

Minutes for Paisley Housing Association Board Meeting
 16th February 2026 Hybrid and Board Room

Present in office:

Karen McMillan, Chair
 Elaine Templeton, Vice Chair
 Sandra Loney, Member
 Emmanuel Dufegha, Member
 Clare Hayes, Member
 Damian Dempsey, Member

Present via Teams:

Damian Dempsey, Member
 John Cairns, Member (joined 6.15)
 Tina Russell, Member (joined 6.36)

In Attendance in Office:

Fiona McTaggart, Chief Executive (CEO)
 Lorna Colville, Director of Finance & IT (DoF&IT)
 Tracy Fraser, Director of Housing (DoH)
 Craig Reid, Director of Assets & Development (DoA&D)
 Sandra Marshall, Customer Services Officer (CSO)

NO.	Minutes for Board meeting 16 th February 2026 held at 6.00pm
1.0	Apologies received from Mairi Maclean – who is requesting special leave.
2.0	Minutes For Approval - 26th January 2026
2.1	Members of the Board were invited to consider the minutes of the Board meeting held on 26 th January 2026.
	Board approved the minutes as a correct record of the meeting as proposed by Karen McMillan and seconded by Elaine Templeton.
3.0	Matters Arising

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3.1	<p>The Board is asked to note the matters arising.</p> <ul style="list-style-type: none"> -In House Estates team progress report will come back to the Board in March - Notifiable event – Ins company will cover rent costs for flats which had the fire for approx. 6 years – so no risk for us. - Allpay did apologise as their guidance was not correct. All sorted now. Not required to go to the App. -Offer of Grant in process, and timescales should not be affected. -6 month review of priorities for the year ahead will be at Strategy day on 22nd October -Dates for Board to examine evidence will be in March rather than February. -Surf informed we are not renewing membership - [REDACTED] - Date for culture talk with Board members still to be finalised. -Pay date to be discussed in August.
	Redacted – sensitive – not announced yet.
	Board noted the matters arising.
4.0	Declaration of Interest
	Members were invited to declare any interest in any of the items on the agenda, in terms of the Association’s published policy.
4.1	All PSPS members, declared an Interest – Karen McLiaan, Emmanuel Dufegha, Sandra Loney and Damian Dempsey.
5.0	Notifiable Events Register
5.1	DEC confirmed there was only 1 Notifiable Event outstanding. SHR had been in contact this week for an update and has been informed about tenants wanting to stay in their decant properties.
	Board noted the Notifiable event verbal update
6.0	Items for Approval or Decision

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6.1	<p>Consultation feedback for: Rent & service charges & Planned & cyclical maintenance</p> <p>The report presents the outcome of the tenant consultation on proposed rent and service charge increases for 2026/27. Two rent options were consulted on—5.5% or 6%, with 254 valid tenant responses received (21% response rate). The significant majority, 211 tenants, favoured the 5.5% option, though many noted they selected it only because it was the lower of the two available options. Key themes raised included affordability pressures, cost-of-living concerns, property condition, and perceived misalignment between rising rents and service quality. Service charge feedback showed 118 in favour, 70 against, and quality concerns triggered follow-up estate management cases.</p> <p>Several actions were triggered by the consultation outcomes. Teams have been tasked with following up on service-quality complaints raised through the consultation, e.g. repair issues, service delivery issues such as bulk. Tenants who submitted individual queries or expressed hardship concerns (38 tenants) will receive direct contact and support from staff, including income maximisation or tenancy support where appropriate. The Association will also prepare and issue formal rent and service charge notification letters by 26 February 2026, along with a consultation feedback enclosure explaining how tenant views informed the final decision.</p> <p>The Board is asked to approve the rent increase for 2026/27 (deciding between 5.5% or 6%) and to approve the service charges as consulted upon. The Board's decision must balance affordability, viability, and competitiveness with other FLAIR housing associations—whose 2026/27 rent increases range from 4.8% to 8.5%. Approval will allow the Association to meet regulatory requirements, support the 5-Year Financial Plan, and maintain required investment levels in homes and services.</p> <p>After considering all factors, including tenant feedback, benchmarking, and long-term financial planning, the Board agreed to approve a 5.5% rent increase. This was noted as the lower proposal, demonstrating that tenant views had directly influenced the final decision. Members acknowledged the importance of communicating this clearly to tenants to highlight how their feedback shaped the outcome.</p>
	Board approved the Rent increase of 5.5% and service charges for 26/27 as proposed by Michelle Hart and seconded by Elaine Templeton.
	Redacted -

