

MINUTES OF MEETING NO. 709
QUEENS CROSS HOUSING ASSOCIATION BOARD OF MANAGEMENT
HELD ON 31 MARCH 2026 AT 6.00 P.M.

Andrew Burns, Lorraine Duncan, John Dunn, David Horner, Matthew Millar, Anne Ramsey.

In Attendance: Susan Gow – observer, Nathan Hoskins Partner , Insurance and Risk Consultant (Gibbs Laidler Consulting LLP) online

Heather Anderson (Director of Neighbourhood Services), Elizabeth Hood (Depute Director), Neil Manley (Director of Finance & Corporate Support), Naill McKinnon (Head of Development), Fiona Smith (Head of Customer First), Alison McKay (Governance Advisor) – minutes.

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, Margaret Glass, Sadie Gordon, John McIntyre, Phil Daws (Director of Property & Placemaking) and Shona Stephen (Chief Executive Officer).

2.2 Andrew advised the Board that Susan Gow was in attendance to observe the meeting as a potential tenant board member.

3.0 Declarations of Interest

3.1 There were no declarations of interest.

4.0 Formal approval of Co-option of Lorraine Duncan

4.1 The Board was invited to formally co-opt Lorraine Duncan to the Board. Lorraine joined the board meeting on 24 February 2026 as an observer, and this was followed by a formal recruitment exercise, resulting in recommendation to co -opt. Information had already been circulated to board members and co-option approved by written resolution.

4.2 Lorraine Duncan was formally co-opted to the board and this was noted for the minute. A full and comprehensive induction will now begin.

5.0 Insurance Presentation

5.1 Nathan Hoskins, Insurance & Risk Consultant from Gibbs Laidler joined the meeting online via Microsoft Teams. Nathan joined the Gibbs Laidler team in September 2020 as a university placement, progressing within the organisation to Account Executive. With a background in data analysis and business strategy, Nathan provides dedicated and valuable services to clients, specialising in tender management and bespoke client projects. Nathan acted as independent consultant for the Association's insurance procurement. Nathan delivered a presentation to the Board providing background on insurance market and increase of premiums.

5.2 The Board discussed how the Associations policy compares with peers of similar size and claims history. The Board noted that this policy covers all QCHA properties including factored properties.

5.3 Key points around the decision to move to Zurich, were highlighted to the Board including new and key risk areas and financial consideration including an annual risk management budget, excess, properties, public liability and balance sheet protection.

5.4 The Board thanked Nathan for his presentation and that insurance will be considered as part of agenda item 6 consideration of the 2026/2027 budget.

5.5 Nathan Hoskins left the meeting at 6.30pm.

6.0 2026/2027 Budget for Approval

6.1 The purpose of this report was for the Board to agree the finalised 2026/27 budget and forward financial forecast and note the progress on issues outstanding in the draft budget, presented in January. This report was presented by Neil Manley, Director of Finance & Corporate Support.

6.2 The Board asked questions and discussed the investment commitments for the next 5 years, the M&G commitment, the change in covenants, the increase in operating income and operating costs and the decrease on fleet insurance.

6.3 The Board

- Noted that amended covenant documents from M&G and RBS were circulated to the Board prior to the meeting. Neil apologised for the late circulation of these documents due to timing receiving these from lawyers.
- Approved the 2026/2027 budget.
- Delegated authority to sign the M&G and RBS covenant documents to Andrew Burns, Neil Manley and Shona Stephen.

7.0 Reflection on QCHA's Development Programme and future plans

7.1 Niall McKinnon, Head of Development will retire on 24 April 2026 after 26 years with the Association. Shona Stephen had invited Niall to present to the Board a review of the Association's development plan over the last 25 years and its future development plans.

7.2 Niall delivered a PowerPoint presentation to the Board reflecting on past and present development staff, Firhill tenements from (1999-2003), Westercommon from 2001, Panmure Street new builds from (2003 – 2005), 830/840 Garscube Road, Murano Crescent (2006, 2010-2012), Garscube Estate (2011-2012), Oban Drive new builds (2013), Ancroft St tenements (2013), Timber Basin at Panmure Gate (2015), Leny Street new builds (2017), Hamiltonhill open spaces (2023), Hamiltonhill housing (2026). Future projects covered within this presentation were Maryhill Road/Northpark (2026), Burnbank Gardens (2027), Glenfarg Street new builds (2027), Garscube Road shops (2027), Hamiltonhill phase 2 (2028), Ardoch Street/Allander Street.

