

**LINTHOUSE HOUSING ASSOCIATION LIMITED  
MANAGEMENT COMMITTEE MEETING**

**Minutes** of a meeting held at  
1 Cressy Street, Glasgow and Via Teams  
On **Tuesday, 27 January 2026**, at **6.00 pm**

**PRESENT**

Paul Phin, PP (via Teams)  
Graham Gilliespie, GG (via  
Teams)  
Collette Ness, CN  
Heike Bley, HB  
Frank Murphy, FM  
Susan Brown, SB  
Lyle Mitchell, LM

**IN ATTENDANCE**

Irene McFarlane, (Chief Executive Officer)  
Alison Greig, AG (Corporate Services Manager)  
Elaine McDermott, EM (Housing Manager)  
Bryan McMahon, BM (Director of Property  
Services)  
Emma Shaw, ES (Corporate Services Assistant -  
Minute Taker)  
Fettes McDonald, FMD Ltd

<b>1. APOLOGIES</b>	
1.1 Apologies were received from Ayla O’Ryan and Kelly Brown.	
<b>2. DECLARATIONS OF INTEREST</b>	
2.1 None.	
<b>3. DECLARATIONS OF ETHICAL BEHAVIOUR &amp; NOTIFIABLE EVENTS</b>	
3.1 AG referred to the notifiable event regarding the recruitment of the External Auditor, and notified members present that the minutes of the last meeting were being considered for approval at the meeting. Thereafter, she will submit all documentation requested by the Regulator via the SHR portal. A further update on the NE’s status will be provided at the next Committee meeting.	
<b>4. UNAPPROVED MINUTES OF PREVIOUS MEETING HELD 25 NOVEMBER 2025</b>	
4.1 The minute was <b>APPROVED</b> by HB and SB.	
<b>5. UNAPPROVED MINUTES OF AASC MEETING HELD 11 NOVEMBER 2025</b>	
5.1 Members <b>NOTED</b> the minute of the AASC meeting held on the 11 <sup>th</sup> November 2025.	

<p><b>6. MATTERS ARISING, ACTION POINT REGISTER</b></p> <p>6.1 Item 87 – AG advised that the proposed dates of the Policy Working Group (PWG) and Staffing Sub-Committee (SSC) were included in a report being presented at the meeting. AG acknowledged that the revised Standing Orders and SoDA would be presented at the PWG in February for consideration, if the date is approved by members.</p> <p>PP asked whether, if any changes were made to these documents, they would need to go to the Regulator for approval. AG confirmed that it would be the MC's responsibility to approve both.</p> <p>6.2 Item 90 – AG advised she still had 3 members to add to the SHARE E-Learning portal, and that the Committee would be updated when this is complete. AG commented that she was still trying to familiarise herself with the portal and would therefore ask SHARE for another 1-1 session as the site admin. AG asked whether MC would find it beneficial for SHARE to provide a session for Committee members, and those present agreed this would be helpful.</p> <p>6.3 Item 96 – IM noted that she had been looking at the Code of Conduct module on SHARE and thought it would be better for members to work through the online module in their own time, and if needed, invite an independent to deliver a session in the future. IM proposed removing this action point, and members agreed.</p>	Action
<p><b>7. PRESENTATION – ADDITIONAL £ ██████████ FINANCE OPTIONS</b></p> <p>7.1 FMD presented and outlined the finance options and terms on offer from ██████████, ██████████ and Bank of Scotland. Based on discussions with IM, FMD recommended ██████████ as the preferred funder due to lower costs and, in part, the ability to use existing security to cover the new loan. FMD opened for questions. CN and SB both supported the terms offered by ██████████. GG concurred.</p> <p>7.2 The Committee <b>APPROVED</b> the recommendation to proceed with Unity Bank.</p>	
<p><b>8. DRAFT ANNUAL BUDGET 26-27</b></p> <p>8.1 FMD presented the report and outlined key figures and assumptions made for members. Total income was ██████████, with operating costs of ██████████, resulting in an operating surplus of ██████████. Interest income was ██████████ at an assumed ██████████ interest rate on the loan. Loan interest payable at just under ██████████ based on Bank of England base rates of ██████████. The projected deficit is ██████████, which FMD said he had no concerns with.</p>	

