

1.	Sederunt	Name	Position	Action
	Present	Corrina Brewer Kirsty Bavidge Sarah Lack Margaret Smith Michael McDevitt Marion Leat Rose O'Malley Shona Johnston Catherine Brown	Chairperson Vice Chairperson Treasurer Secretary Committee Member Committee Member Committee Member Committee Member Committee Member (via Zoom)	
	Apologies	Fiona Bowman Dawn McMaster Theodros Teklu	Committee Member Committee Member Casual Vacancy	
	In Attendance	Lyndsay Moffat John Seggie  Fettes McDonald	Director Senior Property Services Officer (via Zoom) (part of meeting) FMD Financial Services (part of meeting)	

2.	<b>Declaration of Interest and Committee Update</b> Catherine Brown was welcomed to the meeting following a three month leave of absence.	<b>Noted</b>
3.	<b>Code of Conduct and Confidentiality</b> Committee members were reminded of the importance of confidentiality.	<b>Noted</b>
4.	<b>Notifiable Events</b> There were no notifiable events.	<b>Noted</b>
5.	<b>Freedom of Information</b> One freedom of information request had been received in relation to dampness.	<b>Noted</b>
6.	<b>Minutes of Management Meeting on 4 December 2025</b> The minutes were circulated prior to the meeting and noted by the Management Committee. There were no matters arising and the minutes were approved by Sarah Lack and seconded by Margaret Smith.	<b>Committee approved the minutes for the Management Meeting on 4 December 2025.</b>
7.	<b>Minutes of Special Management Meeting on 22 January 2026</b> The minutes were circulated prior to the meeting and noted by the Management Committee. There were no matters arising and the minutes were approved by Margaret Smith and seconded by Sarah Lack.	<b>Committee approved the minutes for the Special Management Meeting on 22 January 2026.</b>
8.	<b>Notes of Office Bearers on 28 January 2026</b> The notes of the Office Bearers meeting on 28 January 2026 were circulated prior to the meeting and noted by the Management Committee	<b>Committee noted the Office Bearers</b>

		<b>meeting on 28 January 2026.</b>
<b>9.</b>	<p><b>Committee Training: Long Term Financial Projections</b>  A report on the long-term projections had been circulated prior to the meeting. The Management Committee worked through a long-term projections spreadsheet with FMD and discussed the challenges in the current operating environment including global instability leading to higher costs. Members also discussed the impact of interest rates and inflation. Committee noted rising costs in recent years following the pandemic and war in Ukraine. Committee discussed keeping rents affordable but also the need to ensure the financial viability of the organisation and make sure that covenants were complied with. Members were pleased to note that the Association has low debt, low rent arrears, low void loss and low bad debts. Fettes McDonald worked through some sensitivity analysis examples to see the impact of a combination of adverse circumstances. Committee discussed future risks including that payment of pension deficit contributions re-starting from April 2026 and that guidance is still awaited from the Scottish Government on Net Zero. The Committee Members discussed and approved the long-term projections for 2026-2056.</p>	<b>Committee completed training on Long Term Financial Projections and approved the 2026-2056 version.</b>
<b>10.1</b>	<p><b>Budget 2026-2027: Final Budget Report</b>  Fettes McDonald, FMD Financial Services presented the second draft of the budget to Committee members. Following discussion on the rent levels and costs for planned maintenance, the Management Committee approved the budget and rent increase of 5.1% for 2026-2027.</p>	<b>Committee approved the final budget and rent increase for 2026-2027.</b>
<b>10.2</b>	<p><b>GWSF Rent Increase Benchmarking</b>  This report was circulated prior to the meeting noted and discussed by the Management Committee. Committee noted rent increases from other housing associations and discussed.</p>	<b>Committee noted the GWSF Rent Increase Benchmarking Report.</b>
<b>10.3</b>	<p><b>Rent Consultation Leaflet 2026</b>  Committee members noted the rent consultation leaflet.</p>	<b>Committee noted the Rent Consultation Leaflet 2026.</b>
<b>10.4</b>	<p><b>Rent Increase Consultation Responses</b>  This report was circulated prior to the meeting, and the anonymous tenant feedback was discussed by the Management Committee. Committee members were pleased to note the range of options for tenants to participate, and it was agreed to publish an article in the newsletter about the health and safety compliance checks the Association carries out.</p>	<b>Committee discussed and noted the tenant rent increase consultation feedback. Committee approved the rent increase for 2026-2027</b>

