Minutes for Paisley Housing Association Board Meeting

29th September 2026 Hybrid and Board Room

Present in office:
Elaine Templeton, Vice Chair
Sandra Loney, Board member
Damian Dempsey, Board member
Clare Hayes, Board member

Present via Teams:
Tina Russell, Board member
Emmanuel Dufegha, Board member

In Attendance in Office:
Fiona McTaggart, Chief Executive Officer
Craig Reid, Director of Assets & Development (DoA&D)
Sandra Marshall, Customer Services Officer (CSO)

CEO initially chaired the meeting as this was our first meeting after the AGM.

Office Bearers are as follows:-
Chair – Karen McMillan as proposed by Damian Dempsey and seconded by Elaine Templeton
Vice-chair – Elaine Templeton as proposed by Clare Hayes and seconded by Damian Dempsey
Secretary – Sandra Marshall as proposed by Elaine Templeton and seconded by Clare Hayes

Subcommittee members are as follows:

Name	PSPS	Audit	HR	Development	Operations & Performance
Sandra Loney	Y (Chair)		Y		y
Karen McMillan	Y		Y	Y	
Mairi MacLean					
Emmanuel Dufegha	Y				
Tina Russell					Y
Elaine Templeton		Y	Y	y	
Clare Hayes		Y	Y	y	
Damian Dempsey	Y			Y	Y (Chair)
John Cairns		Y			y

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Elaine Templeton took over as Chair as Karen McMillan had put in her apologies.

NO.	Minutes for Board meeting 31st August 2026 held at 6.30pm
1.0	Apologies received from John Cairns & Karen McMillan.
2.0	**Minutes For Approval - 31st August 2026**
2.1	Members of the Board were invited to consider the minutes of the Board meeting held on 31st August 2026
	Board **approved** the minutes as a correct record of the meeting as **proposed** by Clare Hayes and **seconded** by Damian Dempsey
3.0	**Matters Arising**
3.1	A query arising from the previous meeting regarding REEM funding arrangements was addressed. It was confirmed that the matter was funded through charitable funding streams and donations obtained through relevant funding applications. All other matters arising have been completed
	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, Damian Dempsey & Emmanuel Dufegha.
5.0	**Notifiable Events Register**
5.1	It was confirmed there are no Notifiable Events outstanding.
	Board **noted** the Notifiable event verbal update
6.0	**Items for Approval or Decision**
6.1	**Policy Updates. Policies for Approval** CEC provided a short description of each of the policies for approval: • Recruitment Policy • Attendance & Absence Management Policy • Mutual Exchange Policy • Hoarding and Self Neglect Policy
	Board **approved** all policies as **proposed** by Elaine Templeton and **seconded** by Clare Hayes
	Redacted -

6.2	**Enhanced In-house Estates Team Report** The Board considered the Enhanced In-House Estates Team Report and noted the progress made in establishing the enhanced in-house Estates Team following approval of the pilot project. Members heard that the service was developed to bring landscaping operations in-house, improve responsiveness, strengthen service resilience and reduce reliance on external contractors. The Board noted that implementation had been impacted by a number of challenges including recruitment and staff turnover, sickness absence, the time required for new operatives to gain experience, legacy landscaping issues inherited from previous contractors and limitations with existing machinery. Despite these challenges, the Estates Team has expanded to nine operatives and continues to deliver a range of estate management services including landscaping, bin assistance, caretaking services at Oliphant Court and ad hoc estate management works. The Board noted that performance against the landscaping programme remains behind schedule, with six cuts completed to individual gardens and five cuts to tenemental gardens against an anticipated annual programme of sixteen cuts. Members were advised that additional time has been required to address overgrown areas and improve estate standards before routine maintenance cycles could be established. To support recovery, all available resources are currently focused on landscaping works, resulting in the temporary suspension of void works and bulk uplift services. The Board noted the proposed action plan, including the commencement of winter works from November 2026 and the introduction of a two-squad operating model, which will allow one team to continue landscaping activities while a second team focuses on void works, seasonal maintenance and wider estate management services. The Board further noted the financial position of the enhanced service for the period April to August 2026. Total income of £86,654.88 and expenditure of £135,389.00 resulted in a reported deficit of £48,734.12. Members acknowledged that the deficit reflects lower than anticipated income levels while landscaping operations remain behind programme and income-generating activities such as void and bulk uplift works are paused. Assurance was provided that no areas of regulatory non-compliance had been identified and that performance and expenditure would continue to be closely monitored. The Board noted management's expectation that service performance and income levels will improve following the recommencement of void and bulk uplift works from November 2026 and through continued progress in delivering the landscaping programme. Questions raised by Board members: Was the deficit caused by staffing and recruitment challenges? Response: Management confirmed this was a contributing factor, alongside increased service standards, training requirements and the time needed to establish the team and processes. An action plan was in place to recover