<p>Rental income for 2026/27 is forecast at approximately [REDACTED], compared to [REDACTED] in 2025/26. Other key assumptions regarding income and projected spend were outlined, and members were referred to the budget notes for further detail. Void losses and bad debts are assumed to be approximately [REDACTED]. Staffing costs are projected to be lower than in 2025/26, and [REDACTED] is assumed to be spent on capital projects.</p> <p>There were no concerns regarding the balance sheet, and cash flow is expected to remain healthy throughout the year. The tightest banking covenant relates to [REDACTED] [REDACTED]; however, FMD confirmed there is sufficient headroom of approximately [REDACTED] and therefore no associated concerns. FMD opened for questions.</p> <p>PP referred to the [REDACTED] allocated for close cleaning and commented that he was not aware that the Association provided this service. FMD clarified that not all closes received it, and IM explained how the historic arrangement made by a previous Committee had come about. PP asked why close cleaning charges were not routinely charged back to the tenants in the closes concerned. IM explained the reasons for the decision not to apply service charges during the 2019 rent review and service charge consultation conducted by Arneil Johnson on behalf of LHA.</p> <p>Following a full discussion, PP requested that the housing team provide the Committee with details at the next meeting on the number of closes cleaned versus those not cleaned, as it seemed unfair that some were cleaned whilst others were not. IM acknowledged the request and added that, if any changes to the service charge on rents are considered, a full tenant consultation would be necessary.</p> <p>GG commented that the figures for estate services across 25/26 and 26/27 were identical and show no inflationary increase. FMD acknowledged and advised that this would be reviewed before the final budget was presented.</p>	Action
<p><b>9. Q3 WRITE-OFFS</b></p> <p>9.1 EM presented the report and referred members to the Write-Offs detail she was seeking approval for; two cases totalling [REDACTED]. EM invited questions or comments. None received.</p> <p>9.2 Members unanimously <b>APPROVED</b> the Q3 Write-Offs presented.</p> <p>EM left the meeting at 19.06.</p>	
<p><b>10. CEO REPORT</b></p> <p>10.1 IM presented the report and explained that it was for information and to update members on the progress made to date on delivery of the 25/26 Business Plan objectives. There were 33 objectives in the annual</p>	

<p>delivery plan in total, with [REDACTED] marked green and complete. [REDACTED] remained amber, and whilst significant progress had been made on these, they would be carried forward to the 26/27 plan.</p> <p>IM continued that 3 items had been classified as red and that she would be looking to the Management Committee to address them at the planning away day to decide whether they would continue to fit with LHA's future plans. IM outlined the current position with each.</p> <p>10.2 IM proposed that the Business Planning day be held in March, and a draft agenda would be brought to the February Committee meeting. AG to email the Committee to identify a suitable date.</p> <p>IM emphasised that an area she would like the Committee to consider is future development capacity and what this would mean for LHA. She continued that another area to be considered more fully would be partnership working with the other Govan Associations. IM advised members that the CEOs of each Association had met on a couple of occasions and provided an overview of the areas discussed.</p> <p>PP invited questions or comments. CN commented that she would not [REDACTED]. FM stated he did not disagree with CN's points, but would like to know more about the building development currently ongoing by Glasgow University in the Linthouse area. IM explained to members that the land on which GU is building is privately owned and not the Association's. She updated members on a recent consultation event hosted by Glasgow City Council on the council's Master Plan for the Govan area. A full discussion followed, and various members aired their views. IM concluded by stating that a more detailed discussion could be held at the away day and assured members that she would provide any future updates concerning the issues discussed.</p>	Action
<p><b>11. PST REPORT</b></p> <p>11.1 BM advised that his report was mainly for noting, with some updates on current projects. PP asked why the window and door replacements had been extended beyond the original completion date. BM explained that there had been access issues to some properties, which had resulted in the delay. The Scottish Government had been made aware of these issues and had agreed to the extension to 31<sup>st</sup> March 2025.</p> <p>11.2 PP asked for an update on the Vital Spark development. BM responded that completion was imminent and extended an invitation to members to visit the properties. He added that ES would contact Committee members to gauge interest. PP asked whether tenants had been found for both flats, and BM confirmed they had.</p>	Action

