

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 26th August 2026

1.0 Present

Josephine Deacon
Alex Bruce
Audrey Laird
Andrew William Marshall
Wilma McCubbin
Sarah Jayne Newman
Doris Nwanaro
Iris Robertson

In Attendance:
Alison Main (Director)
Yvonne Rooney (Housing Manager)
Julie Roy (Corporate Services Officer)
Kasia Kozak (CT) (for Agenda Item 4.0)
Sean O'Sullivan (FMD Financial Services Ltd) (for Agenda Item 5.0)
Daryl McIntosh (SHARE) (for Agenda Item 10.0)

2.0 Apologies

- 2.1 Apologies were received from Michelle McNulty.
- 2.2 No further apologies were received.

3.0 Declarations of Interest

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

4.0 Annual Accounts to 31st March 2026

- 4.1 FMD Financial Services covering paper 'Annual Accounts to 31st March 2026', together with the relevant attached documents - 'Report and Financial Statements for the Year Ended 31 March 2026', 'Summary Reconciliation between Surplus Reported in Management Accounts and Final Audited Accounts', 'Draft Response to Auditors Report' and 'Letter of Representation' - were circulated to the Management Committee prior to the meeting.

Action

- 4.2 Kasia Kozak, from CT, was introduced to the meeting and she explained the purpose of the report, which summarises the External Auditor's key findings in connection with the Audit of the Association's financial statements and discussed the content in detail with the Management Committee, inviting any questions.
- 4.3 The External Auditor's 'Audit Summary Report' for the year ended 31 March 2026 was also circulated to the Management Committee prior to the meeting. Kasia highlighted the unqualified opinion on the financial statements. She also explained two issues that had arisen during the Audit and the resolutions agreed with FMD Financial Services, as set out on page 8 of the Report.
- 4.4 The Management Committee considered the following recommendations (as set out in the 'Annual Accounts Approval' paper):
- that the Management Committee approves the Annual Financial Statements for the year ended 31 March 2026;
 - that the Management Committee considers and discusses the Management Letter from the External Auditor in respect of their audit to 31 March 2026;
 - that a suitable response to the Management Letter is agreed upon; and
 - that the Management Committee agrees to sign the draft Letter of Representation to be issued to the External Auditors.
- 4.5 After discussion, it was proposed by Audrey Laird that these recommendations be approved. This motion was seconded by Andrew William Marshall and unanimously agreed by the Management Committee.
- 4.6 Kasia Kozak left the meeting.
- 4.7 It was agreed that the Director will make arrangements for the Financial Statements and the relevant letters to be signed by the Chairperson, Vice Chairperson and Secretary, and scanned and emailed to CT.

Dir

5.0 Management Accounts (for the period to 30th June 2026)

- 5.1 The paper 'Management Accounts (to 30th June 2026)' and the associated Management Accounts file were circulated to the Management Committee in advance of the meeting.
- 5.2 Sean O'Sullivan shared the Management Accounts file on the screen and discussed each page in turn. It was noted that the budget for 1st April 2026 to 30th June 2026 projected a deficit of around £14K for the 3-month period. However, based on the results to date, there is a surplus of around £18K. There is, therefore, an overall positive variance of £32K as at the end of June 2026. This is largely due to lower management related costs.

Dir

- 5.3 Sean highlighted the negative variances between estimated and actual spend to date for cyclical and major repairs, advising that this was mainly due to timing. The Director advised the Management Committee that the accounts showed there had been minimal spend on wider role activities, however this was down to timing and that the spend on the Fun Day, and the residents' trips would be reflected in the next quarterly accounts.
- 5.4 Following a question from a member of the Management Committee, the Director confirmed that the terms 'wider action' and 'wider role' mean the same for the purposes of the Association and are used interchangeably.
- 5.5 After consideration, it was proposed by Andrew William Marshall that the Management Accounts to 30th June 2026 be approved. This motion was seconded by Sarah Jayne Newman and unanimously agreed by the Management Committee.
- 5.6 Sean O'Sullivan left the meeting.

6.0 Minutes of Management Committee Meeting of 24th June 2026

- 6.1 Josephine Deacon proposed the Minutes of the Management Committee Meeting of 24th June 2026 to be a true record of the meeting. This motion was seconded by Audrey Laird and the Minutes were unanimously approved by the Management Committee.