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	income through winter works, additional void works and other chargeable services. Were tenants satisfied with the improvements? Response: Management advised that standards had improved significantly, producing increased tenant expectations. A programme of works would be communicated more clearly to residents moving forward.
	Board **noted** the Enhanced In-House Estates Team Report
	Redacted
6.3	**Code of Conduct Presentation** The annual Board training session on the Code of Conduct was delivered. Members were reminded of their responsibilities regarding declarations of interest, confidentiality, gifts and hospitality, social media usage, safeguarding the Association's reputation and reporting misconduct. The Board noted the presentation.
	Board **noted** the annual Code of Conduct presentation
	Redacted -
6.4	**Whistleblowing** The annual whistleblowing briefing was presented. Members were reminded of the requirement to report any concerns regarding fraud, malpractice, abuse of power, criminal activity or breaches of legal obligations. It was emphasised that failure to report wrongdoing could result in disciplinary action. The Board noted the presentation.
	Board **noted** the Whistle Blowing presentation
	Redacted -

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6.5	**Annual Assurance Evidence Report** The Annual Assurance evidence report confirms that PHA continues to maintain a robust assurance framework in support of its 2025/26 Annual Assurance Statement. Evidence has been regularly reviewed and updated through the Annual Assurance Toolkit, Action Plan, governance records, performance monitoring, audit activity and tenant safety reporting. The report highlights a wide range of assurance activities undertaken during the year, including Board scrutiny, internal and external audits, tenant engagement initiatives, independent Board appraisals, stock condition surveys and regulatory reporting. No material areas of non-compliance have been identified, and the Association remains satisfied that it continues to meet the Scottish Housing Regulator's Standards of Governance and Financial Management. Board audit checks have provided additional independent scrutiny across key assurance areas, including Finance, Health and Safety, Property Factoring, HR and Equalities, Governance, Community Inclusion, and Customer Consultation. All completed reviews concluded that full assurance could be provided, with particular strengths noted in financial governance, compliance arrangements, policy frameworks and the quality of supporting evidence. A small number of minor improvement actions were identified, mainly relating to evidence presentation and administrative processes, but these do not affect the overall assurance conclusions. Seven audit areas have now been completed, with the only outstanding action relating to Board Induction and Board Member Succession, which is scheduled for completion by October 2026. The report therefore concludes that the Board can take a high level of assurance from the evidence reviewed to date while continuing to oversee ongoing improvement activities.
	Board approved the Annual Assurance Evidence Report as proposed by Sandra Loney and seconded by Damian Dempsey.
	Redacted -
6.6	**Assurance Statement** The Annual Assurance Statement was presented and discussed. Members were advised that the statement had been expanded to reflect current regulatory requirements and organisational transformation work. The Board approved the Assurance Statement
	Board **approved** the Assurance Statement as proposed by Sandra Loney & Damain Dempsey
	Redacted -

6.7	Revised Damp and Mould Report The Board considered the report on the revised Damp and Mould Policy and noted that the policy had been updated to ensure compliance with the forthcoming Investigation and Commencement of Repair (Scotland) Regulations 2026 (Awaab's Law), which come into force on 6 October 2026. Members noted that the revised policy introduces clear statutory timescales for investigating reports of damp and mould, communicating outcomes to tenants, commencing repairs and completing remedial works. The Board also noted the enhanced focus on vulnerability, tenant communication, reasonable adjustments, interim protections and addressing root causes rather than relying on temporary treatments. It was reported that the Association intends to utilise the damp and mould functionality within HomeMaster to support case recording, workflow management, photographs, correspondence and monitoring. Further configuration and development of the module is required before it is fully operational. In the interim, and where necessary, supplementary spreadsheet-based monitoring will also be used to ensure statutory timescales are tracked and an appropriate audit trail is maintained. The Board noted that further implementation work remains ongoing, including finalising operational procedures, staff and contractor guidance, system workflows, monitoring arrangements and training requirements. These arrangements will continue to be reviewed as the new statutory requirements are embedded. Members noted that the revised policy will strengthen governance, risk management and tenant safety arrangements while supporting compliance with regulatory standards and the Scottish Social Housing Charter. Following consideration of the report, the Board approved the revised Damp and Mould Policy with effect from 6 October 2026 and noted the remaining implementation and assurance actions required to support successful delivery. Questions raised and responses Question: Will the HomeMaster system support compliance with the new statutory requirements and trigger deadlines? Response: The DoA&D advised that the Association intends to use the damp and mould functionality within HomeMaster to support case recording, workflow management and monitoring of cases. Further configuration and

