



Minutes of GHA Board Meeting held on Thursday 28 August 2025

PRESENT: Ms K Russell, Secretary
Mr S McLachlan, Member
Ms A Connelly, Member
Mr Z Khan, Member
Ms A Williamson, Member
Ms S Keast, Member
Mr A Murphy, Co-optee
Mr C Thomson, Co-optee
Ms N Pettigrew, Co-optee (attended virtually)
Ms H Bayne, Co-optee (attended virtually)

IN ATTENDANCE: Ms C Quinn, Group CEO (GCEO) Acting Chair
Mr S O'Connor, Interim Deputy GCEO (DGCEO)
Ms M McColl, Assurance & Compliance Manager (ACM)
Ms N Salmon, Group Corporate Services Team Leader (CSTL)
(Minute Taker)
Ms J Alexander, External Auditor, Azets (EA)
Ms E Taggart, Development Consultant, C~urb (DC)
Ms F Lees, Northstar Consulting (NC)

A pre-meeting took place prior to the main meeting to review the Association's SWOT/PESTLE information. The GCEO advised that a Board Away Day will take place from 30-31 January 2026 and the Group Strategy, Business Plans, Risk Registers, SWOT/PESTLE information will be reviewed in full at this time.

The GCEO advised that both the Chair and Vice Chair were not at the meeting and asked the Board to nominate a stand in Chair. The Board nominated the GCEO to act as Chair for the meeting.

1.0 Apologies

1.1 The Chair advised that Mr G Maguire and Ms F Cochran have submitted their apologies, Ms A Fraser was not at the meeting.

2.0 Declarations of Interest, Gifts and Hospitality

2.1 Mr Z Khan declared that he is a Director of the Home Team (HT). Ms A Williamson declared that she is a Director of the Water Row Company (WRC).

2.2 There were no declarations of gifts and hospitality.

3.0 Declaration of Receipt and Understanding

3.1 Members confirmed receipt and understanding of their papers.

4.0 Governing Body Matters & Minutes for Approval and Information

At this point, the Board agreed to change the order of the agenda.

4.3 Draft Minutes of GHA Board Meeting 3 July 2025

4.3.1 The Minutes of the GHA Board meeting held on 3 July 2025 were approved by Ms A Connelly and seconded by Ms K Russell as a true reflection of the meeting.

4.4 Matters Arising

4.4.1 Action Plan

The GCEO referred to the action plan at the back of the minutes and provided an update regarding actions 9, 12 and 13.

Discussion points:

Action notes:

For redaction:

4.2.a Psychological Safety Proposal – Ascent Leadership

4.2.1 The GCEO presented the Psychological Safety Proposal from Ascent Leadership and explained the proposal, emphasising on the importance of psychological safety within teams. The GCEO stated that the proposal does not require Board approval as it is within her delegated authority limit.

4.2.2 The GCEO detailed the proposed collaboration with Kate Carmichael and the benefits of psychological safety. The GCEO advised that the proposal includes one-on-one sessions, team sessions, surveys, and tailored follow-up sessions.

4.2.b Leading with Intent

4.2.3 The GCEO advised that the next stage of leadership management training will be intent-based leadership training and explained its background and benefits.

4.2.4 Redacted for confidentiality purposes.

Discussion points:
1. Challenges within the organisation and the positive impact the programme will have

Action notes:
Following detailed discussion, the Board noted and approved the Psychological Safety Proposal and the follow on Leading with Intent leadership management training.

For redaction:
4.2.4.

At this point the External Auditor joined the meeting.

5.0 Reports for Decision / Approval / Information

5.1 GHA Annual Accounts for the year ended 31 March 2025

5.1.1 The EA presented the GHA Annual Accounts for the year ending 31 March 2025 and confirmed that the annual accounts were discussed in full at the Audit Committee meeting held on 21 August 2025.

5.1.2 The EA advised that she is providing a clean, unqualified audit opinion on the financial statements, and confirmed compliance with auditing and accounting standards noting they show a true and fair view of the Association for the past 12 months.

