# Minutes for Paisley Housing Association Board Meeting

## 29th June 2026 Hybrid and Board Room

**Present in office:**
Elaine Templeton, Vice Chair
Emmanuel Dufegha, Board member
Mairi Maclean, Board member
Clare Hayes, Board member
Sandra Loney, Board member

**Present via Teams:**
Tina Russell, Board Member
Damian Dempsey, Board member
John Cairns, Board member

**In Attendance in Office:**
Fiona McTaggart, Chief Executive (CEO)
Craig Reid, Director of Assets & Development (DoA&D)
Lorna Colville, Director of Finance & IT (DoF&IT)
Marina McCall, Community Investment & Projects Manager (CI&PM)
Sandra Marshall, Customer Services Officer (CSO)

**Guest**
John Morrison, Development Manager, Maryhill Housing Association

Elaine Templeton will chair the meeting in Karen's absence.

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|---|---|
| 1.0 | Apologies received from Karen McMillan. Also from Michelle Hart, who has resigned from the Board. |
| 2.0 | **Minutes For Approval - 26th May 2026** |
| 2.1 | Members of the Board were invited to consider the minutes of the Board meeting held on 26th May 2026 |
| | Board **approved** the minutes as a correct record of the meeting as **proposed** by Clare Hayes and **seconded** by Mairi Maclean. |
| 3.0 | **Matters Arising** |
| 3.1 | 1. Clarifying how REEM is funded. CEO apologised, she was just back today from AL and will get this answered for next meeting<br>2. 3 Board members attended the FLAIR Conference, which had good feedback. |
| | 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 – Sandra Loney, Emmanuel Dufegha and Damian Dempsey. |

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| 5.0 | **Notifiable Events Register** |
| 5.1 | CEO confirmed there are no Notifiable Events outstanding. |
| | Board **noted** the Notifiable event verbal update |
| 6.0 | **Items for Approval or Decision** |
| | Change of order – Development Report to be taken 1st |
| 6.6 | **Development Report** [redacted] |
| | Board **noted** the Development report |

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| | Redacted - CONFIDENTIALITY |
| | Craig Reid & John Morrison left the meeting 18.51 |
| 6.1 | **Policies for Approval**<br><br>A range of policies were presented for approval. The Board approved the policies, including those relating to abandonment, assignation, joint tenancy, sub-letting, and the probation period. Amendments were agreed in relation to authorised signatories for PSPS and PHA, including the addition of new signatories, Elaine Templeton and Damian Dempsey and the replacement of a former board member. It was also agreed that the Information Security Policy should remain an internal document, with separate external policies covering communications and tools used to engage with customers. Board also approved Communications Tools Policy and External Communications Policy |
| | Board **approved** all Policies as proposed by Clare Hayes and seconded by Elaine Templeton |
| | Redacted - |
| 6.2 | **Board Appraisal Report**<br><br>The Board is asked to approve the 2026 Board Appraisal Report for Paisley Housing Association (PHA), conducted by EVH. The 2026 Board Appraisal for Paisley Housing Association found that the governing body is operating effectively, with strong governance, good engagement from members, and well-managed meetings supported by clear papers and appropriate scrutiny. Participation in the appraisal process was high, and individual and collective feedback highlighted a positive team culture, clear strategic understanding, and effective decision-making.<br>It was agreed that further information and training would be provided into governance assurance and tenant engagement in particular to strengthen understanding in these areas, The training need analysis included in the report was approved. |
| | Board **approved** the Board Appraisal report as proposed by Mairi Maclean and seconded by John Cairns |
| | Redacted - |
| 6.3 | **Board KPI's 26.27**<br>The Board reviewed the proposed KPIs for 2026–2027, which had been benchmarked against previous performance. It was noted that the targets were considered achievable yet appropriately challenging. The Operations Sub group will review these in more detail. |
| | Board **approved** the KPI's 26.27 report as proposed by Sandra Loney and seconded by John Cairns |

