



Board Meeting Minutes

Meeting: Board Meeting **Location:** The Ron Davey Enterprise Centre

Date: 4 December 2025 **Time:** 5.00pm

Attendees: C Rossine (Chair)
G Satti
J Thorburn (virtual)
C Cook
J Fernie
A Gow

Apologies: J Berrington, F Malcolm, J Kennedy, J MacLeod

In Attendance: J Devine (CEO), B Hartness (DCEO) BH, L Cooper (DHS) LC,
T Sweeney (DCS) TS

C Baird (IM) CB – left after item 5(e)

From the Scottish Housing Regulator:

██████████ (Regulation Manager) and ██████████ (Regulation Analyst)

Minute Taker: C Murray (DTPO)

	Agenda	Action	Date
1.	Apologies		
	As above.		
2.	Declaration of Interest and Attendance		
	As above. Chair introduced ██████████ and ██████████ from the Scottish Housing Regulator who were present to observe the Board meeting as per the Engagement Plan.		

3.	Minutes of the Previous Meeting		
a.	Minutes of Board Meeting on 7 October 2025		
	<p>Board AGREED the minutes were an accurate record of the meeting.</p> <p>Proposed C Cook Seconded G Satti</p> <p>i) Matters Arising None.</p>		
b.	Minutes of Board Meeting on 25 October 2025		
	<p>Board AGREED the minutes were an accurate record of the meeting.</p> <p>Proposed J Fernie Seconded C Cook</p> <p>i) Matters Arising None.</p>		
4.	For Approval		
a.	Management Accounts – Q1-2 to 30 September 2025		
	<p>BH presented the report and commented on the Association's performance against budget.</p> <p>Member enquired on the performance of void properties in the Income and Expenditure given there has been a focus on turning voids around quickly.</p> <p>BH reported that void rent is performing better than expected, while void spend is ahead of budget. BH explained that some voids are more challenging to manage due to issues such as asbestos or difficulties with utility companies.</p> <p>The member acknowledged that void turnover is outperforming the target and suggested that targets should remain challenging.</p> <p>Member queried the growth in bad debt and commented that an increase in rental income with an increase in bad debt is counter intuitive.</p> <p>BH commented that the Association has a tough bad debt policy i.e. any debt over £900 needs cleared down to zero in its entirety. The implementation of the new housing management system has slowed</p>		

	<p>some items down so less was written off during that period. BH confirmed it will catch up.</p> <p>Members APPROVED the management accounts for the period to 30th September 2025.</p> <p>Proposed A Gow Seconded J Fernie</p>		
b.i	Rent Increase %		
	<p>BH presented the report and stressed the importance of balancing tenant affordability with the essential work required to maintain and improve homes and services.</p> <p>The Association has tried to maintain increases in rent in a steady reasonable manner, avoiding any large spikes.</p> <p>BH referred to the changing priorities within the sector. There have been changes in legislative requirements, net zero is still uncertain and damp and mould is a major focus. CEO commented that there is new legislation coming into force affecting on how tenancies should be managed.</p> <p>Member asked whether the Association had considered a multi-year deal for the rent increase. Members discussed the pros and cons of a multi-year approach. It was agreed now was not the right time.</p> <p>Members discussed the rent increase options and AGREED North Glasgow Housing Association's rent and service charges consultation options for 2026/27 to be 6%, 6.5% and 7%</p> <p>Proposed C Cook Seconded G Satti</p>		
b.ii	Rent Increase Consultation		
	<p>LC presented the report advising of the timeline and various methods for consulting with tenants on the 26/27 rent increase.</p> <p>Members discussed the content of the letter including the reference to signposting tenants who may require financial support. The services of GEMAP were discussed at length and the Association intends to</p>		

	<p>continue offering GEMAP as a core service and will continue to encourage customers to utilise their services.</p> <p>Members also discussed the reference within the letter to the list of increased costs ng homes are faced with which provides a rationale for the rent increase options. Members discussed and AGREED the final version of the letter.</p> <p>Member expressed interest in providing tenants with more detailed information on what each option would mean in terms of investment.</p> <p>CEO noted that it is challenging to be specific about future investment, as the Association must maintain financial headroom to respond to legislative changes and undertake essential health and safety works. These works can be costly and often go unnoticed by tenants. The CEO provided examples of previous instances where this had occurred.</p> <p>Members AGREED the consultation plan for the rent increase and service charge increase for 2026/27.</p> <p>Proposed J Thorburn Seconded G Satti</p>		
c.	Stonyhurst Street Refurbishment Tender		
	<p>CB presented the report and reminded members that when she presented to the Board in October she advised that she would come back to this meeting to present a full bill of quantities for the refurbishment of the vacant units at Stonyhurst Street.</p> <p>CB advised that the bill of quantities was presented using a traditional approach rather than a design-and-build method, in order to maintain greater control.</p> <p>CB presented a PowerPoint which provided a more detailed view of the plans for the refurbishment.</p> <p>CB advised that reducing the number of units from 25 to 23 has enabled the creation of larger dwellings, which are better suited for families and currently in high demand.</p>		

Challenges of the refurbishment were discussed including working with the current fabric of the building to ensure it meets current legislation.

CEO advised that several options for the heating system are still being considered including the possibility of leveraging in additional funding.

The procurement timeline is very tight as the project needs to be onsite by March 2026 in order to satisfy Glasgow City Council (GCC) stipulations for the grant funding. Five contractors were deemed suitable at stage one of the tender process and will progress to stage two.

