

YORKHILL HOUSING ASSOCIATION LTD.

Minutes of Management Committee hybrid meeting held on Thursday 14th May 2026 at 18:00 in The Association's Office & via Zoom

Present: Y Alexis (Chair), M Ralph, M Green, W Docherty, T Ramsay, R Toner, M Hughes, C Mearns (in person)

J Fleming (via Zoom)

Apologies: J Wilson, A Millar, J Xu

In Attendance: T Mallaghan (Chief Executive), G Kennedy (Deputy Chief Executive), G Watson (Finance Manager), R Calvert (Property Services Manager), J Stirling (Housing and Finance Manager)

C Davidson (Governance Assistant, mins, via Zoom)

L Shaw (Research Resource, Agenda Item 5, via Zoom)

S Roddan (wbg Audit Services, Agenda Item 6, via Zoom)

Abbreviations:

CE	Chief Executive
DCE	Deputy Chief Executive
FM	Finance Manager
HFM	Housing and Factoring Manager
PSM	Property Services Manager
GA	Governance Assistant
SHR	Scottish Housing Regulator
ARC	Annual Return on the Charter
FYFP	Five Year Financial Plans

		Action
1.	<p><u>Welcome and Apologies</u></p> <p>Attendees were welcomed and attendance was noted.</p> <p>Meeting began at 18:00.</p>	
2.	<p><u>Declarations of Interest</u></p> <p>There were no declarations of interest to note.</p>	
3.	<p><u>Internal Audit Report – ARC Data Collection</u></p> <p><i>Although this item was initially no.6 on the agenda, the Chair agreed for this presentation to be carried out at the top of the meeting, and S Roddan ('SR') was invited to present on findings</i></p>	

from a recent internal audit exercise.

SR explained that an internal audit on the Association's processes and controls in place for preparation and reconciliation of data ahead of the submission of the Annual Return on the Charter ('**ARC**') had taken place in April and yielded a 'strong' conclusion.

SR noted that the Association's approach is effective, no recommendations were raised as a result of the audit and some points of good practice were noted – this included the adherence to technical guidance on calculating certain indicators and effective use of systems and databases to collate and verify the accuracy of data.

SR did highlight that 2 smaller observations had been noted, which the Deputy Chief Executive ('**DCE**') elaborated on as follows:

- For indicator C9, concerning void flats, there had been a technical error with how the Association's IT system calculated data, however this has been rectified ahead of the submission proper;
- The Association's Fire Safety Policy was overdue for review by Committee at March 2026, however members were made aware of this delay and the revised policy was now to be presented for review this evening.

Members had no further questions, and the Chair thanked SR for their presentation.

SR left the meeting at 18:10.

4. Resident Satisfaction Survey Report

Although this item was initially no.5 on the agenda, the Chair agreed for this presentation to be carried out at the top of the meeting, and L Shaw ('LS') was invited to present on findings from the recent Residents' Satisfaction Survey conducted by Research Resource.

LS took members through a presentation detailing the key findings and crucial themes from this exercise, which surveyed 212 tenants and 188 owners. LS added that the 212 tenants represents 46% of the Association's tenant base, which is robust against the Scottish Housing Regulator ('**SHR**')'s stated desire for 40% of tenants to be included and can be said to be largely representative of the full tenant base (within a margin of $\pm 5\%$). LS also noted that the surveys were well spread geographically across the Association's stock and also by property type to further enhance the representativeness of the findings.

Reported figures were benchmarked against the Scottish average from

6. Minutes of Last Meeting on 9th April 2026

6.1 - Amendments

The Governance Assistant ('GA') noted an error whereby one item appearing on the minute was actually from an earlier meeting in March and was included by accident.

6.2 – Approval

Aside from this required amendment, the minutes were unanimously approved for signing.