<b>11.</b>	<p><b>Management Accounts to 31 December 2025</b></p> <p>This report was circulated prior to the meeting. Fettes McDonald, FMD presented the management accounts to the meeting. The Management Committee discussed and approved the Management Accounts to 31 December 2025. Management Committee members were pleased to note that the kitchen replacement programme costs were in line with expectations, rent arrears and void loss remained at very low levels and all loan covenants have been achieved for the period. The Management Accounts were approved.</p>	<p><b>Committee approved the Management Accounts to 31 December 2025.</b></p>
<b>12.</b>	<p><b>Factoring Report to 31 December 2025</b></p> <p>This report was circulated prior to the meeting and noted by the Management Committee. Members noted that staff will continue to monitor factoring arrears. The Management Committee approved the factoring report to 31 December 2025.</p>	<p><b>Committee discussed and approved the Factoring Report to 31 December 2025.</b></p>
<b>13.</b>	<p><b>Property Management Reports to 31 December 2025</b></p>	
<b>13.1</b>	<p><b>Rent Account Management Report</b></p> <p>This report was circulated prior to the meeting and noted by the Management Committee. Members were pleased with the low level of rent arrears. Members noted that the process of tenants migrating to Universal Credit was now complete for existing Gardeen tenants and that staff were assisting tenants to apply to the Glasgow City Council Tenant Grant Fund where appropriate.</p> <p>The Senior Property Services Officer updated members that a Minute for Recall had been received regarding the eviction report from quarter two therefore no eviction had taken place. This report was approved by the Management Committee.</p>	<p><b>Committee approved the Rent Account Management Report to 31 December 2025.</b></p>
<b>13.2</b>	<p><b>Allocations and Voids Report</b></p> <p>This report was circulated prior to the meeting and noted by the Management Committee. Committee members noted the low turnover of properties. One property had become void during the quarter. Members noted that the Property Services Officer will meet the Community Homelessness Manager bi-monthly moving forward. This report was approved by the Management Committee.</p>	<p><b>Committee approved the Allocations and Voids Report to 31 December 2025.</b></p>
<b>13.3</b>	<p><b>Repairs and Maintenance Report</b></p> <p>This report was circulated prior to the meeting and noted by the Management Committee. Committee members were pleased to note that all emergency repairs were completed within target timescales for the quarter and that all energy performance certificate visits for the year had been carried out and the Association's energy database had been updated accordingly. Members were pleased to note that the painterwork had started in 22 – 44 Garlieston Road following the completion of the kitchen replacement programme and was on target to be completed during quarter 4. Members were pleased to note that there were no pending insurance claims. This report was approved by the Management Committee.</p>	<p><b>Committee approved the Repairs and Maintenance Report to 31 December 2025.</b></p>

<b>13.4</b>	<p><b>Tenant Safety Report</b></p> <p>This report was circulated prior to the meeting and noted by the Management Committee. Committee members noted that the Internal Audit 2025-26 focused on the Association’s processes for managing reports of mould, damp and condensation and gas safety management and that the Internal Auditor was scheduled to attend the March Management Committee Meeting to present their findings and recommendations. The Committee were pleased to note that the Clerk of Works was taking moisture meter readings when attending any tenant reports of mould, damp or condensation. Members also discussed the anonymised case report from another association received via GWSF about a legal case and the potential implications for the sector. This report was approved by the Management Committee.</p>	<b>Committee approved the Tenant Safety Report to 31 December 2025.</b>
<b>13.5</b>	<p><b>Tenancy Sustainment Report</b></p> <p>This report was circulated prior to the meeting and noted by the Management Committee. Committee were pleased to note the flyer issued to tenants with information about tenant and Association responsibilities in relation to estate management and the improvement in the position over the festive period. Members noted that the failure to provide access case had now been resolved and access gained. Committee approved the Tenancy Sustainment Report.</p>	<b>Committee approved the Tenancy Sustainment Report to 31 December 2025.</b>
<b>14.</b>	<p><b>Directors Report</b></p>	
<b>14.1</b>	<p><b>Recruitment Update</b></p> <p>This report was circulated prior to the meeting and noted by the Management Committee. Committee noted that the post of property services assistant had been advertised in January 2026. Members were pleased with the number of applications received and noted that, due to candidate availability, the interviews were scheduled to take place with the interview panel over two days so would be completed on 11 February 2026. The Management Committee approved that an offer of employment should be made to the successful candidate upon completion of the interview process.</p>	<b>Committee members approved that an offer of employment should be made to the successful candidate for the post of property services assistant.</b>
<b>14.2</b>	<p><b>Easterhouse Benchmarking Finance Report</b></p> <p>This report was circulated prior to the meeting and noted by the Management Committee. Fettes McDonald from FMD Financial Services presented the report produced by the Scottish Housing Regulator which provided a comparison on the financial performance of the eight housing associations in the Greater Easterhouse area.</p> <p>The Committee will continue to monitor the performance of the association and noted that Gardeen performed well in controlling costs and had low debt. Fettes was thanked for his contributions and left the meeting.</p>	<b>Committee discussed the financial performance of the association.</b>
<b>14.3</b>	<p><b>Scottish Housing Regulator Update</b></p> <p>This report was circulated prior to the meeting and noted by the Management Committee. Committee discussed the updates from the</p>	<b>Committee noted the updates from</b>

