



MINUTES of the Management Committee Meeting held on 24th February 2026
 Location – 65 Golspie Street, Govan, Glasgow, G51 3AX

Item	Agenda Item			
1.0	Apologies			
	Committee present Maureen McDonald (Chair) Melanie Gilmour (Vice-Chair) Tomasz Sawczuk Marie Moody Sofie Rytz (virtually) Stewart Brown (Co-optee)	In Attendance Gary Dalziel (CEO) Aidan McGuinness (DHC) Duncan Smith (DA) Helen Sutherland (DFIT) Julie-Ann Cloherty (CGM) Rachel Cooper (HM) Gillian McFadden (minutes) Sarah Donaghy (Observer) Rose Andrew (Observer)	Apologies Eileen McCallum (Secretary) Cameron Greig Kirsty Stoddart	Special Leave
2.0	Declaration of Interest			
Staff in attendance - Chief Executive's Report: Additional public holiday.				

3.0	Minutes for Approval		
3.1	Minutes of Previous Management Committee Meeting held on Tuesday 27 th January 2026	The Minutes were agreed as a true record of the meeting. Proposed: Melanie Gilmour Seconded: Tomasz Sawczuk	Signed by Chairperson: [Redacted – personal information] Signed By CEO: [Redacted – personal information]
3.2	Matters Arising	<p>The CEO provided an update on the observers from the previous meeting, noting that he is scheduled to meet with Jennifer Wells tomorrow. He also advised that Stewart Brown is attending the current meeting and will seek approval for his co-option later in agenda.</p> <p>The DFIT advised that following approval of the recommendations in relation to the loan financing she had a meeting with RBS on Thursday regarding the social loan and that the BOS meeting was rescheduled.</p> <p>The HM informed committee that letters had been sent to all tenants confirming the rent increase.</p>	
4.0	Governance		
4.1	Notifiable Event	None – Standard Agenda Item	
4.2	Governance Report	<p>The CEO advised that since the last committee meeting, Louise Devlin had resigned from committee and Kirsty Stoddard is expected to formally leave committee at the end of March. This has reduced our current composition to eight members (inclusive of Kirsty) and requires supplemented with a number of new committee members.</p> <p>Committee noted the resignation of Louise Devlin and the anticipated resignation of Kirsty Stoddard.</p>	

		<p><i>This appointment of Stewart Brown was moved to the start of the meeting.</i></p> <p>At the request of the CEO, Stewart Brown left the meeting to allow the Committee to discuss the appointment to the Committee. Stewart Brown and Duncan Smith left the room for the duration of the discussion and vote and returned thereafter.</p> <p>Committee agreed the co-option of Stewart Brown onto the Management Committee and welcomed him to Elderspark Housing.</p> <p>Proposed by: Tomasz Sawczuk Seconded by: Marie Moody</p> <p>The CEO introduced two observers to the meeting and invited them to introduce themselves to the management committee.</p> <p>The committee welcomed Sarah Donnachie and Rose Andrew who are attending the meeting as observers.</p> <p>The CEO updated committee on the committee recruitment exercise, informing that the CGM has to date met with 6 potential committee members. The association is looking to recruit an additional up to six or seven committee members dependent on the candidate's interest and fit etc. The closing date for applicants is 3rd March.</p> <p>Committee noted the progress of the committee member recruitment exercise.</p>
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4.3	Regulatory Returns	None - Standard agenda item.

5.0	Health & Safety	
5.1		<p>The DA provided a summary on Health & Safety compliance from the report, informing committee that there are no major concerns.</p> <p>The DA informed committee that the Scottish Government are developing a new legislation around damp and mould which will have reporting requirements, however our compliance processes are very strong, so there are no concerns around readiness for this.</p> <p>Committee noted the Health & Safety report.</p>
6.0	Reports for Decision / Approval	
6.1	Strategic Business Plan	<p>The CEO presented the Draft Strategic Business Plan and outlined the consultation process undertaken, which included engagement with Central Govan Action Plan, other Housing Associations, the Management Committee, SFHA, the Scottish Housing Regulator and the staff team. A discussion took place and the following decisions were made:</p> <p>The CEO invited Committee members to provide feedback on the proposed Vision and Impact statement: <i>“Vibrant Neighbourhoods, Successful Communities.”</i> A suggestion was made to amend this to <i>“Vibrant and Successful Neighbourhoods.”</i> Following discussion, the Committee agreed to retain the original vision and impact statement.</p> <p>The Committee then considered the proposed Purpose statement: <i>“Creating a positive and lasting impact for our community.”</i> After discussion, the Committee agreed to amend this to: <i>“Developing a positive and lasting impact for our community.”</i></p> <p>The Committee also reviewed the Strategic Drivers and goals as set out in the plan and, following discussion, confirmed their agreement with the content provided.</p>