6.3 – Matters Arising

AOCB from March (page 2)

[REDACTED]

[REDACTED]

Item 9: Assurance Report (Page 5)

Following the SHR's request that this year's Assurance Statement specifically touch on the quality of data held on homes, the regular assurance report will look at this topic at next month's meeting instead of the previously planned subject of Equalities.

GA

7. Governance Structure

The DCE pre-faced this report by recalling the previous month's meeting whereby members agreed to:

- discontinue the Services Sub-Committee, with information instead coming directly to Management Committee on a quarterly basis;
- reject the proposal to add Vice-Chair onto both the Secretary and Treasurer roles as part of a Committee Succession Strategy and instead requested a report on the future of these two roles.

Based on this, the DCE's report this evening highlighted that the Association had almost implemented all recommendations from the 2024 Governance Review and in order to address the few remaining items asked Committee to consider:

- **The creation of an ‘Audit and Finance Sub-Committee:** the Association already has a Governance and Finance Sub-Committee instead, which deals with many of the topics envisaged in an Audit Sub-Committee. Furthermore, the report highlighted that it may be more beneficial for audit oversight to remain with the main Management Committee given the importance of compliance in this area. It was therefore recommended that this arrangement remains.

- **The tasks and roles undertaken by the Secretary and Treasurer:** a breakdown was given, which showed that tasks are – in practice – largely undertaken by Governance staff. It was therefore recommended that the role of Treasurer be discontinued, and the role of Secretary be delegated to the DCE beginning post-AGM 2026, when Office Bearers will again be elected for another year.

The Association’s annually audited accounts currently require to be signed by the Chair, Secretary and Treasurer. Based on advice sought from the auditor, it is now recommended that they be signed by the Chair, Vice Chair and one other Committee member to ensure that no staff member signs the accounts. Members were reassured that the auditors do an excellent job of explaining content and supporting members to understand the figures, meaning that the new signatories would not require to have a detailed financial background in order to be able to sign.

Members were satisfied with the report and approved the proposals.

8. DRAFT ARC Submission

The DCE presented members with a draft version of the Association’s complete data for the 25-26 ARC, requiring approval for submission to the SHR.

The DCE talked members through some of the key points, and noted that some of the topics on customer satisfaction were also covered during the presentation at agenda item 4.

In particular, the DCE highlighted that:

- Emergency repair response times had increased slightly, however remained well within the parameters of strong performance. On this, the Property Services Manager (‘PSM’) noted that a new out-of-hours repairs contractor had been appointed recently. While the service is very good, the contractor does cover a wider area and also triages repairs before sending the correct trade to the site. This does result in slightly longer times, however is often offset by the quality of service received.

- Re-let times on void flats have increased significantly, but remain

<p>9.</p>	<p>within good performance parameters after a number of voids required major works in the past year to ensure adequate condition.</p> <p>- Gross rent arrears as a % of all rent due has dropped by 0.97% from last year.</p> <p>Members fed back that the overall ARC report can be unwieldy and difficult to follow and requested for a summary sheet be produced alongside the draft submission going forward. The DCE agreed to this.</p> <p>The DCE noted one required amendment whereby the total number of residents consulted on satisfaction levels should only say 212 rather than 476, as this was the number of tenants who took part in the survey.</p> <p>The PSM took some time to discuss the topic of damp and mould given that this is now an ARC indicator. The PSM explained that activity in this area is logged – and can be pulled directly from – the housing management software in use, however internal databases are also maintained to enable cross-referencing and verification exercises.</p> <p>The PSM is very satisfied with the arrangement whereby visual checks are undertaken by the gas engineering contractor during Annual Gas Safety Visits, which has successfully led to some reports being escalated for actioning. Assurance could also be given that Housing Management staff – particularly the Tenancy Services Assistant – are regularly in many homes, while the Stock Condition Survey programme takes in a quarter of the stock each year. This reduces the scope for homes potentially affected by damp or mould to go undetected or unreported for significant lengths of time.</p> <p>Finally, the PSM informed members that there are many properties with galley kitchens, explaining the reason for so many being exempt from the Scottish Housing Quality Standard.</p> <p>There were no further questions, and with the minor amendment around number of residents survey, approved the ARC for SHR submission.</p> <p><u>Five Year Financial Plans</u></p> <p>The FM guided members through some of the key highlights, assumptions and projections in the draft Five Year Financial Plans ('FYFP'), for submission to the Scottish Housing Regulator, namely:</p> <ul style="list-style-type: none"> • A rent increase this year of 6.6%, despite a Consumer Price Index figure of 3.6%, [REDACTED] 	<p>DCE</p>
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- Interest payments will fluctuate over the five years as loans continue to be repaid, while the fixed-rate period for the existing loan will end midway into the 5 years;
- A net surplus of £58k is reported for 25/26, with a net surplus each year increasing to £351k in Year 5 (excludes any movement resulting from changes in the value of the pension fund);
- It is currently expected that at the end of Year 5 there will be reserves of £4.1 million, with sufficient cashflow throughout to ensure effective service delivery;
- Decarbonisation costs of £495k have been included, as the Association progresses towards implementing a Green Heating solution at Overnewton Court;
- Anticipated net costs include recently acquisition and Compulsory Purchase Order flats.

