

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

Present in office:

Karen McMillan, Chair
 Elaine Templeton, Vice Chair
 Emmanuel Dufegha, Member
 Damian Dempsey, Member

Present via Teams:

Tina Russell, Member

In Attendance in Office:

Fiona McTaggart, Chief Executive (CEO)
 Lorna Colville, Director of Finance & IT (DoF&IT)
 Craig Reid, Director of Assets & Development (DoA&D)
 Tracy Fraser, Director of Housing (DoH)
 Marina McCall, Community Investment & Projects Manager (CI&PM)
 Sandra Marshall, Corporate Services Officer (CSO)

NO.	Minutes for Board meeting 27 TH November 2025 held at 6.30pm
1.0	Apologies received from Michelle Hart, Clare Hayes and Mairi MacLean. It was noted that John Cairns has signed all the paperwork and is now a member of the Board. John messaged to say that he was having issues getting into the teams meeting so had to tender his apologies.
2.0	Minutes For Approval - 27th October 2025
2.1	Members of the Board were invited to consider the minutes of the Board meeting held on 27 th October 2025.
	Board approved the minutes as a correct record of the meeting as proposed by Elaine Templeton and seconded by Karen McMillan.
	Members of the Board were asked to approve the new template for the minutes.
	Board approved the new template for the minutes as proposed by Damian Dempsey and seconded by Tina Russell.
3.0	Matters Arising

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

NO.	Minutes for Board meeting 27 TH November 2025 held at 6.30pm
3.1	<p>The Board is asked to note the matters arising.</p> <p>5.1 Community Connected and Customer Involvement Strategies would be presented at January meeting to allow the results of the TSS to be incorporated into both strategies.</p> <p>5.2 - Inhouse Estate team report presented at tonight's meeting</p> <p>5.2 Final SHIP to be presented to Board when published by Renfrewshire Council – to be included in January meeting.</p> <p>5.3 Date and Time to be arranged for a Board session on organisational and personal architypes. Sandra to speak to Kirsty and update at January meeting.</p> <p>5.3 CSO to contact selected Board Members to arrange for Evidence for the Annual Assurance Toolkit to be quality assured within their selected areas. - Ongoing update during Q4, 25/26</p> <p>5.4 - Annual Assurance Statement, signed by Chair and forwarded to SHR</p> <p>5.8 - IT to ensure the Board have a process and understanding of the Document Library within their IBAS system. Assurance evidence to be accessed via Sharepoint. Publications to be put onto iBabs with a notification email sent to the Board notifying of updates.</p> <p>5.9 - Review of Cyber Incident report, learning outcomes and staff training. DoF&IT confirmed that the insurance company are satisfied and no further actions are required. Regulator notified and is included in the Notifiable Event Register presented to the Board at every meeting.</p> <p>6.1 7N Architects to present the outcomes from the Foxbar Feasibility Study to the Board at a special meeting on 19th January 2026 – date to be amended from 19th January as Architect cannot make that date. The DoA&D will seek a suitable date in January from the Architect.</p>
	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	There were no declarations made by those present.
5.0	Notifiable Events Register
5.1	The Major Fire incident is still in the hand of the police and will likely not be closed off for several months. DoF&IT confirmed that as no further action is required from the insurance company regarding the Cyber Incident, we expect that SHR will close this off soon.
	Board noted the Notifiable event verbal update

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

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6.0	Items for Approval or Decision
6.1	<p>Tenant Satisfaction Results Report 2025</p> <p>The 2025 Tenant and Owner Satisfaction Survey, independently conducted by Research Resource, shows strong performance across core service areas and clear improvement since the 2022 survey. Tenant satisfaction has risen to 92.6% and owner satisfaction to 83.33%, both significantly above sector benchmarks. The results demonstrate improved communication, increased opportunities for participation, and continued confidence in service quality and neighbourhood management, while also highlighting areas requiring attention—particularly affordability, maintenance response times, and local environmental issues.</p> <p>The measures for keeping tenants informed and opportunities to participate in the decision-making process were 100% satisfied.</p> <p>The survey provides important assurance for compliance with the Scottish Housing Regulator’s governance and financial management standards. The findings confirm that the Association continues to act transparently, engage effectively with tenants and owners, and base its decisions on robust evidence. These results support the Association’s Annual Assurance Statement and provide the Board with confidence that regulatory expectations are being met through strong governance, good-quality information, and effective service delivery.</p> <p>It is worth noting that GWSF have reported increase satisfaction levels in two thirds of organisations who have carried out their satisfaction surveys this year.</p> <p>The Board is asked to note the 2025 Tenant and Owner Satisfaction Survey findings.</p> <p>The Board asked that their thanks be passed onto the staff team for the amazing results.</p>
	Board noted the Tenant Satisfaction Results report.
	Redacted -