		<p>A CM asked the question ‘how will the organisation know it is successful?’ The CEO explained that once the Business Plan has been completed, work will then be done on how it will be measured. The CEO advised that it is a ‘work in progress’ exercise, once finalised, the management team will look at aims and objectives and develop clear performance measures with quarterly reporting and KPI measurement.</p> <p>The CEO summarised by informing the focus over the next 5 years will be initially to consolidate in the year after significant change, but the primary objectives remain to invest in homes, meet tenant needs, provide new services, introduce digitalisation and continue partnership working.</p> <p>Committee approved the Strategic Business Plan, subject to the CEO making minor wording adjustments and the addition of the incomplete sections in relation to finance and performance measurements.</p> <p>Proposed by: Melanie Gilmour Seconded by: Tomasz Sawczuk</p>
6.2	Final Budget	<p>The DFIT presented the Final Budget for 2027-2027 to committee following the draft being presented at November’s meeting. The DFIT confirmed that committee had agreed a 5.3% rent increase and additional rental income from Nimmo Drive (from July in case of any letting delays) has been included, and highlighted the following:</p> <ul style="list-style-type: none"> • There is a projected surplus of £632K, compared with £768K from previous year. • Most significant cost is the major repair spend, which has increased to £3m from £2.4m last year, partly due to a larger spend in the window replacement programme which has carried forward into 2026/2027. Issues within conservation area resulted in original window programme being delayed and work rescheduled to another area. • There is a SHAPS pension deficit of £104K

		<ul style="list-style-type: none"> • Cyclical repair costs have increased from £567K last year to £800K primarily in relation to a new EICR programme. <p>Other significant costs to note is the large projected spend for professional fees which includes the cost associated with new loan funding, such as property valuation costs for security, security transfer costs legal fees, loan agreement legal fees. Loan arrangement fees of £40K has been shown separately.</p> <p>Committee approved the final budget.</p> <p>Proposed by: Marie Moody Seconded by: Melanie Gilmour</p>
6.3	Factoring Fee Review 2026-2027	<p>The DFIT presented the Factor Fee Review Report to the Committee, recommending that the fee for 2026/27 be set at the 2025/26 rate plus the December RPI figure of 4.2%. The DFIT confirmed that, as the proposed increase aligns with RPI, consultation is not required.</p> <p>A Committee Member queried why the December RPI was used rather than the lower figures for November or January. The DFIT explained that the review would normally have been presented at the January meeting, in which case the previous month's RPI would have been used. However, due to the volume of business on the January agenda, the report was deferred. The CEO advised that while the written statement does not specify a required date for the annual review, it is typically undertaken at this time of year. December RPI was also used last year.</p> <p>The DFIT then provided a breakdown of what the management fee covers, explaining that it funds the provision of core factoring services, including new development setup, IT support, and costs associated with administering the Deed of Conditions. Based on current assumptions, service delivery equates to approximately 85% of the Factoring Officer's time and 18% of the Estate Management Co-ordinator's time, with additional input from the finance team for invoice processing.</p>

