



**Minutes of Management Committee Meeting
held on Tuesday the 31st of March 2026 from 6:30-8:30pm
The meeting was held at Knowes Housing Association’s Office and via
Microsoft Teams**

Present:

Steve Rolfe (Via Microsoft Teams)	Board Member
Kevin McInally (In Person)	Board Member
Chukwuebuka Timothy Ugwu (Via Microsoft Teams)	Board Member
Patricia Broadfoot (In Person)	Board Member
Sharon Cassidy (In Person)	Board Member
Peter Fennessey (In Person)	Board Member
Hilary Edgar (Joined at 7:05pm Via Microsoft Teams)	Board Member

In Attendance:

Erica Davidson	Chief Executive Officer
[REDACTED]	Development Consultant – GMD Development Services
Amy Sweeney	Corporate Services / Compliance Officer
Melanie Gilmour	Corporate Services / Compliance Assistant

Please note that the Board are provided with a copy of papers one week prior to the meeting.

Agenda Item		To Be Actioned
	<p><u>The appointment of an acting Chairperson for the board meeting</u></p> <p>The Chairperson and Vice-Chairperson both submitted their apologies in advance of the meeting.</p> <p>In the absence of the both the Chairperson and the Vice-Chairperson, the CEO requested that another board member take on the role of chairing the meeting for this evening only.</p> <p>Steve Rolfe volunteered to chair the meeting.</p> <p>The board approved Steve Rolfe taking on the role of the Chairperson for the meeting held on the 31st of March 2026.</p> <p>Proposed by Patricia Broadfoot. Seconded by: Kevin McNally.</p>	
1.	<p><u>Abbeylands Road Development Update (Attendance via Microsoft Teams)</u></p> <p>discussed the Abbeylands Road Development report, and reiterated current situation, which the board were already aware of.</p> <p>highlighted that the planning permissions were not approved by the Scottish Government in the past when the houses were 28% over the minimum space standards and updated the board that they now sit at 1.8% over the minimum space standards, set by the Scottish Government. emphasised that in total, this has resulted in a decrease from an estimated cost of £8.53 million to around £7.5 million. The are of the opinion that the revised plans will be approved by the Scottish Government Development Team, given the work that has been done to bring the costs down as much as possible.</p> <p>It was also discussed that the WDC Planning Department is happy to accept the changes to bring the size of the properties down to 1.8% as part of the Non Material Planning Variation application by the Architects but will not accept any further changes. A board member queried the risk associated with Planning saying no to any further possible changes requested by the Scottish Government to which explained it would be a case of going back to the very beginning of the process.</p> <p>A board member questioned whether a list of what we are currently waiting to be done, and the costs attached to these, was created. informed the board that the following surveys must be completed: Water Vole, Invasive Weeds and Badger Surveys. suggested that it may be a good idea, depending upon the window in which we need to complete</p>	

	<p>these surveys prior to hearing back from the Scottish Government with regards to the new plans, as a response could take some time.</p> <p>Further discussion arose surrounding an issue with “point of contact” to which the organisation has yet to hear back from Scottish Power. A board member queried whether researching and working with an independent network operator could have been a better approach, as it could have resulted in a quicker response and turnaround [REDACTED] accepted this comment and ensured the board that [REDACTED] will raise this with [REDACTED].</p> <p>Discussion arose surrounding the grant funding that would be required to make this project viable. The CEO confirmed with the board that we would require at least 60% grant funding for the project to be viable. A board member then asked how much we plan on asking for in the first instance to which the CEO responded by suggesting we would ask for 70% in the first instance.</p> <p>A board member queried why we brought the plans down to 1.8% over the minimum standards, rather than 0%. [REDACTED] explained that doing so may involve further planning consents and the Architects, ABC, have brought down to the minimum possible to still meet housing for varying needs standards. [REDACTED] explained that having the properties exceed the minimum space standards may impact the financial aspect of the project, that is the Association’s share of cost to be funded from private finance may increase..</p> <p>The CEO asked the board to approve in advance the going ahead and submitting the new plans to the Scottish Government, whilst some information, including the third-party warranties and location of utilities connections , is still to be agreed. The CEO explained that it was impossible to completely cost all the risk factors at this stage in the process.</p> <p>The board approved the project being submitted to the Scottish Government subject to further clarification over tender costs being agreed with the Contractor to a satisfactory level.</p> <p><i>Proposed by: Sharon Cassidy. Secoded by: Patricia Broadfoot.</i></p> <p><i>[REDACTED] left the meeting at this stage in proceedings.</i></p>	
<p>2.</p>	<p><u>Apologies</u></p> <p>The following individuals submitted their apologies:</p> <ul style="list-style-type: none"> • Lawrence O’Neill. • Lynsey Chrystal. • Billy Stevenson. 	

