

**MINUTE OF MEETING  
PARTICK HOUSING ASSOCIATION BOARD  
HELD IN THE PHA BOARDROOM  
18 MANSFIELD STREET  
6.15pm Wednesday 12 November 2025**

**Present:** Helen Turner (Chair)  
Alan Howie (Vice Chair)  
Jake Beaton  
Annette Bonar  
Rosemary Cairns  
Jonathan Fairgrieve  
Donald Martin  
Les Milne  
Lauchlan Mitchell  
Janet Napthine  
Arlene Robertson  
Janet Stitt

**Apologies:** David Downie  
Alastair Firth  
Jeremy Kemp

**Attending:** Stewart MacKenzie, Chief Executive (CEO)  
Lindsay Forrest, Investment Director (ID)  
Jacqueline McCutcheon, Corporate Services Director (CSD)  
Julie Thomson, Finance Director (FD)  
Rebecca Honeybunn, Finance Manager (FM)  
James Armit, Corporate Services Officer (CSO) (Minutes)

<b>Item 1</b>	<p><b>Chair's Welcome</b> Chair welcomed everyone to the meeting and thanked them for their attendance.</p> <p><b>Apologies</b> Apologies were noted as detailed above.</p> <p><b>Declaration of Interest</b> No interests were declared.</p>	
<b>Item 2 Doc 1</b>	<p><b>Approval of Previous Minutes PHA Board – 27 August 2025</b> Subject to minor revisions, the minute of 27 August 2025 was reviewed and <b>approved</b> on a proposal by Alan Howie and seconded by Janet Napthine.</p> <p><b>PHA Board – 9 September 2025 (post AGM)</b> The minute of 9 September 2025 was reviewed and <b>approved</b> on a proposal by Alan Howie and seconded by Arlene Robertson.</p>	

<p><b>Item 3</b> <b>Doc 2</b></p>	<p><b>Review of Action Tracker</b> Items on the action tracker had been completed.</p> <p>The Board <b>noted</b> the action tracker.</p>	
<p><b>Item 4</b> <b>Dec 1</b></p>	<p><b>Rent Setting Strategy 2026/27</b> CEO and FD introduced this report summarising PHA’s rent setting strategy and tenant consultation plans for 2026/27.</p> <p>Sections 1 &amp; 2 of the report provided the context to consulting tenants and setting rents. Section 3 considered inflation, key cost pressures, rent trend comparisons, PHA’s operating environment and need to balance financial viability, value for money and affordability.</p> <p>Rent consultation would take place in two phases:</p> <ol style="list-style-type: none"> <li>1. Views on ranking of service and investment priorities (October 2025); and</li> <li>2. Views on proposed level of rent increase for 2026/27 (November/ December 2025).</li> </ol> <p>PHA’s reference point for rent setting was September Consumer Prices Index (CPI), which at September 2025 equated to 3.8%. The default business planning assumption would mean an increase of CPI+1%, which would equate to 4.8%.</p> <p>Members discussed current cost of living pressures, value for money, affordability, quality of housing and services, investment programme/ planned works and local peers.</p> <p>The Board noted that PHA’s rent increases over recent years had been cumulatively lower than the inflationary cost pressures faced. It was important to build financial strength and resilience in the face of continuing economic uncertainty and inflationary pressures.</p> <p>PHA’s rent charges remained relatively low compared to peers, while being one of the best performing RSLs in terms of service quality, value for money and compliance, and continued to invest in existing stock and new housing supply.</p> <p>Following detailed discussion, the Board proposed to consult tenants on a rent increase of 5.3% for 2026/27 equivalent to September 2025 CPI (3.8%) + 1.5%.</p> <p>A follow up report will be presented to the next Board meeting in January 2026 for approval of the 2026/27 rent increase and budget.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Agreed</b> to consult tenants on a proposed rent increase of 5.3% for 2026/27, subject to PHA Board approval in January 2026.</li> </ol>	<p><b>CEO/ FD</b></p>