5.1.3 The EA confirmed that the Association and the Group are both a going concern for the next 12 months.

5.1.4 The EA discussed the figures and noted there were a few minor accounting journal changes.

5.1.5 The EA asked the Board to approve the annual accounts and stated that once signed, the accounts will be lodged with the Scottish Housing Regulator (SHR).

5.2 Water Row Company (WRC) Annual Accounts for the year ended 31 March 2025

5.2.1 The EA presented the WRC Annual Accounts for the year ending 31 March 2025 and advised that they are for information. The WRC Board thoroughly discussed and approved the accounts at their meeting held on 13 August 2025.

5.3 Govan Home Team (HT) Annual Accounts for the year ended 31 March 2025

5.3.1 The EA presented the HT Annual Accounts for the year ending 31 March 2025 and advised that they are for information. The HT Board thoroughly discussed and approved the accounts at their meeting held on 25 August 2025.

Discussion points:

Action notes:

Following detailed discussion, the Board noted the GHA, WRC and HT Annual Accounts for the year ended 31 March 2025 and approved the GHA Annual Accounts.

For redaction:

At this point the EA left the meeting and the DC joined the meeting.

5.4 Water Row Phase 1 Update Report

5.4.1 The DC presented the Water Row (WR) Phase 1 Update Report that had been sent out in advance of the meeting and advised that there have not been many changes since last month's report.

5.4.2 The DC provided an update on the defects and progress of the works noting that CCG have completed 63 properties to date and 22 properties have ongoing works which are progressing.

- 5.4.3 The DC advised that the commercial unit defects are outstanding and CCG are awaiting access from the WRC to address the defects.
- 5.4.4 The DC stated that the external works and landscaping are at the end of their defect liability period on 10 September 2025 and inspections will be carried out to allow the landscape architect to sign off the works.
- 5.4.5 Redacted for confidentiality purposes.

Discussion points:
1. Nature of the defects noting that they are all fairly minor.

Action notes:
Following detailed discussion, the Board noted and approved the WR Phase 1 Update report.

For redaction:
5.4.5.

At this point the DC left the meeting.

- 5.5 Water Row Development Lessons Learned
 - 5.5.1 The GCEO presented the WRC Lessons Learned report that had been distributed in advance of the meeting and stated that the report has been sent to the SHR.
 - 5.5.2 The GCEO discussed the background, project delivery, successes, areas for future improvement and key themes in the report noting that the report was compiled following a workshop attended by all key partners involved in the development.
 - 5.5.3 The GCEO reflected one of the key areas agreed is that a different type of contract document will be used for any future developments.

Discussion points:

Action notes:
Following discussion, the Board noted the WR Development Lessons Learned reports.

For redaction:

- 5.6 Water Row Rents Update – Timeline
 - 5.6.1 The GCEO advised that the Director of Community Enterprises was unavailable to attend the meeting and therefore this agenda item will be postponed. The GCEO noted however that the Board has been kept informed of all the information that has been sent out to the media, elected members, tenants etc. and much of this information includes timelines.

At this point the ACM joined the meeting.

- 5.12 Review of Corporate Strategy and Subsidiary Business Plans
 - 5.12.1 The ACM presented the Review of Corporate Strategy and Subsidiary Business Plans report distributed in advance of the meeting and advised that the bi-annual review of the Corporate Strategy and Business Plans scheduled for August 2025 is currently in progress and will be presented to the Board in due course.

5.12.2 The GCEO noted that the next review will take place at the Board away day at the end of January 2026.

5.12.3 The ACM advised that a full self-assessment has already taken place against the SHR guidance.

Discussion points:

Action notes:
Following discussion, the Board noted the Review of Corporate Strategy and Subsidiary Business Plans report.

For redaction:

5.13 IT Desktop Upgrade

5.13.1 The ACM advised that the Association has identified 61 Windows 10 desktops and laptops across the Group that are not compatible with Windows 11. The majority of these devices are over 7 years old and approaching the end of their useful lifecycle. Microsoft will end support for Windows 10 on 14 October 2025. After this date, these devices will no longer receive security updates and continuing to use them would significantly increase the Group's exposure to cybersecurity threats, compliance risks, and potential operational disruptions.