<p>3.</p>	<p><u>Declaration of Interests</u></p> <p>There were no declarations of interest to note.</p>	
<p>4.</p>	<p><u>Correspondence</u></p> <p><u>Scottish Housing Regulator – Update on the Annual Assurance Statement 2026</u></p> <p>Erica presented the board with a letter from the Scottish Housing Regulator (SHR) stating the further information they require to be included within this year’s Annual Assurance Statement relating to the inclusion of providing assurance on the data on homes. The letter states that: - <i>“We are therefore asking all landlords to confirm in the Annual Assurance Statement to be submitted this year that they have comprehensive, good quality and up to date information on the construction, components and condition of their homes. If landlords don’t have this information in place they should confirm they have plans in place to develop this information and when they anticipate having it in place.”</i></p> <p>The board noted the contents of the letter and the need to include these in the Annual Assurance Statement for 2026. .</p> <p><u>Scottish Housing Regulator’s Engagement Plan and Letter to the Chairperson</u></p> <p><u>Erica provided the Board with a copy of the Scottish Housing Regulator’s Engagement Plan and Letter to the Chairperson dated 24/3/2026</u></p> <p>Erica informed the board that the SHR had met with the Chairperson and herself with regards to the content of the letter and the annual Engagement Plan. Erica provided the board with these letters on the night.</p> <p>Erica explained that the letters set out the context of the SHRs engagement with us historically and noted that the SHR received the Governance Implementation Action Plan and considered the reports and further information provided as per their request including, minutes from the October board meeting, and the AGM. Erica then explained that the SHR found areas of material non-compliance in areas of Regulatory Standards 1, 4 and 6. There was extensive discussion as the board had a number of queries on the content of the letter and Engagement Plan and wished these to be raised with the Regulator as the follow up meeting which was to take place on 1st April. The CEO informed the board that she would gather the information for the board and feed this back.</p> <p>A board member asked if we had met with [REDACTED] from Northstar and if so what [REDACTED] could do to assist the Committee during this process.</p>	

Erica affirmed that she and [REDACTED] had met with [REDACTED] and [REDACTED] had emphasised the importance of continuing to action the points raised from the Governance Review and ensure these were embedded in the Association's practices. [REDACTED] also suggested [REDACTED] put together a proposal as to how Northstar could further assist Knowes HA in tackling issues arising from the points within the Regulator's letter and Engagement Plan. .

The board then discussed the letter and engagement plan in detail, going through each point thoroughly and discussing what we already do, and what is included in the governance review that needs more time to become fully embedded. The board discussed the points from each standard included from the SHR where the Regulator believes we show areas of material non-compliance. The board noted that we are in a positive position in that many of the areas have already been recognised by Knowes through the Governance Review and that we are already planning to fully embed these practices into the organisation.

The board then queried if there is a possibility that the SHR, when engaging with an organisation, may impose additional sanctions at this time. Erica explained that this would be a worst-case scenario, and she does not foresee this happening as Knowes are working extremely hard to implement the governance action plan and address the status of non-compliance with a view to being fully compliant as soon as possible. However she would raise this query with the Regulator during their meeting.

Another point included in the letter states that Knowes annual assurance statement was not robust enough, and that they believe there is not enough evidence provided throughout the process. Erica informed the board that the wording of the annual assurance statement was checked and approved by [REDACTED] of North Star Consultancy to be satisfactory, however, the SHR's response is that they have set the Regulatory Standards and ultimately the judgement of which of the issues arising from the Governance Review are materially non-compliant rests with their Committee..

The CEO then discussed that although she does have regular meetings with the Chairperson before each board meeting, to discuss the agenda and papers, she has been advised by the Regulator that she should now provide evidence that these are taking place. There are a number of ways that she can do so including keeping diary notes, included in minutes of Corporate Team Meetings and reporting these back to the Committee.

A board member suggested that it may be a good idea to keep [REDACTED] from North Star Consultancy on throughout this process to help ensure compliance in governance is regained as soon as possible. Erica advised she has already asked for quotes from [REDACTED] for the additional support required to the Committee in attaining full compliance...

