

HILLHEAD HOUSING ASSOCIATION 2000

Minutes of the Management Committee Meeting held on Wednesday 6 May 2026 at 5.30 p.m.

Present: J Jamieson (Chairperson)
K McIntyre
S Niven
C Taylor
P O'Connell
J Dunsmore
R Gray
G Jackson
M Docherty

In Attendance: C McKiernan, Director
S Tait, Depute Director/Head of Assets
M White, Head of Corporate Services
P McCann, Head of Housing Services
M Wong, Finance & Corporate Services Assistant
J McCann, Finance Assistant
P Long, FMD
C Beckley, RGDP (remote)
N Cole, Insignis (remote)

1. APOLOGIES

Apologies were received from Provost G Renwick, M McIntyre and Cllr P Marshall.

2. DECLARATIONS OF INTEREST / DEFFERED ITEMS

There were no declarations of interest or deferred items.

3.1 MINUTES AND MATTERS ARISING

Management Committee Meeting 01/04/26

The minutes were proposed by J Jamieson & seconded by S Niven.

Matters Arising

There were no matters arising.

Audit Sub Committee Meeting 22/04/26

The minutes were proposed by S Niven & P O'Connell.

Matters Arising

There were no matters arising.

C McKiernan noted that in section 4 of these minutes relating to the Annual Assurance Statement, there had been detailed discussion on regulatory requirements for the current year, particularly the need to report compliance with data on homes. Members were advised that further work is ongoing to ensure we are satisfied that we meet these requirements and this will be brought back to the Committee when the Annual Assurance Statement is considered.

3.2 Action List

Committee noted the contents of the Action List from 1 April 2026.

Action Tracker

Committee noted the contents of the Action Tracker.

4. Insignis Presentation – Business Savings Platform, N Cole

The Committee received a presentation from N Cole (Insignis) on the Insignis cash management platform. This covered how the platform provides access to a range of UK-registered, FCA regulated banks, allowing organisations to spread cash deposits while remaining within FSCS protection limits.

Clarification was provided that the platform facilitates deposits only (easy access, notice and fixed-term accounts up to five years) and does not involve investment in shares. Interest is typically credited monthly for easy access and notice accounts, and at maturity for fixed-term accounts, subject to each bank's terms.

HHA would complete a single application to access all banks on the platform, rather than opening individual bank accounts, and that HHA retains control over where funds are placed. Insignis does not provide investment advice; responsibility for bank selection remains with the organisation, in line with its treasury management policy.

Members asked a number of questions which were answered by N Cole.

N Cole left the meeting.

C McKiernan confirmed that a full paper would be provided at the June meeting detailing options for Committee to consider with a view to maximising interest receipts from cash held, alongside a revised draft of the Treasury Management Policy which is due for review.

5. Data Protection Training & Update – C Beckley, RGDP

The Committee received a data protection briefing from C Beckley on the current legislative framework and HHA's compliance arrangements.

Members were reminded of the core requirements of UK GDPR and the Data Protection Act 2018, and that implementation of the Data Use and Access Act 2025 is ongoing, with some compliance actions deferred pending confirmation of the new regulatory body.

It was noted that individuals can now complain directly to HHA about data processing, creating a statutory duty to respond. Committee members were asked to ensure any data protection complaints, breaches or information requests are reported to officers promptly.

K McIntyre queried whether subject access requests could be made informally. C Beckley confirmed requests can be made in any format and noted a rise in complex, AI-generated complaints.

C Beckley confirmed ongoing monthly compliance reviews with M White, covering policies, privacy notices, training, breach management and data sharing, with some actions awaiting legislative clarification.

C Beckley left the meeting.

6. FINANCE REPORTS

6.1 Management Accounts to 31 March 2026

P Long presented the draft management accounts to 31 March 2026.

The draft accounts show a higher-than-expected surplus, largely due to underspends in repairs and capital expenditure. Cash balances of approximately £3.2m were reported, reflecting delayed major works and higher interest income, with members advised that a significant proportion will be spent in the coming months.

Pension variances were explained by the impact of the salary sacrifice scheme, with no material net cost increase.

Loan covenants and key performance ratios remain compliant.

6.2 Five Year Financial Projections Regulatory Return

P Long presented the draft Five-Year Financial Return, which must be approved by Management Committee and submitted to SHR by 31 May 2026.

The projections show increasing rental income over the period, stable operating surpluses each year, and interest costs reducing as loans are repaid. Net assets are forecast to increase from approximately £3.6m to £6.9m by Year 5. Cash balances are projected to remain above £1m throughout the period, with fluctuations reflecting planned capital expenditure and loan repayments.