CB went on to say that the outdoor spaces are also incorporated into the design including the streetscape, softening the back courts and ensuring access for cleansing to service the area – which will help with the vermin issue.

BH advised that the Association's subsidiary, DSGL, is VAT registered and operates outside the VAT group. This could be utilised by the principal contractor as an efficiency measure to achieve VAT savings.

BH further confirmed that all costs for ng homes can be accommodated within the existing budget, with no requirement for additional borrowing.

Members agreed that it was important to maximise any available funding streams.

Members expressed their satisfaction at seeing units that had been vacant for over 20 years being brought back into use, noting that this not only helps address the housing crisis but also enhances the image of the area.

Members APPROVED the appointment of the successful contractor following completion of the procurement process.

	Proposed J Fernie Seconded G Satti		
5.	Updates from Chairs of Committees/Subsidiaries		
	The Chair stated that, as part of the new governance structure, two new committees have been formed and confirmed that each has held its first meeting. Updates from committee and subsidiary Chairs will remain a standing item on the Board agenda. All Chairs have been asked to provide updates with sufficient detail to enable Members to understand how the initial meetings were conducted and the nature of discussions that took place.		
a.	Audit, Risk and Compliance Committee on 13 November 2025		
	JT provided an update on items covered at the first ARC Committee including approval of the internal audit plan and the health and safety report for the quarter. JT advised there was also adequate discussion on legal and regulatory returns, the internal audit tracker and the compliance report for September.		
b.	ng2 Board meeting on 18 November 2025		
	In JB's absence as Chair, BH provided an update on behalf of JB regarding items discussed at the ng2 Board meeting. This included a review of the management accounts, which indicated a projected year-end turnover of £6.5m. BH also reported that the health and safety update had been considered, noting a few incidents during the period. The company health plan was renewed, and the operational report was discussed in detail, highlighting how activities such as the bulk programme continue to deliver benefits to the area. BH then presented a report seeking approval from the ng group parent Board for an appointment to the subsidiary ng2 Ltd Board. Members considered and APPROVED the appointment of Thomas Turley to the ng2 Board. Proposed C Cook Seconded J Fernie		
c.	Finance, Performance and Resources Committee on 27 November 2025		
	GS reported that at its first meeting, the committee recapped its remit and how it aligns with the Association's governance structure. Members reaffirmed expectations regarding their contribution and discussed the agenda and reporting format.		

	<p>GS went on to say the committee discussed and approved the management accounts for the period to 30 September 2025; the Expenses Policy for 2025/26; renewal terms for the company health plan; office closure for the festive break; and the bad debt report for the period July-September 2025.</p> <p>The committee also discussed the loans report to 30 September 2025; the investment report; performance report; human resources report; and homeless report.</p> <p>Two verbal updates were provided by officers on the housing services restructure and concierge restructure.</p>		
	Both committee Chairs agreed they were satisfied with how the first meetings had been conducted and noted that they generated constructive discussion and a good exchange of ideas.		
6.	Chief Executive's Update		
	<p>CEO advised that he had attended the SHR's meeting for systemic organisations as well as the SFHA Finance Conference where changes to the Housing Bill were discussed. CEO summarised what it will mean operationally for RSLs including a change to policies and tenancy agreements. It will also mean training for staff. The Association is liaising with its lawyers in advance of more detailed guidance.</p> <p>CEO advised that a meeting with the Scottish Fire and Rescue Service is arranged for next week to introduce them to the new fire panels installed within the multis and discuss the evacuation procedure.</p> <p>CEO advised of the project that attracted £249k in grant funding to install sensors in our stock to monitor and understand the cause and effects of damp and mould started last week.</p> <p>The CEO referred to the update provided to Members during the Board Strategy and Training event in October regarding cyber security and advised that progress continues to achieve the government-recognised Cyber Essentials kitemark.</p>		

	<p>The implementation of the Association's new housing management system, HomeMaster, went live in October and continues to be embedded and will provide more transparency and clarity of data.</p> <p>The Association was awarded £1m grant funding to undertake a single building assessment.</p> <p>The Association has received enquiries from two local Councillors in regard to the vacant site at the corner of Ashfield Street and Crowhill Street. CEO advised that staff are looking at options for some short-term use of the site and a consultation with local residents will be commissioned in quarter 4.</p>		
7.	Chairs' Remarks		
	<p>Chair noted the success of the Board Strategy and Training event and the appetite from Members to continue with a similar format.</p> <p>Chair attended the SFHA Finance Conference earlier this month and found it informative. The slides are available to view on the SFHA website.</p> <p>Chair attended the CIH Scotland Housing Awards on 14 November and was pleased to report that the Association had won the CIH Excellence in Housing Innovation award for our partnership work with Insite Specialist Services on dealing with condensation, damp and mould and passed on the Board's thanks to all staff involved.</p> <p>The Chair announced the passing of former Board Member Isabella Cross, who joined the ng homes Board as part of the Scottish Homes Stock Transfer in 2001. She served as a Board Member until 2022 and subsequently sat on the ng2 Board until last year.</p>		
8.	Delegates Feedback		
	<p>JT provided an update from EVH regarding the pension deficit projected until 2030. JT explained that currently charges for participating in the pension scheme are applied as a single flat charge. However, going forward it is to become a two-part structure: a standing charge plus an additional variable charge. Directors should expect formal communication on this change soon.</p>		

9.	AOCB		
	Members commended TS for his intervention in a critical situation involving an individual at risk of self-harm.		
10.	Date of next meeting – Tuesday 3 February 2026 Meeting ended at 6:55pm		