	<p>Erica noted that SHR has requested monthly meetings with the Chair and the CEO to provide them with regular updates as to our progress in meeting the Action Points within the Governance Implementation and Action Plan.</p> <p>Discussion arose surrounding what the board wished to be fed back to the SHR during the meeting due to take place on the 1st of April 2026. The board noted that they have reviewed the letter and taken everything that had been written with in very seriously, and although they are disappointed with the non-compliance status, they are of the opinion that Knowes is making good progress in implementing the Action points arising from the Governance Review and is capable of taking on board and addressing timeously the additional points raised by the Regulator.</p> <p>The questions the Board asked for clarity on from the Regulator were as follows: -</p> <ul style="list-style-type: none"> • In what time period do you expect Knowes to be fully compliant in? • What will compliance look like to you? What evidence will you require to support this? • Are you intending to impose sanctions on Knowes at present? • If we look for further external support in gaining assurance, e.g. further consultancy work from Northstar, will you accept that as part of our assurance process? • Will you review our evidence at regular monthly meetings to ensure that we are on the correct path and meeting milestones? • What you talk about changes being embedded in the organisation what evidence do you require to support this/ <p>Erica added that the Scottish Housing Regulator’s engagement plan and letter to the chairperson will now be a standing item on every board meeting agenda. Although Erica discussed at a previous meeting that █████ would like to cut down the number of times the board meet per year, she has suggested that the best course of action to ensure progress is being made is to meet monthly throughout 2026. The board agreed at this stage that the next board meeting will take place on the 28th of April, with a principle focus on the SHR and compliance with Regulations.</p> <p>The board requested an email update from the CEO on the response to their questions and other relevant matters after the meeting with the SHR that is due to take place on the 1st of April 2026.</p>	
<p>5.</p>	<p><u>Minutes of Management Board Meeting on 3rd February 2026</u></p> <p>The board reviewed the minutes of the previous meeting and asked that the following amendment be made under item 14: update that after the meeting on the 3rd of February, it was agreed that the next board meeting will take place on the 31st of March 2026.</p>	

	<p>There were no other amendments, and the board approved the minutes of the board meeting held on the 3rd of February 2026.</p> <p>Proposed by: Hilary Edgar. Secoded by: Sharon Cassidy.</p> <p><u>Minutes from the Management Board Meeting held on the 2nd of December 2025</u></p> <p>The minutes were amended under Section 12 (Policies for Approval) to record that the Board approved the EVH Model Policy on Recruitment and Selection with the removal of a specific section regarding expenses. The Board confirmed that this had been discussed and approved the revised minutes.</p> <p>Proposed by: Steve Rolfe. Secoded by: Peter Fennessey.</p>	<p>Amended minutes to be signed by the Chairperson and added to the website.</p>
<p>6.</p>	<p><u>Minutes of Sub Committee Meetings</u></p> <p>The minutes from the sub-committee meetings were provided on the Admincontrol portal for information only.</p>	
<p>7.</p>	<p><u>CEO Report</u></p> <p>Erica presented the CEO report for the board.</p> <p><u>Staffing Update – Head of Property Services Post</u></p> <p>Erica advised that the new HOPS is [REDACTED] [REDACTED] will start with Knowes on the 4th of June 2026.</p> <p>Erica also updated the board that due to the time period in [REDACTED] starting with Knowes and [REDACTED] [REDACTED] fill this role in the meantime and to also allow for a handover period with the new HOPS until the middle of June. This has been approved by the Employment Subcommittee.</p> <p><u>EVH – Additional Public Holiday on 15th June to mark Scotland’s participation in the men’s FIFA World Cup</u></p> <p>Erica advised the board that the public holiday on the 15th of June has officially been confirmed by the Scottish Government and received approval by Royal Proclamation on the 3rd of February. She advised it was proposed by the First Minister to enable individuals and businesses in Scotland to celebrate following the team’s opening game.</p>	

Erica advised that EVH agreed it would be included in their public holiday list however, it remains at the discretion of each Governing Body within full member organisations whether to honour it. Erica included the total cost for the organisation to allow this public holiday would be estimated £4,395.00, equating to 0.39% of the annual budgeted salary costs.

The CEO recommended that the public holiday is approved by the board.

The board noted the recommendation as well as the information provided by Erica and **approved** the additional public holiday for the employees within the organisation.

***Proposed by: Peter Fennessey.
Seconded by: Kevin McInally.***

Flourishing Faifley

Erica provided the board with an update on the exciting projects happening with Flourishing Faifley to which Knowes are a continued support for.

Erica advised that the money we donate to their various projects comes out of the solar panel income, as well as the donations budget and from support from contractors, through their community contribution existing contracts..