		<p>The DFIT informed that an increase of 4.2% (based on December RPI) would raise the charges to £163.23 (flats) and £122.42 (houses) and would be expected to generate approximately £38k in income, which is broadly aligned with the projected cost of £38.4k.</p> <p>Committee approved the Factor Fee Review 2026/2027.</p> <p>Proposed by: Stewart Brown Seconded by: Tomasz Sawczuk</p>
6.4	Annual Assurance Plan Progress	<p>The CGM provided an update on the Annual Assurance Action Plan, advising that it is approaching the end of its current three-year cycle. The CGM reported that of the 61 actions identified within the action plan, only 9 remain incomplete. The majority of these are expected to be concluded before the end of April, with a further update to be presented to Committee in May.</p> <p>The CEO noted for those in attendance that the Annual Assurance Plan is a self-assessment tool used to review compliance with the regulatory standards and requirements and as part of this process identifies areas of compliance, non-compliance (if any arise) and improvement actions.</p> <p>Committee approved the Annual Assurance Plan Progress</p> <p>Proposed by: Melanie Gilmour Seconded by: Tomasz Sawczuk</p>
6.5	Insurance Renewal Tender	<p>The DFIT introduced Nathan Hoskins, independent insurance consultant from Gibbs Laidler, who attended virtually to present the Insurance Renewal Tender. Gibbs Laidler were appointed to provide expertise and assistance throughout the tender exercise to ensure that the association achieved the best outcome.</p>

		<p>Nathan provided an overview of the insurance tender process. The insurance market has moved from what was a difficult market a few years ago to a more competitive environment, enabling better pricing and wider cover. Elderpark received five bids, which is strong compared with other HA's who recently received one or none.</p> <p>Nathan informed that a full valuation of the housing stock (approx. £350m rebuild cost) has helped insurers price accurately and avoid underinsurance risks. After technical review and presentations, the initial recommendation is to move the main property and liability cover to Zurich, [Redacted – confidentiality] . Another benefit to note is that Zurich has a strong local presence and dedicated Glasgow claims support.</p> <p>Most remaining lots (cyber, Directors & Officers, etc.) were recommended to stay with Marsh, with a specialist broker potentially taking terrorism cover. The overall premium increase is around 7.5%, which is significantly lower than current market which averages at 15%. Work continues negotiating excess levels, especially for factored owners.</p> <p>Committee approved the recommendations to appoint the insurers identified above subject to final negotiation outcomes</p> <p>Proposed by: Stewart Brown Seconded by: Melanie Gilmour</p>
6.6	Tenancy Sustainment Policy	<p>The HM presented the Tenancy Sustainment Policy for approval, following a slight amendment and ratification at the Housing and Asset Management Sub-Committee meeting earlier in the month.</p> <p>Committee approved the Tenancy Sustainment Policy.</p> <p>Proposed by: Melanie Gilmour Seconded by: Tomasz Sawczuk</p>

6.7	Sub Letting Policy	<p>The HM presented the Sub-Letting Policy for approval, following ratification at the Housing and Asset Management Sub-Committee meeting earlier in the month.</p> <p>Committee approved the Sub-Letting Policy.</p> <p>Proposed by: Melanie Gilmour Seconded by: Tomasz Sawczuk</p>
7.0	Reports for Discussion / Information	
7.1	Q3 Complaints Report	<p>The CGM presented the Complaints Report for Q3 informing that the association received a total of 47 complaints during the quarter - some are still not concluded, however when concluded they are likely to increase the Stage 2 response completion time for the quarter.</p> <p>The nature of complaints are predominantly repairs and maintenance which is consistent with the asset department attracting the most traffic.</p> <p>The CGM informed that the SPSO had investigated a complaint on behalf of a tenant following the tenant exhausting our complaints process, who was unhappy with our response. A broad range of information was submitted to the SPSO, and the association were advised that they would not be taking the complaint forward.</p> <p>The CGM informed that complaints were taking up significant staff time, with one complaint, which looked to have been compiled with the assistance of AI reaching 20 pages.</p> <p>The CGM informed committee that staff had recently undertaken Stage 2 Complaints Training and work will be done to streamline our recording and reporting.</p> <p>Committee noted the contents of the Q3 Complaints Report.</p>

7.2	Q3 KPI Analysis Report	<p>The CGM presented the Q3 KPI Analysis Report and advised that there were no significant changes quarter on quarter.</p> <p>Committee noted the contents of the Q3 KPI Analysis Report.</p>
7.3	Updated Eligibility Forms	<p>The CGM presented the Updated Eligibility Forms Report informing committee of a recent change in Charity Law regarding automatic disqualifications on becoming a Trustee and requested that committee sign the updated forms at the end of this meeting.</p> <p>Committee noted the Update in Eligibility Report.</p>
7.4	Management Accounts to 31 st December 2025	<p>The DFIT presented the Management Accounts to 31st December 2025, informing that these had been approved at the recent Finance, Audit and Risk Sub-committee meeting.</p> <p>The DFIT informed that the association had generated an operating surplus of £1371K against the budgeted figure of £980K and the overall surplus in the quarter was £989K against a budgeted surplus of £566K. The reason for this difference in surplus was due to lower operating costs of £279K and higher income of £111.5K.</p> <p>The DFIT informed that operating costs were £278K less than budgeted and that employee costs were down due to staff changes resulting in some delays in filling posts, void repairs were £90K less than budgeted and cyclical work was also less due to various factors but mainly as the planned painting contract that hadn't proceeded.</p> <p>The DFIT informed that the level of cash held by the association remains in a strong position.</p> <p>Committee noted the Management Accounts update.</p>