The return confirms 41 new homes completed in the year, bringing total stock to 871, funded through a mix of grant, borrowing and internal resources. No further development is assumed within the five-year period, pending clarity on future costs and funding.

Key assumptions underpinning the return, including inflation, rent increases, staff costs, borrowing rates and pension contributions, were outlined. Members were advised these assumptions can be reviewed in future returns if circumstances change.

The Committee approved the Five-Year Financial Return for submission to SHR and C McKiernan to submit the approved return within the week.

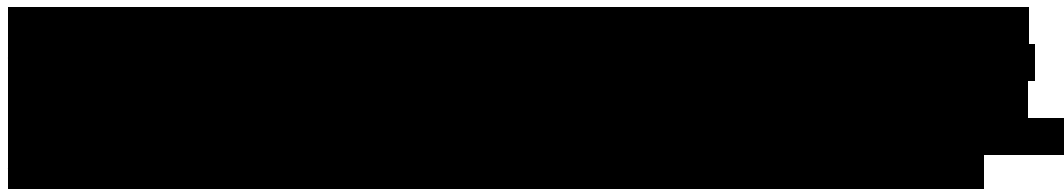
7. PROPERTY SERVICES REPORTS

7.1 Fauldhead Road Phase 2 Development

S Tait updated the Committee on Phase 2, comprising 16 units, noting the site was originally planned as a two-phase scheme. A cost plan prepared by McTaggart Construction and reviewed by Brown & Wallace indicates total project costs of approximately £3.5m, equating to an average cost of £220k per unit. Benchmark grant funding is estimated at just over £2m, leaving a private finance requirement of approximately £1.5m (£91k per unit), compared with £61k per unit for Phase 1.

Members noted that rising build costs, larger unit sizes and the use of heat pumps are contributing factors. While heat pump costs are partly reflected in grant assumptions, members highlighted concerns around affordability, sustainability and tenant impact.

P Long advised that progressing the scheme on the current figures would place significant pressure on the Association's cash position and longer-term business plan, particularly given upcoming increases in loan repayments. Forecasts showed cash balances falling below target levels in early years if the scheme proceeded without additional funding.



Officers will continue discussions with C~urb and the Scottish Government to explore whether increased grant or other funding solutions are achievable and will report back on outcomes before any further decision.

P Long and J McCann left the meeting.

8. DIRECTOR'S & NOTIFIABLE EVENTS REPORTS

8.1 Director's Report

Office Bearers Meeting to Approve the ARC

Management Committee gave delegated authority to Office Bearers to meet on 20th May at 5.30pm, to approve the ARC return.

Treasury Management and Strategic Plan

C McKiernan advised that a report will be brought to the next meeting updating the Treasury Management Policy, reflecting recent discussions and potential use of savings platforms (including Insignis), credit ratings and deposit limits, with the aim of maximising interest on cash balances.

Kitchens Programme

An update was provided by C McKiernan, who advised the kitchens programme is progressing extremely well. No questions were raised.

Pulse Pharmacy Property

It was noted that the property is awaiting vacant possession, after which it will be valued. Legal advisers are in place, and the sale should proceed once the property becomes void.

Playpark Project

C McKiernan reported that the playpark project has been a significant success, attracting substantial external funding. HHA contribution was approximately £13k, contributing to a scheme valued at around £67k, including new and accessible equipment. Signage recognising funders is awaited before publicity is released.

Banks Rd / Antonine Wall Structural Issue Update

S Tait provided a verbal update on cracking identified in 3 properties built on the line of the Antonine Wall. Issues were originally identified during kitchen replacement works. A structural engineer was instructed and initial investigations suggest possible historic movement rather than active subsidence.

Due to the site's archaeological sensitivity, further investigation may require archaeologist involvement, with associated cost implications. Insurers have appointed a specialist loss adjuster whose preliminary view differs from that of the engineer. A joint discussion between the engineer and insurer has been requested but has not yet taken place and is being actively chased.

Members were advised that all affected properties are currently habitable, that there is no risk to tenant safety and a kitchen previously removed has now been reinstated.

It remains unclear whether historic underpinning works were carried out prior to stock transfer, with no records identified within the stock transfer paperwork. Insurance coverage has not yet been confirmed, pending further investigation and agreement on causation.

8.2 Staff Survey

C McKiernan presented the results of the annual staff survey, noting a strong response rate and overall positive feedback. Members were advised that this was the third year of the survey, with consistent questions to allow year-on-year comparison.

It was highlighted that staff responses showed a strong sense of pride in working for Hillhead, with qualitative comments included to reflect staff views on the organisation and community. No significant issues requiring immediate action were identified.

A small number of comments raised queries around use of office space, particularly variations in office occupancy on different days. It was noted that this is not an urgent matter but could be reviewed later in the year.