The FM noted that the current cash balance is unusually high to receipt of grant funding for various projects, which will be spent in coming years.

Members had no questions or comments, and approved the FYFP for SHR submission.

10.

Policy Reviews

Members received both a summary report and the full document for the Association's revised 'Fire Safety in Housing Stock and Common Areas' Policy, which the GA presented after explaining that this had been slightly delayed to both stagger policy reviews requiring Property Services staff input alongside the fact that there was significant scope for revision based on the previously existing policy on this topic.

The Association also preferred to wait for specialist advice from a Fire Risk Assessor, who attended in April, for feedback on existing approaches. Members can be positive given the strong assurance received during this visit.

In addition to articulating various approaches, fire safety mechanisms, maintenance and record keeping arrangements and identification of responsible people within the organisation, the policy also outlined the Association's stance towards the storage and charging of lithium-ion battery-powered items such as e-bikes and mobility scooters within common areas. Based on Scottish Fire and Rescue Service guidance, the Association prefers for common areas to be 'sterile' zones and therefore does not permit these items to be stored or charged in common areas – they should instead be kept within individual homes.

<p>11.</p> <p>12.</p> <p>13.</p>	<p>Members approved the policy, however were cognisant of the fact that storage of e-vehicles within flats may not always be ideal for certain residents and requested a report in future should engagement or adjustments be required where difficulties are encountered.</p> <p><u>Insurance Renewal</u></p> <p>Report from the HFM detailing the Association’s various insurance arrangements for 2026-27.</p> <p>The HFM noted that while the Association was already under a Long-Term Agreement with existing insurers, negotiations took place for a renewed agreement through to 2029 which will secure a further discount on social housing premium rates, subject to claims performance in line with the existing loss ratio agreement.</p> <p>Furthermore, the Association has again agreed to pay its insurance premiums using an instalment facility in order to ensure cashflow flexibility which may benefit operational, unforeseen or critical expenditure throughout the year.</p> <p>Finally, the HFM noted that payments in instalments allows the Association to recover owners’ contributions before settling payment in full.</p> <p>Members had no comments, and noted the report.</p> <p><u>‘Before The Board’ Update</u></p> <p>The DCE explained that the training itinerary had been updated to include a session ahead of the December meeting from the Tenancy Services Assistant on the topic of Tenancy Support, while the June topic has also changed from understanding the Yorkhill area to interpreting the performance reports which previously went to the Services Sub-Committee.</p> <p>One member asked the DCE to consider a future session on net-zero, which the DCE said should be achievable.</p> <p>Members noted these changes, and had no further comments.</p> <p><u>Assurance Update</u></p> <p>The GA presented the monthly report looking into a different area of the Association’s activities and the level of assurance that Committee can have regarding compliance and good practice in that area. This month, the topic of resident engagement and the avenues that exist for</p>	<p>PSM</p> <p>DCE</p>