	<p>2. <b>Noted</b> that consultation feedback, budget plans and the final recommended rent increase for 2026/27 will be presented to the Board in January 2026 along with PHA's finalised 2026/27 budget for approval.</p> <p>3. <b>Noted</b> the contents of the report.</p>	
<p><b>Item 5 Dec 2</b></p>	<p><b>CEO Report</b> CEO summarised this report, which covered updates on Governance including financial limits review; Risk update; Audit; Performance; Customer Advisory Panel; Charitable Donations; Asset Management; New Housing Supply; Health &amp; Safety and Human Resources.</p> <p>ID provided a verbal update on works at Fortrose House and progress in agreeing property valuation and clarifying availability of grant in relation to project at Great Western Road.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Considered and approved</b> the updated committee memberships, set out in Appendix 1.</li> <li>2. <b>Considered and ratified</b> the updated draft Financial Limits set out in Appendix 2 and revisions to Group Standing Orders (sections 5 &amp; 6) and Group Financial Regulations (sections 3.9, 4.5, 11.1, 12.2, 12.4 &amp; 15.2).</li> <li>3. <b>Considered and approved</b> the updated Risk Appetite Statement, set out in Appendix 3.</li> <li>4. <b>Agreed</b> to make a charitable donation of £1,000 under Rule 79.2 to Glasgow City Mission which runs the Glasgow Overnight Welcome Centre for homeless people, including accommodation, food and assistance to those in the greatest housing need during the winter period.</li> <li>5. <b>Noted</b> the contents of the report.</li> </ol>	
<p><b>Item 6 Dec 3</b></p>	<p><b>Policy Reviews</b> CEO introduced this report with details of policies scheduled for routine review. Full documents and explanations were included within the Board pack. Proposed changes were not material, with revisions explained and shown as tracked changes for ease of reference.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Approved</b> the updated Freedom of Information Policy set out in Appendix 1.</li> <li>2. <b>Approved</b> the updated Environmental Information Requests Policy set out in Appendix 2.</li> <li>3. <b>Approved</b> the updated Void Management Policy set out in Appendix 3.</li> <li>4. <b>Approved</b> the updated Repairs &amp; Maintenance Policy set out in Appendix 4.</li> <li>5. <b>Approved</b> the updated Gas Servicing Policy set out in Appendix 5.</li> <li>6. <b>Approved</b> the updated Pest Control &amp; Management Policy set out in Appendix 6.</li> </ol>	

	<p>7. <b>Approved</b> the updated Housing Allocation Policy – Local Letting Initiatives set out in Appendix 7.</p> <p>8. <b>Noted</b> the contents of the report.</p>	
<p><b>Item 7 Info 1</b></p>	<p><b>PHA Performance Review 2025/26 Quarter 2</b> CEO &amp; CSD presented performance against several indicators for 2025/26 Quarter 2. It showed generally positive performance across the business.</p> <p>It was agreed that in future the breakdown of Anti-Social Behaviour (ASB) cases resolved would be more clearly presented in a simple table.</p> <p>The Board: 1. <b>Noted</b> the contents of the report.</p>	<b>OD</b>
<p><b>Item 8 Info 2</b></p>	<p><b>PHA Management Accounts 2025/26 Quarter 2</b> FD presented this report to consider PHA’s Management Accounts for 2025/26 Quarter 2 and financial performance against budget.</p> <p>Management Accounts for the quarter to 30 September 2025 showed an overall deficit of £84k, which was £461k lower than the budgeted surplus of £377k for the quarter. FD noted that a major factor in this variance in costs related to the costs of repair works at Fortrose House, which following discussion and agreement with the external auditor were being treated as revenue costs and not capital as provided for in the original budget.</p> <p>The accounts also reported net current liabilities of £356k and net assets at £46.0m. PHA continues to comply fully with loan covenants.</p> <p>The Board: 1. <b>Considered and noted</b> PHA’s Management Accounts for 2025/26 Quarter 2, as set out in Appendix 1. 2. <b>Noted</b> the financial position of PWL at 30 September 2025, as set out in Appendix 2.</p>	
<p><b>Item 9 Info 3</b></p>	<p><b>Committee Minutes</b> The Board: 1. <b>Noted</b> the content of Health &amp; Safety Panel minute of 5 June 2025, as set out in Appendix 1. 2. <b>Noted</b> the content of Investment Committee minute of 17 June 2025, as set out in Appendix 2. 3. <b>Noted</b> the content of the Audit &amp; Risk Committee minute of 29 April and note of 12 August 2025 (inquire).</p>	
	<p>The Chair thanked everyone for their attendance and contributions. The meeting closed at 8.00pm.</p>	
	<p><b>Next Meeting/s</b></p> <ul style="list-style-type: none"> <li>• PHA Board – Wednesday 21 January 2026 at 6.15pm (PHA Board Room, 18 Mansfield Street).</li> </ul>	