7.5	Risk Register	<p>The DFIT presented the Risk Register, noting that within the risk register there are items which are classified as significant risk but there are none that are classed as catastrophic.</p> <p>A significant risk highlighted was that the association currently has 8 committee members, and to become lower, it would be worrying. Due to the recruitment exercise it is anticipated that this risk will be reduced by the next reporting period.</p> <p>A significant staffing risk regarding the vacant Asset Manager post is being addressed with recruitment ongoing to appoint.</p> <p>A moderate risk with IT has resulted from the migration to Microsoft 365 resulting in the finance module becoming more difficult to work with due to it currently not being cloud based. A committee member asked if it is more cost effective to move everything to the cloud and was informed that the costs are similar however our new servers would have been required if retained in-house at an additional cost.</p> <p>A review of Rubixx has identified that it is not being used to its full capacity understandably given the change in the organisation since its installation in 2022. A project plan is being developed to identify areas of improvement or new functionality to ensure Rubixx will be used to the full potential going forward.</p> <p>There has been a reduction in the rent arrears from 5.5% to 4.79% reducing the severity of this risk albeit remains significant.</p> <p>The DFIT concluded by informing committee that there had been no emerging risks since the previous reporting period.</p> <p>Committee noted the Risk Register.</p>
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7.6	Lettings Plan – Nimmo Drive	<p>The HM and DHC presented the proposed Lettings Plan for the new development at Nimmo Drive, noting that in line with our Allocations Policy the development of a Lettings Plan is required for all new developments.</p> <p>The HM advised that a review of the current waiting list had been undertaken, confirming that there are 485 live applicants. This includes both internal transfer applicants and those on the general waiting list with 73 of those applicants having been assessed as having no housing need. Homeless referrals from Glasgow City Council will also be considered as part of the allocation process.</p> <p>For the 43 new properties available, the proposed allocation approach is as follows:</p> <p style="text-align: center;">[Redacted – confidentiality]</p> <p>The HM advised that, prior to any offers being made, applicants will undergo suitability and readiness checks. This includes in person visits to verify circumstances, identify any support needs, and provide information on tenancy obligations.</p> <p>A discussion took place regarding how existing tenant arrears are considered in the allocation process. The HM advised that where tenants who owe more than one month’s rent but have made three consecutive payments towards reducing their arrears, their application would be eligible for consideration. However, the housing management department requires to manage the risk of substantial former tenant arrears and the letting plan ensures that allocations are assessed on a tenant’s ability to sustain their tenancy and safeguard rental income.</p> <p>Committee approved the Lettings Plan.</p> <p>Proposed by: Melanie Gilmour Seconded by: Stewart Brown</p>
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7.7	Contacts and Major Works Update	<p>The DA presented the Contract and Major Works Update to the Committee and provided a summary of the window replacement programme. It was noted that Glasgow City Council had rejected the original window specification due to conservation area requirements. As a result, the alternative compliant specification was produced which identifies a significant cost increase making the original programme unaffordable within the approved budget.</p> <p>The DA advised that, following an internal review, a revised strategy has been developed. This will involve delivering two separate programmes:</p> <ol style="list-style-type: none"> 1. Non-conservation area properties – to be delivered in 2025/2026. 2. Conservation area properties (originally planned for the current programme) – to be delivered in 2026/2027, with procurement undertaken either via open tender or direct award through the Scotland Excel (SPA) framework. <p>The DA informed that the CCG kitchen contract had concluded with the work being of good quality. Some communication issues between CCG and tenants had been resolved and lessons were learned to take into new contract.</p> <p>Committee noted the Contacts and Major Works Update</p>
8.0	CEO Report	
8.1	CEO Report	The CEO provided feedback on the recent CX event and thanked the CGM and CSA for organising the large event.