8.0 Strategy & Development Funding Plan for approval

8.1 The purpose of this report was for the Board to note and agree the proposed future development programme outlined for the next 5 years, in terms of proposed projects and programme timescales together with the identified funding required by the Association over this period and approve the Association's Strategic Development Funding Plan [SDFP] for 2027-2032, reflecting this programme and the level of grant support identified, is approved for submission to the City Council by the due date of 3 April. This report was presented by Niall McKinnon, Head of Development.

8.2 The Board approved the proposed 5 year development plan and submission of the SDFP to Glasgow City Council by 3 April 2026.

9.0 Glenfarg Street New Builds Tender

9.1 The purpose of this report was for the Board to agree the tender costs and funding parameters for the new build project at 26 Glenfarg Street to be acceptable and approve the acceptance of the Tender as submitted by Enevate Homes Ltd. This report was presented by Niall McKinnon, Head of Development.

9.2 The proposals are to deliver a new build development, comprising eight 1-bedroom flats, on the gap site at 26 Glenfarg Street. Due to the specialist nature of the modular building system proposed, the contractor has been procured by means of a direct call-off from the Procurement for Housing Scotland Social Housing Emerging Disruptors Framework. The total project cost is £2,189,145 and the Association has received an offer of grant from Glasgow City Council in the sum of £1,570,020. The net cost to the Association is £619,125. The Association acquired the site in 2018. The aim is to provide accommodation for residents moving out of supported accommodation in Cromwell Street. After some delays, due to policy changes within the Glasgow Health and Social Care Partnership, grant approval and planning consent for a scheme comprising a single block of eight self-contained flats has been secured.

9.3 The Board approved the recommendation as set out item 1.1 of the report.

9.4 Andrew on behalf of the Board, thanked Naill for his support, advice and explanations provided to the Board over his time with the Association and wished him a long and happy retirement.

10. 2026/2027 KPI Proposals

10.1 The purpose of this report was for the Board to approve amendments to the KPIs to be reported quarterly to the Board from 1 April 2026. This report was presented by Heather Anderson, Director of Neighbourhood Services.

10.2 Following a review of the current KPIs a few areas were identified and limited and in need of more explanation a list of proposed amendments is set out in the key points section of the report. Heather and Fiona Smith, Head of Customer First will review the presentation of data provided to the Board moving away from tables to dashboards and case studies making the data more realistic for the Board.

10.3 The Board approved the amendments to the 2026/2027 KPIs as set out in this report.

11.0 SHR 2026/27 Engagement Plan

11.1 The purpose of this report was for the Board to note the contents of the 2026/2027 Scottish Housing Regulator engagement plan set out in appendix 1. This report was presented by Neil Manley, Director of Finance & Corporate Support.

11.2 The Associations engagement plan advises that the Association must continue to provide SHR with updates on its development plans by 31 October 2026. A copy of the Associations engagement plan will be made available on the Associations website.

12.0 Update from NWP Steering Group and Joint Board Meeting

12.1 Anne Ramsey, NWP Steering Group Chair provided the Board with an update from their meeting held in March 2026.

13.0 Health and Safety

13.1 There were no health and safety issues to report

14.0 New Membership Applications

14.1 The Board approved one new membership application.

15.0 Minute of Meeting No. 708

15.1 The minutes of meeting 708 held on 27 February 2026 were reviewed for accuracy and matters arising.

15.2 Neil Manley highlighted on page 7 a proposed additional bank holiday in June and that JNC and Unite have asked for this holiday to be honoured. After discussion the board confirmed it would not support an additional holiday for the World Cup but would offer one additional day leave as part of the Association’s 50th anniversary celebrations. This day would be added to annual leave entitlement and not be a particular date, this would keep cost to a minimum and cause the least disruption to service delivery. Those who wanted to take Monday 15 June off for the World Cup should be able to do so subject to service delivery.

15.3 The minutes of meeting 708 were proposed by John Dunn and seconded by Anne Ramsey.

16.0 Action Tracker

16.1 The Board approved moving the internal audit guide review to May and to carry out the review of absence management in November.

17.0 AOB

17.1 Heather Anderson expressed thanks to Elizabeth Hood, Depute Director for her service and dedication to QCHA. Elizabeth retires on 2 April, and the Board acknowledged the positive impact Elizabeth had made and her achievements and commitment to moving projects forward.

18.0 Date and Time of Next Meeting

The meeting concluded at 8.00pm.

The next meeting is scheduled to take place on 28 April 2026 at 6.00pm.

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

Chair:

Date: