wellhouse
Housing Association

Minutes of the Board meeting held on 19th August 2026 at 6PM, Wellhouse Housing Association, 49 Wellhouse Crescent, G33 4LA.

Present:	
Maureen Morris	Chair
Jane Heppenstall	Committee Member
Christian Dassi	Committee Member
Anna Dukova	Committee Member
Felix Lynn	Committee Member
Pamela Forrest	Co-optee

In Attendance:	
Diane Hendry	Director (Secretary)
Bruce West	Finance and Corporate Services Manager
Bill Black	Assets & Maintenance Manager
Job de Bruin	Corporate Services Officer
Angela MacDonald	Housing Manager
Linda Ewart	External Speaker
James McBride	External Speaker (Azets)

Minutes:	Suzanne Halbert (Corporate Services Assistant)

1. **Welcome, Sederunt & Apologies**

   Apologies were received from Gordon Kerr and David Gebbie.

2. **Declarations of Interest**

   There were no declarations of interest.

3. **Minutes of 17th June 2026.**

   The minutes were approved.

   These were proposed by Anna Dukova and seconded by Jane Heppenstall.

4. **Matters Arising & Actions**

   There were no matters arising.

5. **Financial Statements, Audit Report and Related Returns**

   The Finance Manager introduced this item. He highlighted there were no changes anticipated to the near final financial statements and that a clean audit opinion was expected. He outlined that Appendix 1 sets out an explanation of the changes between 2024-25 and 2025-26 and the outturn and budget for 2025-26 and proceeded to

summarise the key points. He explained that the various annual returns in Appendices 5 to 7 and the covenant certificate at Appendix 8 were based on the near financial statements and on the basis, these were approved and there were no changes to the near final financial statements the returns and covenant certificate would be submitted to the relevant organisations.

James McBride spoke to the audit findings letter and letter of representation. He explained the key aspects of the audit findings letter noting key areas of audit risks and conclusions against each, going concern status and audit communication. He highlighted 2 uncorrected misstatements and confirmed there were no adjustments to the financial statements. There was one internal control recommendation in respect of the requirement to have the commercial properties at Newhills Road revalued for March 2027.

There were no questions.

The following recommendations were approved unanimously:

1. To approve the near final financial statements for 2025-26.
2. To approve the audit findings letter in respect of the audit of the financial statements for 2025-26.
3. To approve the letter of representation and agree that the letter is signed by the Chair on behalf of the Association and submitted to the external auditor.
4. To approve the AFS return, the AR30 (Mutual Societies Annual Return), and the annual return to OSCR, all as attached to this report and subject to any final agreed amendments to the financial statements, are submitted to the SHR, FCA and OSCR prior to 30 September 2025 by the Finance Manager.
5. To approve the covenant compliance certificate due to be submitted to Royal Bank of Scotland

Proposed by Anna Dukova and Jane Heppenstall.

James McBride left the meeting at this point

6. **Policies Review Report**

The Committee noted that the policy review programme was progressing well, with work continuing to address the backlog. Six policies had been circulated for review, with only minor standard updates required.

The Committee had no questions and approved the policies.

These were proposed by Jane Heppenstall and seconded by Pamela Forrest.

7. Eviction Report

The Housing Manager provided background information regarding the tenant's arrears of £5,291.43, dating back to 2008, with numerous broken payment arrangements. A Decree was awarded in May 2026, and a Joint Minute of Agreement was entered into but not adhered to. The tenant has made no rent or arrears payments since January and there has been no communication.

The Committee queried the likelihood of recovering the arrears, the reasons for the broken arrangements and the level of support offered. The Housing Manager advised that recovery was unlikely but would continue to be pursued, and that support had been offered by our Income Advice Officer, with no response from the tenant.

The Committee agreed that the situation could not be sustained and requested that future reports clearly state the date and nature of the last contact with the tenant.

The Management Committee approved enforcement of the Eviction Decree.

This was proposed by Felix Lynn and seconded by Pamela Forrest

8. Staffing Structure (confidential)

9. Q1 Financial

The Finance Manager spoke to the Quarter 1 Financial Review. He explained that:

- For the year to 30 June there are a range of fairly small variances identified from the management accounts – none are material and the overall impact is not material.
- There were no forecast outturn variances for 2026-27 budget.
- The 2027-28 budget forecast is in line with the long-term financial projections.
- No issues with loan covenants are anticipated.
- The long-term financial projections remain viable based on latest recommended assumptions, new build and £20m borrowing with loan covenants met, loans repaid and adequate cash generated.
- There were loans outstanding of £6.2m and cash deposits of £3.6m at 30 June with £1.0m subsequently moved to Flagstone in July and a further £0.4m in August.

The following adjustments to the budget for 2026-27 were highlighted for approval:

- Increase to painting budget £2,000 – funding by unspent budget in 2025-26
- Increase to back court improvements £18,000 – funding by unspent budget in 2025-26

- Revision of new build expenditure and grant income from £6,454,000 to £935,000 – based on the SDFP (has no overall impact)..

There were no questions.

The quarterly financial review was generally noted with the budget adjustments approved.