Erica recommended that the board agree to committing a year in advance to the contributions made as this allows Flourishing Faifley to find match funding through grants and other sources. Erica suggested the following amounts suggested:

- Easter Event 2026: £350.00
- Summer Programme 2026: £1000.00
- Halloween Event 2026: £350.00
- Christmas Event 2026: £350.00

The board noted the recommendation made by the CEO and agreed that it makes perfect sense to agree these donations in advance. The board **approved** the suggested donations.

***Proposed by: Sharon Cassidy.
Seconded by: Patricia Broadfoot.***

Investors in People

Erica informed the board that following on from the Investors in People process, Knowes have been re-awarded with the Silver Accreditation. Erica explained that Silver is overall a good grade and that she has arranged individual feedback meetings with staff to gather more

Donation of
£350 to be
made to
Flourishing
Faifley.

Erica advised the board that West Dunbartonshire Council (WDC) contracts division had been in touch to inform the Association that they are intending on ceasing providing Knowes' out of hours repairs emergency services. There has been no date given as yet for withdrawal of the service and they have assured the organisation that they will work within a time limit for withdrawal which will allow us the time to procure a replacement service for tenants.

Erica advised that [REDACTED] affected by this news and that there is a possibility we could work together to procure a joint service.

CEO and Management Team are currently working on:

Erica provided a list of projects she and the senior management team are working on which includes the Abbeylands Road development, whereby there are fortnightly design team meetings; the governance review; business plan for 2026-2029; investors in people assessment follow-up reviews; cyber security audit; ARC reporting.

Appraisals

Erica advised the board that a strong theme that came out of the appraisals process showed the board were keen for 2 strategy days per year, one with staff and one solely for board and the senior management team.

The board **agreed** to have a strategy day in June whereby they will begin a full review of the business plan for 2026-2029.

The board **noted** the contents of the CEO report.

Contraction Extension/Retendering

Erica then presented a report on contract extension/re-tendering in the absence of [REDACTED].

The purpose of the report was to inform the board of the need to appoint a painter work and a bathroom contractor for the 2026/2027 period.

Erica proposed that the board approve the appointment of Bell through the Scotland Excel Procurement Framework for another 3-year cycle, beginning Summer 2026. Erica advised that a full PCS tender for the appointment of the Bathroom contractor would be the best option for the bathroom replacement project.

The board **approved** the re-appointment of Bell as the painter work contractor through the Scotland Excel Framework, and the full PSC tender for a bathroom contractor on the basis that the board would be

	<p>provided with the costs and tender results respectively before approval for appointment</p> <p><i>Proposed by: Sharon Cassidy. Seconded by: Patricia Broadfoot.</i></p>	
<p>8.</p>	<p><u>Business Objectives</u></p> <p>Erica presented the board with the business plan report with the intention of gaining approval for the vision, mission, strategy, core values and business objectives, and the approval of a value for money plan and performance management plan.</p> <p>Erica then delivered a presentation, highlighting Knowes current mission, vision, strategy, core values and business objectives. Erica asked the board their thoughts on each of these and whether they believe they should be updated.</p> <p>The board discussed each of these in detail and it was agreed that they will continue the discussion at the business planning day in June.</p> <p>A board member queried the management of strategic risks as part of the business plan to which Erica said that she will insure risks are included and assessed within every report going to Committee.</p> <p>The board discussed the short-term business objectives, and it was agreed that these must be enhanced by making them SMART objectives, focussing on ensuring they are measurable.</p> <p>The board discussed the Business Objects and agreed it is best to defer the agreement of these and discuss in greater detail during the business planning day, where they can dissect and create high level objectives for the Association and for the CEO.</p> <p>The board also asked for benchmarking against other RSLs to be discussed during the business planning day.</p> <p>The board noted the contents of the report and decided to defer approval and discuss each component in greater detail during the business planning day. In the meantime, the CEO and employees would continue to work with the Business Objectives as agreed during the 2025 Business Planning Process.</p>	
<p>9.</p>	<p><u>New Share Members</u></p> <p>█████ advised the board that there have been 3 new Share Membership Applications received since the previous board meeting. █████ advised the board that all 3 are tenants.</p>	