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	<p>stakeholders to provide feedback to the Association was explored. Members received an appendix report which identified the regulatory standards met through having multiple channels available to make queries and service requests, provide feedback, submit complaints, respond to consultations and get more involved with the Association's activities.</p> <p>The report also noted that suggested continued areas of focus could include the recruitment of tenants to the Committee and to perhaps build more direct evidence into complaints reporting as to how complaint cases have translated into service improvement.</p> <p>Members noted the contents of the report.</p> <p>14. <u>GreenHeat Retrofit Innovation Challenge – Overnewton Court Update</u></p> <p>Update from the PSM regarding a project intended to deliver a new, greener heating system at Overnewton Court following receipt of [REDACTED] grant funding.</p> <p>The PSM noted that residents have been made aware of plans through proactive consultations, and broadly outlined to members the characteristics of the proposed system to be installed. The report also informed members how works would be procured, mitigation/fallback measures in place should there be unforeseen failings and discussed additional funding options currently being explored for cavity works.</p> <p>The PSM informed Committee that they would receive a comprehensive procurement report at the conclusion of the project to highlight how compliance was achieved.</p> <p>Members welcomed this report, and noted its contents.</p> <p>15. <u>Strategic Alignment of YHA's Retrofit Approach with Emerging Glasgow City Council Policy</u></p> <p>Report from the PSM aimed at providing assurance that the Association's current and planned retrofit approach is strongly aligned with emerging Glasgow City Council policy, via recent discussions of the Retrofit Action Group and the developing 'Warmer Tenements Glasgow' programme. This involves a tendency to take a low risk 'fabric first' approach to retrofitting works within pre-1919 tenements and is in contrast to costly whole-building retrofit works.</p> <p>The PSM was optimistic about future funding avenues being available, and noted that the Association's strong track-record of securing</p>	<p>PSM</p>
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support from owners for works in mixed tenure blocks for works is likely to become an asset for future projects.

The PSM gave assurance to members after being asked whether planned retrofit works will be compatible with any (theoretical) future District Heating Networks, noting that components are already fitted in line with what would likely be the required technical specifications should such an arrangement ever come to pass.

Members noted the contents of this report.

16. Chief Executive's Report

Report prepared by the CE to provide members with an update on the latest general situation both within a wider local and national housing context, as well as with the Association itself. In particular, the CE drew attention to the following points:

Item 2.10 – Yorkhill Gala Day: The CE obtained approval from members to donate £200 towards this year's Gala Day.

Youth Housing Protocol: The report included an appendix detailing a scheme whereby the Association would consider housing applications from young persons in care, who have now been assessed as ready for their own tenancy. Applicants housed under this scheme would count towards the Association meeting its quota for section 5 homeless lets, and one applicant was currently being progressed.

SHARE Awards: The Association was shortlisted for 6 awards, and many staff attended the awards dinner on 30 April. While the Association did not win any awards, they were 'highly commended' in the category of 'Housing Team Of The Year', and the CE noted that it was excellent for the Association to be considered for these awards.

Assurance Visit: The CE also provided a brief update following on from the SHR's visit on 11 May regarding the Annual Assurance Statements, noting that it was largely very positive with some areas of good practice noted. A brief call is scheduled for Mon 18 May where any follow-up information required will be discussed before sending across.

AOCB

Repairs Survey Prize Draw: Members picked 2 residents at random to win a gift voucher of their choice having submitted a repairs survey in the past year, with the winners being chosen as:

	<ul style="list-style-type: none">• [REDACTED]• [REDACTED] <p>No further business was discussed.</p> <p>The Chair thanked everyone for their attendance and input, and the meeting closed at 20:05.</p> <p>Date and Time of Next Meeting: 11th June 2026 at 18:00.</p>	
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Signed as a Correct Document Chairperson