7.0 Matters Arising from Minutes of Management Committee Meeting of 24th June 2026

- 7.1 Re item 5.2; the Director advised that the Audit, Risk and Compliance Sub-Committee were provided with an update on the implementation on the Internal Audit Plan 2026/27 at its meeting on 12th August 2026. **Dir**
- 7.2 Re item 5.4; the Director advised lone working risk assessment training is to be scheduled. **Dir**
- 7.3 Re item 5.5; the Director advised that the donations are still to be organised for the Castlemilk Pantry. **MM**
- 7.4 Re item 5.6; the Director advised that the training on the Entitlements, Payments and Benefits Policy will be scheduled. **Dir**
- 7.5 Re item 5.7; the Director advised that there is no update regarding the valuation of the former dentist building. **Dir**
- 7.6 Re item 5.8; the Director confirmed that information regarding the Association's Engagement Plan was included in the Summer newsletter.

- 7.7 Re item 5.13; the Director advised that, due to workload relating to staff absences, the Housing Manager will now provide the Management Committee with an update on the Annual Lettings Plan 2026/27 at the next Management Committee meeting.
- 7.8 Re item 5.22; the Director advised that Josephine Deacon, Andrew William Marshall, Michelle McNulty, Sarah Jayne Newman, and Doris Nwanoro have booked places at the Employers in Voluntary Housing's Annual Conference. The Director reminded the other Management Committee members that there were still spaces available should anyone now decide they would like to attend.
- 7.9 Re item 8.5; the Policy Bank and website were updated.
- 7.10 Re item 8.8; the Policy Bank and website were updated.
- 7.11 Re item 8.11; the Policy Bank and website were updated.
- 7.12 Re item 8.14; the Policy Bank and website were updated.
- 7.13 Re item 8.17; the Policy Bank and website were updated.
- 7.14 Re item 9.6; the Director advised that this will be covered under Agenda Item 10.0.
- 7.15 Re item 10.7; the Director advised that Atkinson Partnership has overseen the addition of Total Health & Safety Ltd to the Maintenance Framework Agreement.
- 7.16 Re item 11.6 & 11.7; the Housing Manager advised that the Community Integrated Care property is currently being used as a decant, whilst discussions regarding its relet are ongoing with the Glasgow City Health and Social Care Partnership. A member of the Management Committee enquired regarding decant arrangements and the Director explained that it is being used as temporary accommodation for a tenant whilst their main home is undergoing major repairs. The Housing Manager will keep the Management regarding developments with the property.
- 7.17 Re item 12.4; the Director advised that the temporary Maintenance Officer was now in place. More information on current staffing matters will be discussed under Agenda Item 17.0.
- 7.18 Re item 13.4; the Director advised that the commencement of the Resident Satisfaction Survey had been delayed, due to researchers' annual leave. It is now almost complete and results will be presented to the Management Committee at a future meeting.
- 7.19 Re item 14.5; the Director advised that the summer programme of events had been published in the Summer newsletter.

HM

Dir

- 7.20 Re item 15.4; the Director advised that the updates and responses were sent to Cameron Audit Ltd.
- 7.21 Re item 15.7; the Director advised that this would be covered under Agenda Item 11.0.
- 7.22 Re item 15.11; the Director confirmed that the small event took place and was well attended.
- 7.23 Re item 15.14; the Director advised that this would be covered under Agenda Item 12.0.
- 7.24 Re item 15.15; the Director attended that the development of the Business Plan for the next three years will begin in October 2026.

Dir

8.0 Correspondence

- 8.1 The Director advised there were no matters to discuss.

9.0 Notifiable Events

- 9.1 The Director advised that there were no new Notifiable Events to report.
- 9.2 She advised that there are actions outstanding in the Action Plan that arose from the Notifiable Event regarding the Electrical Inspection Condition Reports (relating to training). These will be progressed over the coming weeks.

Dir

10.0 Management Committee Appraisals

- 10.1 The paper 'Management Committee Appraisals: Report form Share' and the appended feedback report were circulated to the Management Committee in advance of the meeting. Daryl McIntosh, from Share, joined the meeting and explained the content of the document in detail.
- 10.2 Daryl McIntosh noted that there are nine Management Committee members currently, which is a relatively low number. It was noted that Management Committee members were asked if they intended to step down from the Management Committee in the next one to two years. Two members indicated no, and seven indicated they were unsure. Daryl highlighted that if the number of Management Committee members falls to, or is going to fall to 7 or below, then this will be a Notifiable Event and must be submitted to the Scottish Housing Regulator.
- 10.3 The Director advised the Management Committee that she has made an enquiry with the Scottish Federation of Housing Associations (SFHA). Its 'OnBoard' scheme is a specialised recruitment platform which connects individuals looking to volunteer in social housing with member housing associations looking to recruit new governing body members.