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| 6.4 | **Role of Board Members & Office Bearers Report**<br><br>The Board considered updated role descriptions for Board members and office bearers. It was agreed that responsibility for the Secretary role should transfer to the CEO at the next AGM due to the level of responsibility involved. The revised roles and descriptions were approved. |
| | Board **approved** the Role of Board Members & Office Bearers report as proposed by Clare Hayes and seconded by Damian Dempsey |
| | Redacted - |
| 6.5 | **Write-off Report**<br><br>The Board noted the write-off report, which included small amounts relating to current tenant arrears (due to bankruptcy) and former tenant arrears (due to death or no recovery action being viable). It was confirmed that no formal approval from the Board was required. |
| | Board **noted** the Write off report. |
| | Redacted - |
| 6.7 | **Annual review – Technology Strategy 25.26**<br><br>The Board reviewed the annual update on the technology strategy. It approved the KPI scorecard, strategic objectives update, and the proposed benefit realisation framework. Policy changes relating to communications and information security were also approved. Members discussed whether the level of detail in the report was appropriate and agreed that the level of detail was necessary and useful. |
| | Board **approved** the Annual review Technology Strategy as proposed by Sandra Loney and seconded by Mairi Maclean |
| | Redacted - |

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| 6.8 | **Annual Treasury Management report**<br><br>The Board considered the Treasury Management Report, which outlined borrowing arrangements, investment strategy, and compliance with lender requirements. Delegated authority was granted to the Executive Management Team to progress borrowing arrangements and financial planning activities, subject to Board approval at the appropriate stage. The Board also approved continued investment of surplus funds and noted ongoing work to review banking arrangements.<br>Recommendations to the Board:<br><br>• Delegate to the Executive Management Team to continue to monitor development funding requirements and report back to the Board for approval if borrowing for Developments is required.<br>• Delegate to the Director of Finance & IT to monitor the medium-term fixed interest rates and ensure at least 20% of the existing loan balance is on fixed rate terms.<br>• Approve delegated authority to the Director of Finance & IT will arrange re revaluation of the relevant secured Stock with the preferred valuers for the Virgin Bank (previously Clydesdale Bank) and CAF Loans.<br>• The Virgin Bank (previously Clydesdale Bank ) requires a letter of compliance with the financial covenants for the Clydesdale Bank Loans, signed by the Chair, and including a copy of the 5 Year Financial Return and the makeup of the Board following the AGM, The Director of Finance & IT will ensure this is submitted to the Bank for 30 September 2026.<br>• Note the Royal Bank of Scotland require a Certificate from our auditors evidencing compliance with covenants. The Director of Finance & IT will ensure this is submitted to the Bank for 30 September 2026.<br>• Note all lenders will receive the Financial Statements to March 26 by 30th September 26. The Director of Finance & IT will ensure this is done.<br>• Approve delegated authority to the Director of Finance & IT to reinvest available funds as per the Treasury Management Policy, to maximise interest earned in the year, while ensuring the necessary cash is available to fund operational activities and planned investment spend during the year.<br>• Approve delegated authority to the Director of Finance & IT to continue with the review of Banking Services.<br>• Approve delegated authority to the Director of Finance & IT to submit the Loan Portfolio Annual Return to SHR in line with Appendix 1 as per the deadline 30/6/26. |
| | Board **approved** the Annual Treasury Management report and all recommendations as proposed by Emmanuel Dufegha and seconded by Mairi Maclean |
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| 6.9 | **AGM & Election Report**<br><br>The Board noted arrangements for the upcoming AGM, including the retirement and re-election of members and the process for submitting updated biographies. It was confirmed that there were currently six vacancies on the Board. The Board is asked to approve the AGM arrangements and note the election outcome as providing assurance of a robust and compliant process. |
| | Board **approved** the AGM & Election Report as proposed by Mairi Maclean and seconded by Elaine Templeton |
| | Redacted - |
| 7.0 | **Items for Discussion** |
| 7.1 | **Publication Document Library**<br>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 Information were received via email, publications will be uploaded to the iBabs Digital System Document Reading Library for ongoing reference.<br>iBabs - documents - shared folders.<br>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. |
| | Board **noted** the contents of the Publication Document Library Report. |