		<p>The CEO informed that interviews had taken place for the Asset Manager post and that an offer had been made and references sought.</p> <p>The CEO sought approval to renew the Glasgow West Forum membership, outlining the associated costs and benefits. The Committee was advised that the reaffiliation fee is [Redacted – confidentiality]</p> <p>A Committee member queried the value of the membership. In response, the CEO explained that while direct, measurable benefits are not always visible, membership provides value through being part of a recognised sector body. The CEO further noted that they are providing useful assistance in areas such as damp and mould.</p> <p>Committee approved the membership renewal for the Glasgow West Forum.</p> <p>Approved: Marie Moody Seconded: Melanie Gilmour</p> <p>The CEO asked committee to discuss the Scottish Government proposal for an additional Public Holiday on the 15th June 2026 as recently announced by the First Minister. <i>Staff members in attendance were asked to leave the room to allow a discussion to take place.</i></p> <p>Committee approved the additional public holiday on the 15th June 2026.</p> <p>Approved: Melanie Gilmour Seconded: Tomasz Sawczuk</p>
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9.0	Training	
9.1	Training Schedules – Staff/Committee	Standard agenda item.
9.2	Forthcoming Training Courses/Events	Standard agenda item.
9.3	Feedback on Training/Events	Standard agenda item.
10.0	Any other Competent Business	
10.1	AOCB	Standard agenda item.
11.0	Date of Next Meeting	
11.1	Date of Next Meeting	The date of the next meeting is Tuesday 31 st March 2026.

Approvals

Item No	Agenda Item	Proposed (P) & Seconded (S) by	Lead Officer
3.1	Minutes of Management Committee Meeting held on 27 th January 2026	Proposed: Melanie Gilmour Seconded: Tomasz Sawczuk	CEO
4.1	Approval to appoint Stewart Brown to Management Committee (Casual Vacancy)	Proposed: Tomasz Sawczuk Seconded: Marie Moody	CEO
6.1	Strategic Business Plan – Approval subject to minor adjustments	Proposed: Melanie Gilmour Seconded: Tomasz Sawczuk	CEO
6.2	Final Budget – 2026-2027	Proposed: Marie Moody Seconded: Melanie Gilmour	DFIT
6.3	Factor Fee Review	Proposed: Stewart Brown Seconded: Tomasz Sawczuk	DFIT
6.4	Annual Assurance Progress	Proposed: Melanie Gilmour Seconded: Tomasz Sawczuk	CGM
6.5	Insurance Renewal Tender	Proposed: Stewart Brown Seconded: Melanie Gilmour	DFIT
6.6	Tenancy Sustainment Policy	Proposed: Melanie Gilmour Seconded: Tomasz Sawczuk	HM
6.7	Subletting and Lodger Policy	Proposed: Melanie Gilmour Seconded: Tomasz Sawczuk	HM
7.6	Lettings Plan for Nimmo Drive	Proposed: Melanie Gilmour Seconded: Stewart Brown	HM
8.1	CEO Report – Glasgow West Forum membership renewal	Proposed: Marie Moody Seconded: Melanie Gilmour	CEO

Additional Actions from Meeting

Item No	Agenda Item	Action Required	Lead Officer / Date to be Actioned by
3.1	Minutes of Management Committee Meeting Held on 27 th January 2026	To be submitted for Redaction	CGM
4.2	Governance Report	Onboarding – Stewart Brown	CGM
4.2	Governance Report	Return Ipads for MC not in attendance	CGM
4.2	Governance Report	Committee Annual Reviews	CGM
6.1	Business Plan	Adjustments to business plan	CEO
6.5	Insurance renewal	Renew insurance for 31 st March 2026	DFIT
6.6	Tenancy Sustainment Policy	Update libraries, register and website, inform staff	CGM
6.7	Sub-Letting Policy	Update libraries, register and website, inform staff	CGM
7.3	Updated Eligibility Forms	Committee to sign	CGM
8.1	CEO report	Renew Glasgow West Forum membership,	CEO
8.1	CEO report	Inform HR/Staff of additional public holiday June 2026	CEO