10.4 Daryl McIntosh highlighted that the appraisal process has highlighted that the Management Committee is value led and has a strong tenant focus. He also explained that the meeting observed by Share showed good participation and appropriate questioning. The recommendations set out in Share's report were discussed in detail. It was proposed by Andrew William Marshall that these recommendations be approved. This motion was seconded by Wilma McCubbin and unanimously agreed by the Management Committee. It was noted that these will be taken forward in a learning and development plan.

Dir

10.5 The Management Committee extended its thanks to Daryl McIntosh for Share's work in relation to the appraisal process. He also thanked the Management Committee for their time and co-operation and left the meeting.

11.0 Report from Office Bearers' Group and Sub-Committee Meetings

11.1 The paper 'Report from Office Bearer Group and Sub-Committee Meetings (August 2026)' and the appended Scottish Secure Tenancy Agreement (pertaining to the Office Bearer's Group meeting held on 27th July 2026) was circulated to the Management Committee in advance of the meeting.

11.2 The Management Committee noted the content of the report.

12.0 Performance Management

Performance Management Proforma

12.1 The paper 'Quarterly Performance Management Proforma (to 30th June 2026)' was circulated to the Management Committee in advance of the meeting.

12.2 The Director noted that, as at 30th June 2026, rent arrears sat at 2.60% of the amount of rent chargeable for the year, which significantly better the target of 4.5%. The Housing Manager advised that this has been mainly due to the assistance received from the Tenant Grant Fund.

12.3 The Director noted that 73.58% of all factoring charges due (including arrears) have been collected and this is below the target of 86% set for the year. It was noted, however, that factoring invoices were sent out towards the end of April 2026 and it can take time for owners to make payments. The Finance team continue to pursue owners for payment in line with the Association's policies.

12.4 The Director highlighted that no complaints received in the first quarter of the year (1st April to 30th June 2026). The Director noted that staff would be provided with refresher training on the categorising and recording of complaints.

Dir

Amendments to Annual Return on the Charter 2025/26 (ARC) Data

12.5 The paper 'Changes to Annual Return on the Charter Data' was circulated to the Management Committee in advance of the meeting.

- 12.6 The Director advised that, in line with the Association's statutory and regulatory requirements, the Association's ARC 2025/26 was submitted to the Scottish Housing Regulator (SHR) on 29th May 2026. She advised that on 26th June 2026, she received an email from the SHR advising that it had undertaken its usual data integrity checks on all ARC data submitted and that they had four queries in relation to the Association's figures that were provided in its submission.
- 12.7 The Director detailed each of the queries, with three regarding damp and mould figures, and the Association's response to each. The Director advised that this year was the first year of providing data in relation to damp and mould and the SHR had been closely analysing all of that information.
- 12.8 The Management Committee noted the content of the paper.

Data Protection Complaints

- 12.9 The paper 'Data Protection Complaints' and the appended Data Protection Complaints Procedure were circulated to the Management Committee in advance of the meeting.
- 12.10 The Director advised that the purpose of the paper is to advise the Management Committee that the Scottish Public Services Ombudsman (SPSO) has now clarified its position on whether Registered Social Landlords can use their existing complaints handling procedure to handle complaints regarding data protection.
- 12.11 It has clarified that it is the decision of each RSL whether they use their existing complaints handling procedure or the data protection complaints procedure published by the Scottish Federation of Housing Associations (which the Management Committee approved at its meeting on 24th June 2026). If an RSL uses its existing complaints handling procedure, it must ensure it meets all legal obligations. The Director advised that continuing to use the SFHA's model data protection complaints procedure ensures all legal obligations are met and also provides a clear distinction between data protection complaints and operational complaints.
- 12.12 Following consideration, Sarah Jayne Newman proposed that the Association continues to use SFHA's model data complaints handling procedure for any complaints received in relation to data protection. The motion was seconded by Andrew William Marshall and was unanimously approved by the Management Committee.