	Scottish Housing Regulator including Risks that SHR will focus on in 2026; Making information available for tenants and service users about landlord performance and the Regulator's work; Information for tenants and service users of social landlords: Complaints and Serious Concerns and Annual Return on the Charter (ARC) update from 1 April 2026.	<b>the Scottish Housing Regulator.</b>
<b>14.4</b>	<b>Gardeen Action Plan for 2026</b> Management Committee reviewed the Gardeen Action Plan for 2026. The Committed discussed the priorities for the year including governance review, planned maintenance and regulatory compliance including tendering for Internal Audit which is underway.	<b>Committee approved Gardeen Action Plan for 2026.</b>
<b>15.</b>	<b>Correspondence</b> 15.1 Glasgow City Council – Empty Homes Team  Members discussed the email from Glasgow City Council Empty Homes Team about available properties and agreed to develop an internal procedure regarding which properties the Management Committee would consider moving forward including factors such as repairs required and geographical area.	<b>Members agreed not to pursue any of the properties that the Empty Homes Team had emailed about but to develop an internal procedure as guidance.</b>
<b>16.</b>	<b>Health and Safety Update:</b> Health and Safety Control Manual Updates received from EVH in January 2026 and updated by staff.	<b>Noted</b>
<b>17.</b>	<b>Newsletter and Social Media</b> The Winter Newsletter is on the website and social media. Social media monitored and updated.	<b>Noted</b>
<b>18.</b>	<b>Membership Applications</b> No new applications.	<b>Noted</b>
<b>19.</b>	<b>Training Feedback</b> Committee discussed the training on the Long-Term Financial Projections and agreed to continue to attend training sessions.	<b>Committee discussed the training.</b>
<b>20.</b>	<b>EHRA Update – Senior Officers Meetings</b> Committee noted the feedback from the Senior Officers Meeting on 13 January 2026.	<b>Noted</b>
<b>21.</b>	<b>EVH Monthly Reports: December 2025</b> This was noted by Committee.	<b>Noted</b>
<b>22.</b>	<b>GWSF Report: January 2026</b> This was noted by Committee.	<b>Noted</b>
<b>23.</b>	<b>AOCB</b>	
<b>24.</b>	<b>Review of Meeting</b> Committee were satisfied that there was sufficient time to discuss the reports and make decisions.	<b>Committee were satisfied with the discussion time available.</b>
<b>25.</b>	<b>Action Notes to 5 February 2026</b>	<b>Noted</b>

Gardeen Housing Association Limited: Minutes from Session 2025-2026: Print 04  
Management Committee Meeting Minutes: 5 February 2026 at 6.30pm at 32 Garlieston Road,  
Barlanark, G33 4UD

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	The meeting closed at 8.30pm.	
<b>26.</b>	<b>Date and Time of Next Meeting:</b> Management Meeting: 5 March 2026	<b>5 March 2026</b>

APPROVED: \_\_\_\_\_

DATE: \_\_\_\_\_