

MINUTES OF MEETING NO.703
QUEENS CROSS HOUSING ASSOCIATION BOARD OF MANAGEMENT
HELD ON 28 OCTOBER 2025 AT 6.00 P.M.

Andrew Burns, John Dunn, Margaret Glass, Sadie Gordon, David Horner, John McIntyre, Matt Millar, Anne Ramsey.

Shona Stephen (Chief Executive), Heather Anderson (Director of Neighbourhood Services), Phil Daws (Director of Property and Placemaking), Elizabeth Hood Depute Director), Neil Manley (Director of Finance & Corporate Support), Niall McKinnon (Development Manager), Alison McKay (Governance Advisor) – minutes, Fiona Smith (Head of Customer First).

ACTION**1.0 Housekeeping**

1.1 Noted

2.0 Welcome and Apologies

2.1 Andrew welcomed everyone to the meeting. Apologies were noted from Chibuzo Ehieze.

3.0 Declarations of Interest

3.1 There were no declarations of interest.

4.0 Development Programme Update

4.1 The purpose of this report was for the Board to note the current position regarding the Association's proposed and future development programme as set out in the report. The Association is required to provide an update on its development programme to Scottish Housing Regulator (SHR) as part of its engagement plan. This report was presented by Naill McKinnon, Development Manager.

4.2 The Board noted progress with developments at Burnbank Gardens, 568 Maryhill Road and 23 Northpark Street. Future projects planned, subject to capacity, include 8 units of supported accommodation at Glenfarg Street and development of 9 ground floor shop units at the Garscube tenements. The Board noted the current challenges in programming works, the capacity of the construction industry along with gaining planning permission and building warrants from Glasgow City Council.

4.3 The Board noted works have now been on site at Hamiltonhill for 37 months, with the first completion of 12 rented units achieved in September 2025. All 178 units for rent are not now expected to be handed over until late Spring 2026, which is a significant delay to the programme, with the contract end date due in January 2026.

4.4 

4.5 The Board discussed the modular system planned at Glenfarg Street and the location and possible tenure types at Ardoch Street. The Board noted due to location the Association met with NG Homes who is in agreement for QCHA to progress with Ardoch Street as they see this as a benefit to the area and they have their own priorities around the area.

4.6 The Board noted that Glasgow City Council has provided a substantial budget to the open market aimed at helping with the housing crisis, this budget allows Housing Association's to purchase tenement properties suitable for larger families which may be for sale. The Board discussed possible option where the Association own a majority share within a block.

4.7 The Board thanked Niall for this development update and he left the meeting at 6.33pm.

5.0 Customer Service Strategy for approval

5.1 The purpose of this report was for the Board to review and approve the draft Customer Service Strategy which sets out the Associations approach to delivering excellent services across our organisation. This report was presented by Fiona Smith, Head of Customer First.

5.2 The Board recalled the discussion which took place at the Board Business Planning Day on 13 June 2025 when feedback was invited. It was noted that engagement has taken place with both customers as well as a review of areas of dissatisfaction and where improvements can be made. It was noted that tenant engagement has been removed from the strategy as it is important enough to have its own strategy which may come to Board in November. The board noted that the staff teams have been positively engaged in the consultation and pleased about the opportunities that will come from implementing the Customer Service Strategy. Subject to board approval it is hoped this will be launched before the holidays in December.

5.3 The Board expressed that Trauma Informed Practice required more explanation for those who were unsure of what this is. This point was taken on board and will be adjusted before issuing to tenants and it was agreed training should be arranged for the Board.

Alison

The Board approved the Customer First Strategy.

5.4

6.0 Rent Consultation 2026/2027

6.1 The purpose of this report was for the Board to agree the rent increase subject to CPI(H) figure to be announced on 22 October, approve the consultation leaflet attached as appendix 1 and approve the questionnaire approved as appendix 2. This report was presented by Elizabeth Hood, Depute Director.

6.2 As a result of a number of issues still requiring clarification, it was recommended by the Executive Team to consider rent increases from across the sector for 2026/2027. The board agreed to postpone the discussion until the business planning day in November when a more informed discussion can take place with outstanding budget figures clarified. The Board was assured by this decision and that delaying the consultation process the Association would have more accurate information on which to base this important decision. The implementation of CX feedback gives more flexibility in communication with tenants as there are less restrictions than the planned mail services.