	<p>The board approved the Share Membership Applications.</p> <p>Proposed by: Hilary Edgar. Seconded by: Steve Rolfe.</p>	
<p>10.</p>	<p><u>Corporate Services/Compliance Report</u></p> <p>█████ presented the Corporate Services and Compliance Report for the board for information only.</p> <p>█████ informed the board that Knowes have been successfully re-accredited with the Customer Service Excellence award with the addition of Compliance Plus in 9 areas. The board congratulated the staff on their work for this achievement.</p> <p>█████ advised the board that all other corporate services and compliance tasks are in order and there are no major updates to report.</p> <p>A board member queried the CVs that were provided on Admincontrol for the █████ individuals that showed interest in joining the board over the last few months. The board agreed that it would be best to review as part of the recruitment process following the April Board Meeting.</p> <p>The board noted the contents of the report.</p>	
<p>11.</p>	<p><u>Governance Improvement Action Plan</u></p> <p>The board suggested that we move this agenda item to the April board meeting to allow the chance to discuss in detail.</p> <p>The board unanimously approved the moving of this item to the next meeting.</p>	<p>This item should be moved to the agenda of the next board meeting.</p>
<p>12.</p>	<p><u>Policies for Approval</u></p> <p>The board clarified that although cover sheets were included in the policies provided, that they are specifically looking for the updates made and the reasons why they were made to be included within the cover sheet.</p> <p><u>Use of Vehicles and Travel Expenses</u></p> <p>Erica advised the board that the main update to the Use of Vehicles policy was the change on the █████ mileage expenses which are now to be approved by █████ rather than the Committee. A Board Member asked if this would give sufficient oversight of the █████ expenses. █████ explained that any expenses claimed by █████ are very minimal each year and mostly relate to mileage or travel expenses incurred for attending training</p>	<p>Changes to the Use of Vehicles Policy to be included.</p>

	<p>courses and meetings. The external auditor does look at employee expense as part of their annual audit. Also going forward the [REDACTED] expenses can be reported retrospectively on an annual basis to the Employment sub to allow overall Committee oversight.</p> <p>With regard to the clause on insurance excess incurred where a staff member has an accident whilst driving on the Association’s business, the board however queried whether it is emphasised that the insurance excess of up to £300.00 received by a member of staff is paid back to the Association in the event that all of the costs of the accident are fully met by the insurance company . It was agreed that a sentence would be included in the policy to highlight this fact.</p> <p>The board approved the use of vehicles policy on the basis that a sentence surrounding the £300.00 excess paid, will be paid back to the association.</p> <p>Proposed by: Sharon Cassidy. Seconded by: Patricia Broadfoot.</p> <p>The board then agreed to carry the remaining policies for approval over to the next board meeting, due to take place on the 28th of April 2026 for discussion and approval.</p>	
<p>13.</p>	<p><u>Notifiable Events</u></p> <p>There were no notifiable events to note.</p>	
<p>14.</p>	<p><u>Short Training Session on Admincontrol</u></p> <p>The board agreed that this item would be carried over to a future board meeting.</p>	
<p>15.</p>	<p><u>Any Other Business and Apologies for Future Meetings</u></p> <p><u>Entitlements, Payments and Benefits Policy</u></p> <p>Erica highlighted that on the new model policy, on page 5, 2.7, the updated EPB policy states the following:-</p> <p><i>2.7 You should be aware that in some limited circumstances, it is not possible to manage an interest effectively. Examples of an interest that cannot be managed effectively include – but are not limited to:</i></p> <p><i>someone who is a member of the Board or closely connected to a Board member cannot apply for or be appointed to a staff role or be engaged to provide goods or services to the RSL someone who is closely connected to an employee cannot become a member of</i></p>	

	<p><i>the GB a senior member of staff or an office bearer cannot be an elected member of a local authority which the RSL engages with.</i></p> <p>[REDACTED]</p> <p>Rather than accepting the amended clause, the Board asked the CEO to seek clarification from the Regulator as to what action in these circumstances would be acceptable to them and if we were to opt out from this point of the model policy then what should our clause say and should it impose a timeframe to adopt the full policy unamended?</p> <p>This course of action was agreed by the Committee.</p> <p><i>Proposed by Peter Fennessey. Seconded by Steve Rolfe.</i></p> <p><u>SHR Engagement Plan</u></p> <p>A board member then noted that they felt uncomfortable knowing that the letter was dated the 24th of March 2026, however, the board were only made aware of it on the evening. The board member asked that in future, documents of this significance are added to the Admincontrol portal immediately. The CEO accepts this concern and highlights that they will speak with the Chairperson and ensure all SHR correspondence of this nature is shared more timeously with the Committee. The CEO explained that in this instance the Chairperson had wished to meet first with the Regulator before sharing the letter with the Board in the hope that the Engagement Plan could be changed.</p>	<p>Erica to discuss with Regulator and to obtain their advice on best way to proceed.</p>
<p>16.</p>	<p><u>Date of Next Meeting</u></p> <p>The next board meeting is due to take place on Tuesday the 28th of April 2026 from 6:30-8:30pm.</p>	

Approved by Board: YES

Signed by Acting Chairperson:

[REDACTED SIGNATURE]