5.13.2 The ACM advised that as these devices cannot be upgraded due to hardware limitations and outdated components, replacement with Windows 11 ready devices is the only viable option ahead of the October 2025 deadline and noted that this has previously been approved by the Board as part of the budget process. The ACM went on to describe the benefits of replacing the devices.

5.13.3 Redacted for confidentiality purposes.

5.13.4 Redacted for confidentiality purposes.

5.13.5 Redacted for confidentiality purposes.

5.13.6 Redacted for confidentiality purposes.

5.13.7 Redacted for confidentiality purposes.

Discussion points:
1. Redacted for confidentiality purposes.

Action notes:
Following full discussion, the Board noted the IT Desktop upgrade and approved the procurement approach taken.

For redaction:
5.13.3 – 5.13.7, discussion point 1.

At this point the ACM left the meeting and the NC joined the meeting.

4.0 Governing Body Matters & Minutes for Approval and Information

4.1.1 Governance Review – Outcome Report & Next Steps

4.1.1.1 The NC presented the Governance Review Outcome report sent out in advance of the meeting and discussed in full the following aspects of the review:

- a) The Brief
- b) Overall findings
- c) Governance framework
- d) Governance Structures
- e) Annual Assurance
- f) Skills and knowledge
- g) Board papers
- h) Board cohesion
- i) Board appraisals
- j) Board succession planning
- k) Culture
- l) Next steps

4.1.1.2 The NC advised the recommendations detailed below, however, noted that the majority of recommendations are made to improve areas within an overall positive position of governance.

- a) Redacted for confidentiality purposes.
- b) Redacted for confidentiality purposes.
- c) Redacted for confidentiality purposes.
- d) Redacted for confidentiality purposes.
- e) Redacted for confidentiality purposes.
- f) Redacted for confidentiality purposes.
- g) Redacted for confidentiality purposes.
- h) Redacted for confidentiality purposes.
- i) Redacted for confidentiality purposes.
- j) Redacted for confidentiality purposes.
- k) Redacted for confidentiality purposes.
- l) Redacted for confidentiality purposes.
- m) Redacted for confidentiality purposes.
- n) Redacted for confidentiality purposes.
- o) Redacted for confidentiality purposes.
- p) Redacted for confidentiality purposes.

4.1.1.3 The NC advised that the next steps will include:

- a) Review of self-assessment against the SHR Regulatory Standards of Governance & Financial Management.
- b) Review of the Association's assurance toolkit compared to SFHA guidance.
- c) Report findings on the Associations compliance with the regulatory standards with conclusions for each standard showing.

Discussion points:

1. Review of self-assessment against the SHR regulatory standards.
2. Reducing the number of annual Board meetings by utilising Committees for operational reports to allow the Board to focus on strategic issues.
3. Introducing a staff and Board short life working group to review what Board papers and information is required for the Board and Committees.

Action notes:

Following full discussion, the Board noted and approved the I Governance Review – Outcome Report & Next Steps.

For redaction:

4.1.1.2.a – p.

4.1.2 GHA Staff Survey 2025

4.1.2.1 The NC presented the GHA Staff Survey 2025 distributed in advance of the meeting and noted that it was carried out between 22 May and 6 June 2025 and replicated the survey conducted in 2023.

4.1.2.2 The NC advised that the survey was issued to the following:

- a) 38 GHA staff, including 3 agency staff with 34 responses (89%)
- b) 47 Home Team staff, including 4 agency staff with 39 responses (83%)
- c) 8 water Row staff , including 1 temporary staff member with 4 responses (50%)

4.1.2.3 The NC stated that overall response rate was 83%. The NC then went on to discuss the results in detail.

4.1.2.4 Redacted for confidentiality purposes.

4.1.2.5 Redacted for confidentiality purposes.

4.1.2.6 Redacted for confidentiality purposes.

4.1.2.7 Redacted for confidentiality purposes.

Discussion points:

1. The need to listen to staff and involve them in the organisational change process including next steps.
2. The reintroduction of EMT/SMT monthly joint meetings.
3. Involving staff in the questions asked in the staff survey.
4. Realistic timeframe for improvements.
5. Making staff aware that the Board want changes implemented and kept updated regarding progress.
6. Ensuring that the organisational change benefits tenants.
7. Consideration of a Board sponsor.

