026, at the Birgidale Complex. A discussion took place regarding arrangements and the Director emphasised the health and safety matters to be considered. It was determined that all children attending must be accompanied by a responsible adult. It was agreed that the Association commences planning for the Fun Day. A member of the Management Committee noted that the birds of prey were enjoyable at the Association’s 25th Anniversary Fun Day. Another member suggested that the Scottish Fire and Rescue attend.
- 15.3 The Director advised that she had a meeting with Urban Roots and they advised that they would be happy to work with the Association at the Fun Day. At the event, they would be able to initiate community consultation regarding joint working opportunities. The Management Committee unanimously agreed to involve Urban Roots. It was also reported that the Youth Complex could also arrange for some young musicians to play at the event.
- 15.4 The Director will oversee arrangements.

Dir

Coach Trip

- 15.5 The Director advised that following consultation via the Spring Newsletter, three tenants responded and the preferred destination was Blackpool. The Management Committee members, however, expressed concerns regarding the cost and logistical implications, concluding that it would not be a viable option. The Director advised that **[PERSONAL DATA REDACTED]** is organising a ‘mystery trip’ for their tenants and Management Committee members considered this to be a good option to explore further.
- 15.6 The Management Committee unanimously agreed for the coach trip to take place towards the end of August to allow sufficient time to publicise the event in the Summer Newsletter and via social media. A member of the Management Committee advised that, as has been done previously, a deposit should be taken from tenants to secure their space which would be returned to them on the day of the trip,
- 15.7 The Director will oversee arrangements.

Dir

16.0 Resident Engagement

- 16.1 The paper ‘Resident Engagement’ was circulated to the Management Committee in advance of the meeting.

16.2 The Director detailed the content of the paper, advising that a large scale resident satisfaction survey is carried out every two years by the Association, and the next survey is due to be conducted in July and August 2026.

16.3 A member of the Management Committee enquired as to whether owners are also surveyed. The Director advised that there is usually a shorter questionnaire for owners. She advised that the owners' satisfaction levels are lower due to the number of owners who respond that they are 'neither satisfied or unsatisfied' with the Association's factoring service.

16.4 Following consideration, Audrey Laird proposed that the Association appoints Research Resource to conduct the survey, as outlined in the paper. The motion was seconded by Andrew William Marshall and the appointment was unanimously approved by the Management Committee.

16.5 A member of the Management Committee asked about the content of the questionnaires and the Director confirmed that drafts will be presented to Management Committee for consideration and approval at its June 2025 meeting.

16.6 The Director will oversee arrangements.

Dir

17.0 Expenses Report

17.1 The paper 'Senior Staff & Committee Expenses Report (1st April 2025 to 31st March 2026) was circulated to the Management Committee in advance of the meeting.

17.2 The Management Committee noted the content.

17.3 The Director confirmed that anonymised expenses information will be published on the Association's website.

CSO

18.0 Training Report

18.1 The paper 'Training Report (1st April 2025 to 31st March 2026) was circulated to the Management Committee in advance of the meeting.

18.2 The Management Committee noted its content.

19.0 Personal Data Breaches Report

19.1 The paper 'Report on Personal Data Breaches (1st April 2025 to 31st March 2026)' was circulated to the Management Committee in advance of the meeting.

19.2 The Management Committee noted the content of this report.

20.0 Entitlements, Payments & Benefits Report

20.1 The paper 'Entitlements, Payments & Benefits (1st April 2025 to 31st March 2026)' was circulated to the Management Committee in advance of the meeting.

20.2 The Management Committee noted the content of this paper.

21.0 Factoring Report

21.1 The paper 'Statistical Factoring Report (1st April 2025 to 31st March 2026)' was circulated to the Management Committee in advance of the meeting.

21.2 The Management Committee noted the content and performance in relation to the collection of factoring fees.

22.0 Staffing

22.1 The Director advised the Management Committee that one of the Maintenance Officers has provided formal notice of their retirement on 30th June 2026.

22.2 She advised that recruitment arrangements will now need to be progressed and recommended that these matters be delegated to the General Purposes Sub-Committee to oversee. The first meeting of the Sub-Committee will be convened as necessary to agree the overall process.

22.3 After discussion, it was proposed by Josephine Deacon that recruitment matters be delegated to the General Purposes Sub-Committee. The motion was seconded by Alex Bruce and the delegation was unanimously approved by the Management Committee.

22.4 The Director will implement the this decision and noted that the Management Committee will be kept apprised of matters. She confirmed that the Sub-Committee is open to all members of the Management Committee.

Dir

23.0 Any Other Competent Business

Energy Redress Scheme

- 23.1 The Director advised that Craigdale Housing Association have advised that the partnership funding application submitted to deliver a technology led project in managing damp and mould has been rejected. Craigdale have advised that they are happy to co-ordinate a further bid once feedback has been received. The Management Committee will be kept updated on matters.

Dir

Scottish Federation of Housing Association's (SFHA) Annual Conference

- 23.2 The Director reminded the Management Committee that the SFHA's Annual Conference will be held on 9-10th June 2026 at Radisson Blu in Glasgow City Centre.

- 23.3 The Director advised that if any members of the Management Committee would like to attend they should contact her as soon as possible.

MC

Employers in Voluntary Housing's Annual Conference

- 23.4 The Director advised that a 'save the date' email was received from EVH for their Annual Conference. It will be held on 29th-30th October 2026 at the Glasgow Westerwood Hotel, Spa & Golf Resort in Cumbernauld.

- 23.5 The Management Committee will be provided with more information when it is available.

Dir

Castlemilk Housing & Human Rights Lived Experience Group

- 23.6 The Director advised that the group won the Community Impact Award at the Share Award Ceremony on 30th April 2026.

24.0 Date and Time of Next Meeting

- 24.1 The next meeting of the Management Committee will take place on Wednesday 24th June 2026 at 6.15pm, in the office and via MS Teams.

- 24.2 The meeting ended at 8.15pm

Signed (Chairperson)

Date