10. Q1 KPI & Performance

The Committee noted that performance continued to be positive, with 8 of 9 KPIs rated green. The percentage of properties becoming vacant was noted as the only KPI not rated green, with reasons for tenancy endings detailed in the report.

The Committee noted 7 allocations during the quarter and that a review of the housing list would be undertaken before Christmas.

There were no questions from the Committee.

11. Q1 Delivery Plan Update

The Q1 Delivery Plan update report was previously circulated to the Committee for information and noting. The Director explained on the report business plan progress actions that had been carried over from financial year 2025/26 and those which very added new for 2026/27. The Committee acknowledged the progress made and there were no further comments or questions.

12. Q1 Health & Safety

The Committee noted the current position regarding Health & Safety matters as both landlord and employer. Work continued to address mould and damp in line with regulatory requirements, and progress was being made on the Office Fire Risk Assessment, including the installation of new fire doors throughout the building. .

The Committee also noted that two tanks had been removed during Q1 as part of the ongoing programme to transfer to mains water supply.

There were no questions from the Committee.

13. Q1 Complaints & Compliments

The Committee noted the amount and nature of complaints and compliments received during Q1. It was noted a June internal audit of complaints handling had been completed and presented to the Audit & Risk Committee. The findings would be

incorporated into the new complaint's procedure and progress would be monitored through the audit and risk subcommittee minutes

There were no questions from the Committee.

14. AGM Arrangements 2026 (including register review)

The Committee noted the arrangements for the 2026 AGM, including the members required to retire under the constitution who intend to seek re-election at the AGM on 23 September 2026 and the Election Meeting.

The appointment of Sub-Committee members and election of Chairs following the AGM was discussed. The Director suggested reviewing the current governance structure of the Sub-Committees, due to the limited number of volunteers, with five members required.

A Committee member requested further information on the roles and responsibilities of each Sub-Committee to help members understand the expectations involved.

The Director suggested that some financial matters could be transferred to the Audit & Risk Sub-Committee to free up Management Committee time and allow greater focus on other areas, such as Development. A Committee member noted that this could place an increased burden on the Audit & Risk Sub-Committee.

It was agreed that further discussions would take place via email prior to the AGM to establish interest in office bearer roles.

15. Commercial Properties and Factoring Income Annual Report

The Committee noted the annual report providing an update on key issues relating to commercial property rents and factoring income.

There were no questions from the committee.

16. Changes to legislation in 2026

This doesn't read properly The Committee noted the changes to legislation to be implemented in 2026. A Committee member suggested that the changes be communicated to tenants. The Housing Manager confirmed that information had been included in the newsletter, with a further letter to be issued alongside the next newsletter and annual report.

The Committee also noted that the new Domestic Abuse Policy would be part of the Policy Review at October's meeting.

17. Committee Appraisal Feedback

Linda Ewart, an independent governance consultant, presented the Committee Member Appraisal Report, based on the annual reviews of seven Committee members.

Positive feedback had been received regarding the way in which the Committee was operating. Recruitment was highlighted as having been particularly successful, with balance of experienced and new members, together with local knowledge and independent perspectives.

Committee meetings and reporting were considered effective, with improvements noted in the quality of reports and supporting evidence. Further development was identified in reporting on tenant feedback, tenant and resident safety, health and safety, and asset management.

Improvements were noted in tenant satisfaction and Wellhouse's reputation within the community. Tenant engagement remains a priority.

Members discussed the need to clarify the roles and responsibilities of Committee members and staff.

The importance of structured induction and training for new Committee members was highlighted, and suggestions of ways on building relationships between Committee members and staff.

There were no questions for Linda. The Director suggested a more in-depth review of the report would be scheduled for the January Strategy Day.

18. Directors Operational Update

The Director advised the Committee that the observer who attended the previous meeting has decided not to join the Committee at this time.

The Committee noted that a meeting regarding the development will be held during the first two weeks of September, with the date and time to be confirmed. The meeting will allow Wellhouse to approve the proposed layout and designs, following which the architect can be instructed to proceed with the final planning application.

19. Correspondence (Director)

The Director advised the Committee that the Glasgow West of Scotland Forum will be held on Tuesday 24 November 2026. The full programme will be circulated to members once it is available.

The Committee agreed to renew the Association's membership.

20. Use of Delegated Authority

There was no use of delegated authority

21. Notifiable events

There were no notifiable events to report

22. AOCB

Members noted a three-month leave of absence for a Committee Member Mary Cawley due to personal commitments.

A Committee member enquired whether staff undertaking lone working were provided with panic alarm devices. Members were provided with clarification regarding the lone working policy, relevant risk assessments and the use of staff mobile phones as part of the measures in place.

The Committee approved two applications for membership.

The Chair reminded members of the Christmas lunch being held on 4th December 2026.

Meeting close: 8pm. Next Meeting will be the Annual General Meeting Wednesday 23rd September, and the next full Management Committee meeting will be Wednesday 21st October 2026,

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

Signed: ..... Date: 21/10/2026

~~David Gebbie~~, Chair

DARRON BROWN