Action notes:

Following full discussion, the Board noted the GHA Staff Survey.

For redaction:

4.1.2.4 – 4.1.2.7, discussion points 1 – 7.

At this point the NC left the meeting and the HFCS joined the meeting. The Chair advised that in relation to timing, the meeting will shortly exceed the standing orders and asked Members for approval to carry on the meeting. Members unanimously agreed.

5.0 Reports for Decision / Approval / Information

5.7 Annual Accounts Management Report

- 5.7.1 The HFCS presented the Annual Accounts Management report published in advance of the meeting and advised that the purpose of the report is for the Board to review and approve the Report of the Board and Statement of Financial Control for inclusion in the Annual Accounts.
- 5.7.2 The HFCS advised that the Statement of Financial Control has already been approved by the Audit Committee.

Discussion points:

Action notes:
Following discussion, the Board approved the Annual Accounts Management report and the Report of the Board and Statement of Financial Control for inclusion in the Annual Accounts.

For redaction:

- 5.8 Financial Management Report for the 4 months to July 2025
 - 5.8.1 Redacted for confidentiality purposes.
 - 5.8.2 The HFCS discussed in detail the key items from the Statement of Comprehensive Income at section 4 of the report.
 - 5.8.3 The HFCS drew Members attention to the key performance indicators at Appendix 4 of the report and stated that the Association was well within limits in relation to the Bank covenants.
 - 5.8.4 The HFCS concluded that the Association’s performance is meeting targets.

Discussion points:

Action notes:
Following discussion, the Board noted the Financial Management report for the 4 months to July 2025.

For redaction:
5.8.1.

- 5.9 SHAPS Past Service Deficit Update
 - 5.9.1 The HFCS presented the SHAPS Past Service Deficit Update report sent out in advance of the meeting and advised that the purpose of the report is to provide an overview of the SHAPS position on past service deficits for the defined contribution pension schemes.
 - 5.9.2 Redacted for confidentiality purposes.
 - 5.9.3 Redacted for confidentiality purposes.
 - 5.9.4 Redacted for confidentiality purposes.
 - 5.9.5 Redacted for confidentiality purposes.

Discussion points:

1. Staff membership of the Association's pension schemes.
2. The basis of payments to members of the DB scheme once they retire.

Action notes:

Following discussion, the Board noted the SHAPS Past Service Deficit Update report.

For redaction:

5.9.2 – 5.9.5.

5.10 Permission to Install Substation on Association Land at 20 Wanlock Street

5.10.1 The HFCS presented the Permission to Install Substation on Association Land at 20 Wanlock Street report distributed in advance of the meeting and reminded the Board that they had approved the installation in principle last year.

5.10.2 The HFCS discussed the final proposal for the substation agreement and the responsibilities of the parties involved. The agreement covers costs and liabilities in relation to the substation installation and ongoing maintenance.

5.10.3 The HFCS noted that the agreement ensures that the Association has no liability for pre-works, ongoing maintenance or removing of cabling on the Association's land, therefore in essence, the agreement is a way to absolve the Association of any costs and issues related to the substation.

Discussion points:**Action notes:**

Following discussion, the Board noted and approved the Permission to Install Substation on Association Land at 20 Wanlock Street report and agreed for the Secretary to sign the relevant documents.

For redaction:

At this point H Bayne left the meeting.

5.11 Transfer of Ownership of Vehicle Fleet from GHA to HT

5.11.1 The HFCS presented the Transfer of Ownership of Vehicle Fleet from GHA to HT report published in advance of the meeting and advised that approval is required to transfer ownership of the original 16 vans that were purchased in 2017/18 to the HT.

5.11.2 Redacted for confidentiality purposes.

5.11.3 Redacted for confidentiality purposes.

5.11.4 Redacted for confidentiality purposes.

Discussion points:

1. Profits that the HT may make selling the existing vehicles.

Action notes:

Following discussion, the Board noted the Transfer of Ownership of Vehicle Fleet from GHA to HT report and approved the transfer of the vans to the HT.

For redaction:

5.11.2 – 5.11.4.