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6.2	<p>Reactive Repairs - Procurement of a New Contracts and Value for Money Assessment</p> <p>This report outlines the outcome of a major procurement exercise for reactive repairs and related services, delivered through the Procurement for Housing (PFH) Dynamic Purchasing System. Six separate trade lots were tendered to ensure stronger cost transparency, clearer performance benchmarking, and improved resilience through a multi-contractor model. Discussion points for the Board include the shift from blended arrangements to trade-specific contracts, improved governance and KPI enforcement, and enhanced assurance mechanisms such as the SBCC Measured Term Contract (Scotland) 2019. The report emphasises that the higher indicative framework values do not represent increased committed expenditure, as the service remains demand-led.</p> <p>The Association will proceed with contract mobilisation, including pre-start meetings, confirming escalation routes, and aligning KPI monitoring and audit arrangements before the go-live date of 1 April 2026. Performance will be closely monitored using a comprehensive KPI suite covering response times, Right-to-Repair compliance, right-first-time performance, customer satisfaction, and invoice accuracy. Community Benefits delivery (2% of spend) will be tracked quarterly. A full Value for Money review after 12 months will be completed and reported back to the Board, providing evidence of performance, cost trends, and tenant outcomes.</p> <p>The Board is asked to approve the appointment of the successful contractors across all six lots and endorse the proposed contract management and VFM monitoring approach. Approval will secure compliant, performance-managed, and market-tested delivery arrangements for reactive repairs, reducing operational risks and strengthening regulatory compliance. The Board is also asked to note the requirement for a further review after the first year of operation, ensuring ongoing oversight and assurance.</p> <p>Board members explored the potential impacts on service delivery, particularly given that the Association has historically relied on small, local contractors. While acknowledging some risks, the Board agreed that the new structure enhances governance, performance monitoring, and contractual protection. Following discussion, the Board approved the appointment of all recommended contractors, noting the need for careful mobilisation, ongoing monitoring, and adjustments during the early bedding-in period.</p>

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	Board approved the Reactive Repairs – procurement of a New Contracts report and Value for Money Assessment as proposed by Damian Dempsey and seconded by Sandra Loney.
	Redacted -
6.3	Policies for review - None
7.0	Items for Discussion
7.1	<p>Publication Document Library</p> <p>The Board is asked to note the contents of the Publication Summary table. Links have been provided to allow Board members to review documents and where received via email, publications will be uploaded to the iBabs Digital System Document Reading Library for ongoing reference.</p> <p>iBabs – documents – shared folders.</p> <p>The Board is expected to discuss the content of these publications where relevant and consider any implications for policies, procedures, or operational practices. This ongoing monitoring reinforces the Association’s commitment to continuous improvement, proactive governance, and regulatory compliance.</p>
	Board noted the contents of the Publication Document Library Report.
	Redacted -

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7.2	<p>KPI Report Q3</p> <p>The CEO presented the Q3 KPI report, highlighting areas where performance remained strong and areas requiring attention. The Board noted that while many indicators were stable, complaint volumes and turnaround pressures were increasing. The introduction of the new Homemaster system was still at an early stage, and officers were monitoring how it might influence future reporting accuracy and workload.</p> <p>Members discussed specific service areas including repairs response times, customer satisfaction indicators, and case management, acknowledging that cost-of-living pressures were increasingly driving complex tenant engagement issues. The CEO highlighted that while targets remained achievable, more time was needed to assess long-term trends, particularly for emerging indicators in newer systems.</p> <p>DoA&D provided details on damp and mould cases following heightened national scrutiny and the forthcoming requirements under Awaab’s Law. The Board heard that cases had increased, with officers managing both new and recurring reports. Many issues were linked not to building defects but to complex household circumstances, including ventilation challenges, property use, and overcrowding.</p> <p>Members discussed the pressures on staff and tenants, acknowledging that the emotional and mental health impacts on both sides were becoming more pronounced. The report highlighted that several cases required significant follow-up, and officers were working intensively to distinguish between structural problems and lifestyle-related moisture issues. The Board also noted that some properties might benefit from future planned improvements to insulation or ventilation as part of cyclical maintenance planning.</p> <p>The Director confirmed that current practice already exceeds some elements of the new legislation, such as quick inspection responses and emergency attendance times. However, the team expects more scrutiny once Awaab's Law comes into effect in October. The Board recognised the scale of work required and stressed the importance of continuing proactive communication with tenants and ensuring staff support mechanisms remain in place.</p> <p>The Board recognised the importance of maintaining service stability while also preparing for possible changes in operational demands. Members noted that complaint trends and ongoing pressures in tenancy sustainment were likely to influence Q4 performance. The report was noted without the need for formal decisions. It was also noted that going forward after Q4 figures, this report will go to the Operations sub.</p>