6.3 The Board agreed to postpone approval of the rent consultation figure 2026/2027 until the business planning day on 28 November 2025.

7.0 Housing Services Policy reviews

7.1 The purpose of this report was for the Board to consider approval of the following revised policies:

- Find My Home (Joint Queens Cross HA & Maryhill HA Allocation Policy)
- Reactive Repairs & Voids Policy
- Estate Management Policy

This report was presented by Elizabeth Hood, Depute Director.

7.2 Find my Home Policy (Joint Queens Cross HA & Maryhill HA Allocation Policy)

The allocation policy was last reviewed and approved by the QCHA Board in April 2024. Maryhill HA agreed to adopt the Queens Cross Allocation policy when it joined Find My Home and has been operating this policy since June 2024. There have been no significant changes to the policy since approval in April 2024, the main change is joint branding which was agreed by the Maryhill Housing Association Board at its meeting last week.

7.3 Reactive Repairs & Voids Policy

This policy was due to be reviewed last year however was delayed to allow a full service review. The outcome of this full service review evidenced that the policy objectives continue to meet business needs. There are no changes required.

7.4 Estate Management Policy

The Estate Management Policy was due to be reviewed, has been completed and no significant changes were required to the policy. The policy has been updated to reflect good practice and continues to meet legislative requirements.

7.5 The Board approved the Find My Home (Joint Queens Cross HA & Maryhill HA Allocation Policy), Estate Management and reactive repairs & voids policies.

8.0 Financial Covenant Change RBS loan facility

8.1 The purpose of this report was for the Board to formally approve a review to the loan covenants linked to the RBS loan facility. This report was presented by Neil Manley, Director of Finance & Corporate support.

8.2 The rationale behind the changes to the covenant from 2025/26 onwards was outlined within the Budget paper presented in March 2025. In August 2025 the Board agreed the revision to the Virgin money loan and is being asked to make the same agreement for the RBS loan and authorise a Board member to sign the extract board minute, side letter and officer certificate.

8.3 The Board approved Andrew Burns to sign the extract minute and Neil Manley as company secretary to sign the side letter and officer certificate.

9.0 Annual Assurance Statement (AAS) 2025

9.1 The purpose of this report was to present the 2025 Annual Assurance Statement (Appendix 1) for consideration and approval by the Board. The Board are also asked to agree topics to be included in the 26/27 programme for compliance against the regulatory standards (see section 5.5.3). This report was presented by Fiona Smith, Head of Customer First.

- 9.2 The Annual Assurance Statement (AAS) encompasses all of the work carried out by the Board and Association over the previous year including our development update required to Scottish Housing Regulator (SHR), all assurance evidence discussed at board meetings, and our reports to the Financial Conduct Authority (FCA) and OSCR. The AAS and development update are required for submission to SHR by Friday 31 October 2025 the SHR will use it when assessing our risk and deciding how it will engage with the Association now and in the coming year. A copy of the AAS will be available on both the SHR and QCHA websites.
- 9.3 The Association has identified areas for improvement, has robust plans and strategies in place and can provide assurance to the Board with a strong evidence bank. Wbg our external auditors, has reviewed Association's ability to give positive assurance with regard to compliance with the relevant requirements of Chapter 3 of the Regulatory Framework and have confirmed, that based on their review of available evidence and through discussion with senior executive management, that the Association is in a position to submit a compliant Annual Assurance Statement in 2025. The board will be provided with regular updates to provide assurance in the following risk areas.
1. Tenant and Resident Safety
 2. Asset Management
 3. Cyber security and Infrastructure
 4. Financial health
 5. Monitoring of repairs contractor performance and costs.
 6. Board member recruitment and succession planning.
 7. Development programme.
- 9.4 Appendix 3 was a report to provide the Board with an update on lift safety which was noted in a TIAA audit carried out in spring/summer. The Audit Committee will also consider this when it next meets on 4 November. his report has been included to provide further assurance to the Board that the Association is compliant.
- 9.5 Shona Stephen, Chief Executive Officer thanked the Audit Committee in carrying out a very important role and valuable work in reviewing internal audits, challenging and questioning and providing assurance to the board.
- 9.6 Shona and the Board also expressed thanks to Fiona for her commitment and perseverance in pulling together this report and for the work she undertakes with the Board to ensure members understand and are assured by the robust governance processes in place.
- 9.7 The Board approve the Annual Assurance statement to be signed off by the Chair and submitted to the SHR.
- 10.0 Private and confidential report**
- 11.0 SHAPS Pension Revaluation 2024 And Impact on QCHA Payments**
- 11.1 The purpose of this report was for the Board to review the financial implications of the 2024 **SHAPS** pension valuation administered **by The Pension Trust (TPT)** and
- **Note and agree** the payment of the historic deficit figure.
 - **Review and decide** which option for the forward pension benefit structure in the scheme should be maintained.
 - **Discuss and agree** the split of contribution levels between staff and employer (currently 50/50).
- This report was presented by Neil Manley, Director of Finance & Corporate Support.
- 11.2 It was noted some members of staff in attendance have a vested interest in this item a declaration of interest was noted.