At this point the HFCS left the meeting and the agenda order reverted to that as published.

5.14 Audit Committee Annual Report for Board and Internal Audit Annual Report

5.14.1 The GCEO presented the Audit Committee Annual Report for Board along with the Internal Audit Annual Report and noted that the Audit Committee has delegated authority to monitor the Groups internal controls, risk management processes and internal/external audit functions on behalf of the Board.

5.14.2 The GCEO explained that the Audit Committee Annual report for the Board summarises activities carried out by the Audit Committee in the year to 31 March 2025 and the Internal Audit Annual Report summarises internal audit activity carried out in the same period.

Discussion points:

Action notes:

Following discussion, the Board noted and approved the Audit Committee Annual Report for Board and noted the Internal Audit Annual Report.

For redaction:

5.15 Governance Report

5.15.1 The GCEO discussed the Governance Report sent out in advance of the meeting and highlighted the following key areas:

- a) Redacted for confidentiality purposes.
- b) There are no complaints with the SPSO.
- c) No materially significant or serious Health & Safety matters to report; lone working devices have been rolled out throughout the Group as required.
- d) Three new Subject Access Requests (SARs) and 6 new Freedom of Information (FOI) requests received since the last governance report, noting the content of all requests.
- e) Annual Assurance Statement noting that Northstar Consulting are reviewing the Association's compliance framework.
- f) Redacted for confidentiality purposes.
- g) A Governing Body Business Planning Away Days is in the process of being arranged for 30-31 January 2026.
- h) Redacted for confidentiality purposes.
- i) Board Effect contains HT and WRC governing body reports, including financial Information and minutes of meetings as well as other key governance documents.

Discussion points:

1. Redacted for confidentiality purposes.

Action notes:

Following discussion, the Board noted the Governance report and approved the shareholder application and a donation of £3k or 15% whichever is lower to Halo Arts for the production of a community pantomime in November and December 2025.

For redaction:

5.15.1.a, 5.15.1.f, 5.15.1.h, discussion point 1.

5.16 Operations Report

5.16.1 The DGCEO presented the Operations report and highlighted the following areas:

- a) Approval sought for approval to enforce 2 decrees for eviction.
- b) Glasgow City Council (GCC) homeless request of 67% of properties that become available in the reporting year 2025/2026 (typically 7-8 properties per month) noting that the Association endeavours to meet this target regardless of any formal request. The Board approved adopting the target.

Discussion points:

- 1. Background detail for decree for evictions.
- 2. Redacted for confidentiality purposes.
- 3. Ability of section 5 referrals to sustain their tenancy noting that the sustainment figure was 97.56% for 2024/25.

Action notes:

Following discussion, the Board noted the Operations Report and approved the decree for evictions and adoption of the GCC homeless request of 67% of vacant properties.

For redaction:

Discussion point 2.

5.17 Secretary's Report

5.17.1 The GCEO, on behalf of the Secretary, presented the Secretary's report and advised that the report is presented for information only and contains relevant information to confirm that the Association is compliant with Rules 62 and 67, which relates to the management of Board Minutes, use of the Company Seal and management of Registers and Books.

Discussion points:

Action notes:

Following discussion, the Board noted the Secretary's report.

For redaction:

5.18 Annual Share Capital Report

5.18.1 The GCEO, on behalf of the Secretary, presented the Annual Share Capital report and advised that the report contains information relating to amendments to the Share Capital as outlined in the Association's Rules and an update on the use of the Association's seal. Approval is sought to remove share members in accordance with Rule 11, 17.1 and 11.1.3 of the Association Rules, the Board unanimously approved the removal of the share members.

Discussion points:

Action notes:

Following discussion, the Board noted the Annual Share Capital report and approved the removal of the share members.

For redaction:

6.0 Any Other Competent Business

6.1 The Chair, on behalf of the Board and staff, thanked Mr S McLachlan and Ms A Fraser, both of whom are leaving the Board, for their contribution to the Association.

7. Date of Next Meeting

7.1 The date of the AGM is Thursday 11 September 2025 at 6pm and the date of the next full Board meeting is Wednesday 24 September 2025 at 6pm.

CHAIRPERSON'S SIGNATURE:



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