Assurance Workshops		
12.13	The Director advised that she is looking to hold a series of Workshops with the Management Committee in order to review the evidence for Annual Assurance Statement before 31 st October 2026.	
12.14	Following discussion, it was agreed that the first Workshop would be held on Friday 9 th October 2026 at 1pm. Further dates would be scheduled thereafter.	Dir/MC
Director's appraisal		
12.15	The Director advised her appraisal is due to be carried out, and asked which members of the Management Committee would like to be involved in this process.	
12.16	Alex Bruce, Josephine Deacon, and Andrew William Marshall confirmed that they would take part. It was agreed that it would be carried out on 18 th September 2026 at 1pm.	Dir/MC
13.0	Housing Management	
13.1	The paper 'Housing Management Report: Domestic Abuse Policy & Decree for Eviction' and the appended draft Domestic Abuse Policy (with the associated Equalities Impact Assessment) was circulated to the Management Committee in advance of the meeting.	
13.2	The Housing Manager advised that the purpose of the paper is to present a draft Domestic Abuse Policy for approval and seek approval from the Management Committee to proceed with an eviction.	
13.3	A significant discussion took place regarding the new Domestic Abuse (Protection) (Scotland) Act 2021 and the draft Policy. It was noted that TC Young delivered training on the new legislation on 29 th July 2026 and a copy of the presentation has been circulated to all Management Committee members.	
13.4	Following consideration, Josephine Deacon proposed that the draft Domestic Abuse Policy be adopted. The motion was seconded by Andrew William Marshall and its adoption was unanimously agreed by the Management Committee.	
13.5	The Policy Bank and website will be updated.	CSO
13.6	Following consideration of the rent arrears case set out in Section 3 of the report, it was proposed by Iris Robertson that the Association proceeds with eviction. The motion was seconded by Alex Bruce and the eviction was unanimously approved by the Management Committee.	
13.7	The Housing Manager will oversee the arrangements for the eviction.	HM

14.0 External Audit

- 14.1 The paper 'External Audit: External Auditor Appointment' was circulated to the Management Committee in advance of the meeting.
- 14.2 The Director advised that the purpose of the paper is to seek the Management Committee's approval to extend the appointment of CT as the Association's External Auditor for a further period of one year, covering the audit of the financial statements for the following year (to end of 31st March 2027). The one-year extension will provide continuity, minimise disruption, and allow sufficient time for the future procurement exercise to be undertaken.
- 14.3 The Director advised that CT's proposed fee for this extension period is £12,375 plus VAT.
- 14.4 Following consideration, Alex Bruce proposed that CT's appointment be extended for one year at the cost of £12,375 plus VAT. The motion was seconded by Andrew William Marshall, and the appointment was unanimously approved by the Management Committee.
- 14.5 The Director will liaise with CT regarding the extension.

Dir

15.0 Insurance

- 15.1 The paper 'Insurance: Ongoing Case' was circulated to the Management Committee in advance of the meeting.
- 15.2 The Director detailed the content of the report, providing the Management Committee with the background on the case and the current position of the Association's insurer, Zurich and the solicitor instructed by the insurer, Clyde & Co.
- 15.3 Following discussion regarding the matter, it was agreed by the Management Committee that the Director contacts Zurich to obtain clarification on how such settlement figures are determined if the case is settled out of court and how this claim could impact its public liability insurance premium.
- 15.4 The Director will implement the Management Committee's decision and inform them of the outcome.

Dir

16.0 Wider Role

Mystery Trip

- 16.1 The Director referred to the 'Wider Role' report circulated in advance of the meeting. The paper provided an update on overall Wider Role expenditure and progress with elements of the programme for the year.