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| 7.2 | **Annual Complaints report 25.26**<br>The Annual Complaints Report for 2025–2026 shows that Paisley Housing Association remains compliant with SPSO requirements and continues to operate an effective complaint handling framework. A total of 77 complaints were received, with 47% upheld or partially upheld, indicating that feedback is being recognised and used to inform improvements. Overall performance against response times was strong at 88%, although this masks variation between stages, with Stage 1 complaints achieving 80.4% compliance and Stage 2 only 68.8%, highlighting challenges in managing more complex cases within required timescales. Complaints were mainly concentrated in Housing Management and Asset Management, with recurring issues focused on communication, contractor performance, repair quality, and service delays.<br><br>The report identifies timeliness and contractor-related services as key areas for improvement, with late responses presenting a risk to compliance and customer satisfaction. In response, a range of actions are underway, including the implementation of the HomeMaster system to improve tracking and oversight, strengthened monitoring by Corporate Services, enhanced staff training, and operational improvements such as new contractors and pilot initiatives within Estates. Overall, while performance is broadly positive, the focus for the coming year is on improving response times, strengthening communication, and embedding learning from complaints to enhance service delivery and customer experience. |
| | Board **noted** the Annual Complaints report 25.26 |
| 8.0 | Items for Information |
| 8.1 | **Assurance Evidence Audit Check**<br>CIPM updated the Board that Clare had completed her audit checks. Emmanuel scheduled for before the board meeting and should be completed during July, We will arrange for the next 3 board members to complete their checks. |
| | Board **noted** the verbal update on Assurance Evidence Audit Check. |
| 8.2 | **Policies approved by Board 26.27**<br><br>Board asked to **note** the policies due for renewal.<br>Outstanding policies have notes with explanations and dates they are due. |
| | Board **noted** the Policies approved by Board 26.27 |

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| 8.3 | **Homemaster Update Report**<br>The Homemaster Project Update reports that implementation is broadly on track, despite some delays linked to data migration and issue resolution. Data Pass 3 has been completed and testing is underway, although outstanding issues from earlier data passes and the migration of allocations data remain key risks. Staff training has been delivered, and User Acceptance Testing is in progress, with a Dummy Go Live planned for July 2026 and full Go Live still scheduled for 6 August 2026. Overall, the project continues to progress against its plan, with adjustments made to prioritise testing and address delays.<br><br>The main actions focus on completing testing, resolving data migration issues, and preparing for implementation. Key next steps include finishing User Acceptance Testing, completing allocations data migration and testing, agreeing portal training dates, and undertaking a staff satisfaction survey. Risks such as data accuracy, service disruption, staff adoption, and budget control are being actively managed through mitigation measures including enhanced training, project monitoring, and ongoing engagement with the Homemaster consultants. Board member asked if confidence had improved following recent meetings with consultants, and it was confirmed that confidence had increased, although risks remained. The Board is asked to note progress, consider any questions, and support the continuation of these next steps toward delivery. |
| | Board **noted** the Homemaster Update report. |
| 8.4 | **Customer Involvement Day**<br>Plans for a customer involvement event were outlined, including engagement with partner organisations and interactive activities to improve participation. CIPM to speak to John Cairns re voting system used at a community council event. |
| | Board **noted** the verbal update on Customer Involvement Day |
| 9.0 | **Any Other Competent Business** |
| 9.1 | **HMRC Mileage Rate Increase**<br>Board approved the increase in mileage rate from 45p to 55p and agreed to backdate the change to April 2026 |
| 9.2 | **Resignation of Michelle Hart**<br>The resignation was formally noted. Members agreed that John would take up the role of Chair of the Audit and Risk Committee following the AGM, and a vacancy on this committee was identified. |

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| 9.3 | **Impairment Checklist -Housing**<br>The Board approved the impairment checklist as required by auditors, confirming no significant concerns with housing stock. |
| | Board **approved** the Impairment Checklist - Housing as proposed by Mairi Maclean and seconded by Tina Russell |
| 9.4 | **Funding received**<br>The Board noted funding approval for a PSPS-led environmental improvement project, with a declaration of interest discussed. It was confirmed that no conflicts impacted decision-making at this stage. This project is at Argyle Street and includes raised beds, window boxes and planters to look more inviting and engaging to people. |
| 9.5 | **Funding received**<br>DoF&IT updated the Board that we have received confirmation of Scottish Government grant funding of approx. £276k for adaptations. |
| [redacted] | [redacted] |
| | [redacted] |
| | Redacted - Confidentiality |
| 10.0 | **Date of Next Meeting – Monday 31st August 2026** |
| | **Board meeting finished 7.50pm** |

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| Agenda Item No | Actions | Date Due to Be Completed |
|---|---|---|
| **3.1** | Clarify how REEM are funded ( carried forward ) | **Aug meeting** |
| **6.6** | Development Meeting to be scheduled for 10th August | **10th August** |
| **6.2** | Training plan to be made up for Board members following appraisals | **Aug meeting** |
| **8.4** | CIPM to speak to John Cairns re voting system used at community council event | **Aug meeting** |