Post meeting note; Fiona Smith, Elizabeth Hood, Shona Stephen, Neil Manley and Alison McKay declared an interest as members of the SHAPS scheme.

Phil Daws and Heather Anderson were subsequently added see minute of meeting 25 November.

- 11.3 Section 3.3 of the report detailed the historic deficit payment, and the board noted this was detailed in the Associations budget, however, is higher than expected. The only alternative for the association to avoid these forward deficit payments would be to withdraw from the SHAPS scheme fully and pay the debt on withdrawal. In addition to the payment of the historic deficit payment the Board is asked to consider the scheme offer and the contribution split, between employee and employer. The Board noted whatever its decision a staff consultation process will be required, the main options are outlined within section 3 of the report. The Board noted by law the consultation period required is 60 days and TPT must be notified by end of January.

- 11.4 After a short discussion, the Board noted and agreed the historic deficit It was agreed that a more detailed report on the pension benefit structure options and consultation will be presented at the Boards business planning day on 28 November.

Neil

12.0 Update from NW Partners Steering Group

- 12.1 The purpose of this verbal report was to provide the Board with an update from the NW Partners Steering Group meeting held on 8 October 2025. This verbal update was provided by Anne Ramsey.
- 12.2 The steering group received progress of the project plan which covers the joint projects agreed by both Boards of QCHA & MHA. A RAG system was used to show which projects were on target and which were falling behind, most projects are on track and there was discussion on monitoring of stair cleaning and how are we improving contract management. Following discussion, the steering group agreed a number of actions to take forward.
- 12.3 Anne also spoke about the Beith project. The steering group agreed that each partner would contribute £15k over 3 years to this project to support partnership with GCC and Scottish Canals. Wheatley, NG and West of Scotland are contributing £15k per year. Next year this will involve the ceramic pieces made to celebrate the QCHA 50th anniversary.

13.0 Minutes of Meeting 703

- 13.1 The minutes of meeting 703 held on Tuesday 26 August were reviewed for accuracy and matters arising. The minutes were proposed by John Dunn and seconded by Margaret Glass.

14.0 Action Tracker

- 14.1 There were no items to be added or removed.

15.0 AOB

- 15.1 Phil Daws, Director of Property & Placemaking provided the Board with an update on the recruitment of Commercial Manager for the Workspace and Factoring companies. Interviews have taken place however no appointment was made therefore a temporary measure has been put in place until we go back out to recruitment.

- 15.2 The Board asked for clarification on arrangements for bulk uplifts as the Glasgow City Council dumps are closed. Heather Anderson, Director of Neighbourhood Services advised the Association has paid for some private uplifts in the interim period however this is proving difficult to manage and is costly. A paper will come to a future meeting. Shona Stephen, Chief Executive Officer advised the Association is also speaking with the Glasgow West of Scotland Forum (GWSF) on how other Association's across the city are dealing with this situation and David Bookbinder from GWSF is pulling together the responses for speaking with Glasgow City Council and Elected Members.
- 15.3 The Board asked for an update of Board recruitment. An article was placed with SFHA with one response to date. We have signed up to an organisation called Trustee Connect which has been used successfully by other Housing Associations. An update will be provided at the next meeting.

16.0 Date and Time of Next Meeting

The meeting concluded at **7.55pm**.

The next meeting is scheduled to take place on Tuesday 25 November 2025 at 6.00pm

I certify that the above minute has been approved as a true and accurate record of proceedings:

Chair: **Date:**