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	Board noted the KPI report Q3.
	Redacted -
	John Cairns left the meeting 7.00pm
7.3	<p>Tenant Safety Report CEO confirmed we were meeting all requirements, with only one action with an amber status. This is a 2 year programme and will be back on track in the 2nd year.</p>
	Board noted the content of the Tenant Safety Report.
	Redacted -
7.4	<p>Homemaster Report The report provides an update on progress following the Board’s January 2026 approvals, covering contract termination plans, project milestones, and system implementation readiness. Key discussion points include the formal notification of termination of the existing Civica CX contract, with the final date still to be determined, and the parallel winding down of the MRI Castleton Financials contract. The Board was updated on progress with the Homemaster project plan, which is underway despite a minor two-week delay to Data Pass 1. Additional discussion related to governance expectations—ensuring the system supports regulatory compliance, ARC reporting, GDPR, and cyber-security requirements.</p> <p>Key actions underway include delivery and testing of Data Pass 1 (due 13 February 2026), continued policy/procedure gathering, and scheduled Housing and Asset Management site visits to support system configuration. Further tasks include conducting Homemaster workshops from mid-February, completing Data Pass 2 migration template data sheets by March 2026, and arranging visits to other RSLs using Homemaster to support staff familiarisation. By late March, the Association will finalise termination dates for CX and Castleton Financials and confirm whether an archive-only option is required. The Director of Finance & IT will continue to provide monthly progress updates to the Board.</p> <p>The Board is asked to approve the proposed next steps outlined in the report, including progressing data migration, configuration, staff training and planning for system go-live, estimated date 5 August 2026. The Board is also asked to note the update, raise any questions, and endorse the continuation of contract-end negotiations with Civica and MRI. The report confirms that KPIs and budget parameters previously approved by the Board remain in place and will be monitored throughout implementation.</p>

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	Board noted the content of the Homemaster Report
	Redacted -
7.5	<p>Awaab's Law - New Damp and Mould Legislation</p> <p>The report briefs the Board on the Scottish Government’s draft regulations, The Investigation and Commencement of Repair (Scotland) Regulations 2026, which introduce statutory timescales for investigating and commencing damp and mould repairs. These are expected to come into force on 6 October 2026, subject to Parliamentary approval. Discussion points include sector context—SFHA and ALACHO have broadly welcomed the proposals—and the Association’s already strong alignment, with existing damp and mould practices in several areas exceeding the proposed statutory requirements. The paper also highlights key legislative elements such as investigation within 10 working days, reporting within 3 days, repairs commencing within 5 days, and the introduction of a compensation regime.</p> <p>While no immediate changes are required, several forward-looking actions are identified. The Association will continue to monitor Parliamentary progress, review emerging SFHA and Scottish Government guidance, and assess whether any procedural adjustments are needed once final statutory guidance is issued. The Asset Team will continue to maintain robust damp and mould case management, including inspections, interim measures, and audit trails, ensuring ongoing compliance and high-quality responses. A further Board update will be provided closer to implementation or sooner if material changes arise.</p> <p>No approval is required at this stage. The Board is asked only to note the report and the assurance provided that the Association is already well-positioned, that existing practices largely meet or exceed anticipated requirements, and that there is sufficient lead-in time to adapt to any finalised regulatory expectations ahead of October 2026 implementation.</p>
	Board noted the content of the Awaab’s Law – New Damp & Mould Legislation.
	Redacted -
8.0	Items for Information
8.1	Policies approved by Board 25.26
	Board asked to note the policies due for renewal – none this month
	Board noted .