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	development of the module is required before it is fully operational. Supplementary monitoring arrangements, including spreadsheet-based tracking where required, will therefore also be used to ensure statutory timescales are monitored and an appropriate audit trail is maintained. Members acknowledged that implementation would be resource intensive and noted that staffing, training and operational arrangements were being reviewed and developed as part of the implementation process. The revised policy was approved.
	Board **approved** the revised Damp and Mould report as proposed by Damian Dempsey and Sandra Loney
	Redacted -
6.8	**Memberships** Following the recent community event, 13 membership applications were received from tenants residing across various Association areas. The Board approved all membership applications and welcomed the new members
	Board **approved** the memberships as proposed by Clare Hayes and seconded by Elaine Templeton
	Redacted -
7.0	**Items for Discussion**
7.1	**Publication Document Library** 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. iBabs – documents – shared folders. 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.
8.0	**Items for Information**

8.1	[redacted]

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	[redacted]
	The Board **noted** the Development Update
	Redacted - confidentiality

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8.2	**Data Breach Report** The Board considered the 8.2 Data Breach Report.docx and noted that on 2 September 2026 a personal data breach occurred when a community event email was issued to 388 tenants using the CC field rather than the BCC field, resulting in the inadvertent disclosure of email addresses. Members noted that the breach was caused by human error and was limited solely to email addresses, with no financial information, tenancy records, special category data or other sensitive information compromised. The Board heard that affected tenants were advised of the incident, apologies were issued, specialist data protection advice was obtained, and the matter was subsequently reported to the Information Commissioner's Office (ICO). Members also noted that seven complaints were received following the incident, including two Stage 2 complaints, together with requests for further information and one indication of a potential compensation claim. The Board noted that the ICO had completed its investigation and confirmed that no further action would be taken, with no regulatory enforcement action, sanctions or findings of non-compliance arising from the incident. Members heard that while the overall regulatory and financial risks were assessed as low, the breach highlighted opportunities to strengthen controls surrounding bulk email communications and staff awareness of data protection requirements. The Board noted the improvement actions identified by management, including refresher GDPR training, enhanced guidance on the use of BCC, a review of communication procedures, consideration of alternative bulk mailing solutions and the implementation of lessons learned. Members welcomed the assurance provided and noted that progress against the agreed actions would be reported to the Board as part of ongoing governance and compliance monitoring. Questions raised and responses: Question: Have any legal, insurance or compensation issues arisen from the breach? Response: Management advised that a small number of tenants had submitted complaints, freedom of information requests and claims for compensation. One individual had requested £500 compensation. Professional advice received indicated there was no material loss and no basis for compensation. The situation continued to be monitored. Question: Were the complainants individuals who had previously raised issues with the Association? Response: It was acknowledged that some complainants were known to the Association from previous interactions, although management had not been directly involved in all complaint investigations.
	Board **noted** the Data Breach report
9.0	**Any Other Competent Business**

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9.1	Mairi Maclean requested special leave for a further month (due back November) Board **approved** special leave request as **proposed** by Elaine Templeton and **seconded** by Sandra Loney
9.2	Members were advised that the Association would continue to offer funded flu vaccinations to Board members on the same basis as staff and were invited to notify the Corporate Services Officer if they wished for us to arrange a flu vaccination.
	Board **noted the** AOCB items
	Redacted -
10.0	**Date of Next Meeting 26th October 2026**
	Board meeting finished 7.30pm

Agenda Item No	Actions	Date Due to Be Completed
7.1	CSO to confirm to Board members dates for GWSF Conference & EVH Conference via e-mail	**7th Oct 2026**
9.2	CSO to confirm to Board via e-mail that we can arrange flu vaccinations	**7th Oct 2026**