C Taylor suggested that staff could be asked if there were any other questions they would like in the survey prior to its issue next year, this was agreed.

8.3 Risk Management Report

C McKiernan noted that the Risk Register has been reviewed by the Audit Sub-Committee quarterly, including an in-depth review undertaken earlier in the year.

A new risk relating to structural issues or failure of components has been added to the register.

It was noted that an internal audit on risk management is scheduled for the summer. The Committee agreed to defer review of the Risk Management Policy pending completion of the internal audit.

9. ENFORCEMENT OF DECREE REPORT

P McCann provided a verbal update since papers were issued. Members were advised that the tenant has sought legal advice and, through Citizens Advice, has initiated a Minute of Recall of the decree.

It was noted that the tenant has begun to engage more constructively, including recent email contact and attendance at support services.

The Committee agreed not to enforce the decree at this stage, a further report will be brought to Committee should enforcement become appropriate within the validity period of the decree.

10. EQUALITIES

10.1 Equalities Report to 31 March 2026

The Committee noted the Annual Equalities Report. Data from staff and tenants are used in the report and is drawn from the most recent returns in 2025, with the next full data collection scheduled for 2028.

10.2 Equalities Action Plan

C McKiernan presented the Equalities Action Plan which is reviewed by Committee on a six-monthly basis. No issues were raised.

11. PERFORMANCE REPORTS

11.1 Q4 Performance Report

S Tait advised that emergency repairs completed within target fell to 91.46% in Q4 (red status), compared with a year-to-date figure of just over 95% and 99% last year. Members noted this is an unusual position historically. Officers advised this largely reflects transition and staffing changes with Rogers & Johnson, including one prolonged emergency repair which skewed performance. Non-emergency repairs remained strong at 93% in Q4 and 94.5% year-to-date, within target.

Members queried whether this represented a systemic trend. Officers confirmed performance is being monitored closely, discussions have taken place with the contractor, and there is no evidence of reduced quality or tenant safety impact. Gas safety compliance remains satisfactory.

Tenant safety inspections highlighted a small number of longstanding cases, primarily affected by access issues and asbestos considerations. Damp and mould activity increased significantly in Q4 due to higher inspection volumes, placing temporary pressure on resources. Officers advised staffing levels are now at full complement, and process improvements are being explored.

Stage 3 adaptations funding of £50k resulted in a drawdown of £42.5k, due to delayed referrals and access issues. CX-Feedback usage has increased significantly, with 136 responses received; only three negative responses were recorded.

Void and Lettings Performance

P McCann reported 14 voids in Q4, with an average re-let time of 59.7 days. The year-end average was 44.9 days, above the current 21-day target. Members noted delays were largely due to the scale of works required rather than poor performance. Officers advised that a target review paper will be brought to the next meeting to consider whether targets remain appropriate.

Income, ASB and Tenancy Support

Rent arrears as a percentage of rent due reduced overall compared with last year, despite higher gross arrears values, reflecting additional rent due from new builds. ASB resolution performance exceeded targets due to cases carried over and resolved within timescales.

Welfare Rights performance was highlighted positively, with £1m+ secured for clients in the last year and £10m cumulatively over ten years. Members welcomed the suggestion to share positive outcomes with tenants via CX-Feedback. Tenancy Support activity continues to focus on benefits, utilities and mental health, supporting 71 households in the last year.

11.2 Q4 Tenant & Resident Safety Report

S Tait advised of performance in relation to landlord gas safety records and electrical safety. He also confirmed water safety remains low risk due to the direct plumbing systems within our homes.

It was noted that for the new-build properties, arrangements are being progressed with DDS for the annual servicing of misting and sprinkler systems.

An amendment was highlighted to the fire safety report, confirming that linking smoke detectors should be recorded as “No”, with remedial works underway. Of the 18 properties identified, 14 have now been completed, with the remaining works currently being progressed.

Fire safety in common blocks and asbestos management remain unchanged. Oil, damp and mould figures were noted as indicative of inspection activity rather than elevated risk.

Members were assured that issues identified are being actively managed and monitored.

12. AOB

Members were advised that Tom Brunton, Senior Estate Officer, will retire following 13 years’ service, with his final day in the office being Friday 8 May.

Long-service recognition will be provided in line with terms and conditions. The Committee recorded their thanks and appreciation for Mr Brunton’s contribution and service to the Association.

13. DATE OF NEXT MEETING

Wednesday 3rd June 2026 at 5.30 p.m.

Minutes prepared by M Wong, Finance & Corporate Services Assistant
Date: 14/5/2026

Chairperson’s Signature:
Date:

Copies of the above reports are available on request.