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8.2	<p>Management Accounts Q3</p> <p>The Quarterly Management Accounts report provides the Board with an overview of the Association’s financial position for the period 1 April to 31 December 2025, including year-end projections. The Association remains financially viable, with a year-to-date surplus of £898,840 against a budgeted £633,425, driven largely by higher interest income, increased rental income from harmonisation, and significant underspends in employee costs, overheads, and cyclical repairs. The projected year-end surplus is £321,616, which is lower than the budgeted figure of £391,775, mainly due to delays in the environmental project, increased planned maintenance costs, set up costs for the Enhanced Estates Team Pilot and additional development-related expenditure. Higher void loss was noted as due to 2 voids held for the heating pilot. Key risks reported include viability, loan covenant compliance, inflationary pressures, rental affordability, and the importance of maintaining strong cash reserves.</p> <p>The report highlights several corrective or monitoring actions being taken by management. These include continued monitoring of cashflow due to high cash balances, oversight of void performance following specific property delays, and close management of grant-funded adaptations given delays in social work referrals. Budget holders have updated projected outturns for key variances—including employee cost savings, revised overheads, higher Stage 3 grant allocation, and increased Estates Team costs—ensuring robust financial forecasting. The management team will continue monitoring inflation-driven pressures across utilities, maintenance contracts, and service delivery, while ensuring that projected figures support the Association’s ability to meet loan covenants, which are expected to be fully achieved.</p> <p>The Board is asked to note the contents of the report and approve any corrective actions proposed by management in response to highlighted variances. No new financial decisions are required; however, the Board acknowledged areas where performance differed from the approved budget and confirmed agreement with management’s mitigation measures. The report confirms that despite fluctuations, the Association remains on track to meet all lender financial covenant requirements, and no Board-level budget revisions were needed at this stage.</p> <p>The Board concluded that while financial performance remained broadly stable, vigilance would be needed over the coming quarter to minimise the impact of the projected overspends. The report was noted, with no formal approval required.</p>

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	Board noted the Management Accounts Q3
8.3	<p>Health & Safety Report</p> <p>The Quarter 3 Health & Safety Report outlines the Association’s compliance with statutory obligations for staff and office safety, confirming that performance criteria are being met and that risks continue to be actively managed. Three accidents were recorded this quarter, and several actions from the recent Fire Risk Assessment remain in progress, including finalising a standalone Fire Safety Management Policy and completing delayed fire awareness training, now planned for 2026/27. Further ongoing actions include resolving issues identified through updated DSE assessments and continuing staff training in occupational driving, lone working, violence and aggression, and fire awareness. The Board is asked to note the report only, with no approvals required at this stage.</p>
	Board noted the Health & Safety report
8.4	<p>Health & Safety Updates</p> <p>The Health & Safety Control Manual report explains the purpose and structure of the organisation’s H&S manual, which sets out policies, responsibilities and procedures to ensure full compliance with legislation and best practice. Updated annually, the manual includes policy areas covering buildings, people, contractor safety, sheltered housing and governance responsibilities, and the 2026 updates—15 sections in total—have been issued for review. Board members, senior staff, and employees are required to sign off annually to confirm understanding of their H&S duties, and the updated manual has now been distributed through iBabs. The Board is asked to note the report; no decisions or approvals are required.</p>
	Board noted the H & S Updates
9.0	Any Other Competent Business
9.1	Board Appraisals – Dates have now been provided for the Board Appraisals. CSO to confirm dates which suit the Board and send to Lorna from EVH.
9.2	Scottish Housing Network – Requesting affiliation to SHR, who can provide an Assurance toolkit, which should be more manageable as well as Benchmarking information, Training and Network opportunities. Costs £1660+VAT
9.3	Calendar of Events is now renamed Governance Timetable and will be on the iBabs system.
9.4	Special leave request from Mairi Maclean for Feb & March

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9.5	Raffle for those board members not at last week's meeting
	Board noted all the AOCB items.
10.0	Date of Next Meeting – 30th March 2026 at 6.00pm.
	Board meeting finished 8.00pm

Agenda Item No	Actions	Date Due to Be Completed
6.2	Reactive Repairs - Procurement of a New Contracts and Value for Money Assessment - A full Value for Money review after 12 months - review of the operation after the first year	April 27