16.2	The Director referred to the Mystery Trip to St Andrews and Anstruther on 28 th August 2026. She advised that it was initially recommended that the Association buy a fish and chip supper for everyone attending. However, having considered this further it would be best, given then numbers, to instead provide expenses (£15) to everyone to purchase their own food on the trip. She explained that the Association had used this approach for the Ayr trips in previous years.	
16.3	Doris Nwanro proposed that the Director proceed with these arrangements. The motion was seconded by Alex Bruce, and the arrangements were unanimously approved by the Management Committee.	
16.4	The Director will oversee arrangements	Dir
16.5	There was discussion regarding the Jeely Piece's proposal for the delivery of three events. The Management Committee agreed to consider this in more detail at its next meeting.	MC
16.6	The Director noted that the Association has received a request to sponsor new kits for the Castlemilk Dynamo Football Academy at a cost of £450. After careful consideration, the Management Committee decided that, as there was no provision in the annual budget, this could not be supported at this time. The Director will contact the football team to advise of this decision.	Dir
16.7	The Director also advised that information has been received from Halo Arts seeking funding to support two pantomime shows for local children at the Birgidale Complex. It was noted that the cost per show is £750. After discussion, it was understood that funding is also being sought from other local organisation and it was agreed that the Association should await further information before a decision can be made.	
17.0	Staffing	
17.1	The Director advised that there are currently three longer-term staff absences.	
17.2	She noted that the temporary Maintenance Officer has been in post for 8 weeks, following the retirement of one of the Maintenance Officers. [CONFIDENTIAL INFORMATION REDACTED]	
17.3	The Director advised that following discussion with the Office Bearers on 17 th August 2026, a temporary Housing Officer commenced today. This will be for a period of two months.	
17.4	The Director explained that all absences will be managed in line with the Attendance Management Policy. Occupational health assessments will be arranged where necessary. These assessments review job descriptions and assess capability whilst also identifying reasonable adjustments that can be made to facilitate staff returning to work. Risk assessments will also be completed where appropriate.	

- 17.5 The Director advised that the Association is experiencing a critical period in relation to service delivery. Key challenges include staffing pressures, increasing compliance and legislative obligations, and the requirement to undertake regular estate management visits. These demands are being managed against a backdrop of increased requests for flexible working arrangements and patterns under the Association's Flexible Working Policy.
- 17.6 The Director noted that she has made contact with Tony Carruthers, a Human Resources specialist, who is now supporting the Senior Staff team to respond to the challenges currently being presented.

18.0 Any Other Competent Business

Covenant Compliance Letters (following approval of Annual Accounts 2025/26)

- 18.1 The Director advised that there are a number of documents to be signed by the Management Committee, in relation to the Royal Bank of Scotland and Allia. It was unanimously agreed that arrangements will be put in place for these letters to be signed,

Dir/MC

Banking - signatories

- 18.2 The Director advised that there is paperwork to complete to update signatories with the Bank of Scotland. She recommended that Yvonne Rooney, Housing Manager, and Michelle McNulty, Treasurer, be added as signatories.
- 18.3 Andrew William Marshall proposed that Yvonne Rooney and Michelle McNulty be added as signatories. The motion was seconded by Doris Nwanoro and the additions were unanimously approved by the Management Committee.

- 18.4 The Director will oversee arrangements.

Dir

Banking - Deposits

- 18.5 The Director advised that there is paperwork to be completed to obtain debit cards for deposits into the current account and the rent account (for the Finance Officer and the Director) due to the closure of the Bank of Scotland branch in Rutherglen. She advised that the Bank of Scotland provide 'banking hubs' but without debit cards, it can take up several days for deposits to be credited, which could prove problematic toward the end of the month.
- 18.6 Iris Robertson proposed that debit cards be obtained for the Finance Officer and the Director to make deposits at the banking hubs. The motion was seconded by Audrey Laird and the proposal was unanimously approved by the Management Committee.
- 18.7 The Director will oversee arrangements.

Dir

Maturity of Fixed Term Savings Account

18.8 The Director advised that the Association has £1.5million in a fixed term deposit with the Bank of Scotland, which is due to mature in October 2026. The Director advised that FMD Financial Services is of the view that better rates may be available from the Royal Bank of Scotland (RBS), but that a current account with RBS is required to access this. The Director, therefore, sought approval to open a current account with RBS.

18.9 Andrew William Marshall proposed that the Association open a current account with RBS. The motion was seconded by Josephine Deacon, and the opening was unanimously approved by the Management Committee.

18.10 The Director will oversee arrangements.

Dir

Protests

18.11 The Director advised that the Management Committee may have seen and heard in the media about protests gathering outside housing association offices.

18.12 The Scottish Federation of Housing Associations have been convening meetings in partnership with Glasgow West of Scotland Forum of Housing Associations. The next meeting will be held on 31st August 2026.

19.0 Date and Time of Next Meeting

19.1 The next meeting of the Management Committee will take place on Wednesday 23rd September 2026 at 6.15pm, in the office and via MS Teams.

19.2 The meeting ended at 8.15pm.

Signed (Chairperson)

Date