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

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6.2	<p>Annual Assurance Statement Evidence Action Plan Report</p> <p>The Association has presented an update on the work undertaken to compile and monitor the evidence required for the 2024–2025 Annual Assurance Statement. The report confirms ongoing compliance with the Scottish Housing Regulator’s Standards of Governance and Financial Management, with particular emphasis on strong decision-making, effective risk management, and maintaining integrity and transparency across the organisation. Evidence gathered to date has been consolidated within the Annual Assurance Toolkit and demonstrates that the Association continues to meet regulatory expectations.</p> <p>To support continuous improvement, the Association has developed a comprehensive Annual Assurance Statement Evidence Action Plan. This plan sets out clear responsibilities, timelines, and RAG-rated progress measures, ensuring actions are assigned, monitored, and regularly reviewed. Continuous improvement activities such as internal audits, performance monitoring, and feedback are used to strengthen governance, enhance accountability, and ensure robust and transparent reporting to the Board.</p> <p>The Board is asked to note and approve the Action Plan, endorse the proposed monitoring arrangements, and agree that the action plan is reviewed by the Board twice yearly. Key actions include ongoing evidence verification, annual refinement of the Action Plan, and a 10% Quality Assurance Audit undertaken by a suitably skilled Board member. These steps will ensure sustained compliance, effective oversight, and the delivery of a strong Annual Assurance Statement for 2025–2026.</p>
	Board noted and approved the Assurance Evidence Action Plan and endorse the monitoring arrangements as proposed by Tina Russell and seconded by Elaine Templeton.
	Redacted -

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

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6.3	<p>Asset Management Strategy Review Update</p> <p>Delivery of the Asset Management Strategy 2024–2026 continues to progress well, with strong performance across core investment, safety, and compliance workstreams. Key programmes such as boiler, bathroom and kitchen replacements have been delivered, and stock condition surveying is progressing, with 40% complete and a further 40% funded for 2026/27. Work on mixed-tenure environmental improvements has begun, with nine back courts completed, while development activity is advancing through the Foxbar feasibility study and ongoing progress at Orchard Street.</p> <p>Several areas have been unavoidably delayed due to a lack of national policy clarity or funding certainty, particularly around the Social Housing Net Zero Standard (SHNZS), Housing to 2040, and wider net zero requirements for mixed-tenure stock. Renewable heating pilots have progressed only partially due to funding constraints, and partnership work on adaptations has been limited by reduced occupational therapist capacity. Despite these challenges, interim work such as the shared Energy Advisor post and continued asset-based planning positions the organisation to respond effectively once national guidance is issued.</p> <p>Board members are asked to note progress across the Action Plan, acknowledge areas deferred pending national decisions or funding availability, and the Association will continue to monitor policy developments, adjust investment plans as required, and complete the Foxbar feasibility work for Board consideration in early 2026. A full strategy refresh will be prepared for presentation in the Summer 2026.</p>
	Board noted progress on the Action Plan.
	Redacted -
6.4	<p>Development Update Report</p> <div data-bbox="240 1576 1426 1966" style="background-color: black; width: 100%; height: 174px;"></div>

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

NO.	Minutes for Board meeting 27 TH November 2025 held at 6.30pm
	Board noted the verbal report of the development update
	Redacted - confidential
6.5	<p>Technology Strategy</p> <p>The Technology Strategy outlines the Association's planned approach to using technology over the next three years, fully aligned with the organisational Business Plan. It sets out how technology will support the Association's strategic goals of Modern Homes, Responsive Services, Productive Partnerships, and a Resilient Organisation, while ensuring compliance with regulatory standards. The strategy promotes the strengthening customer service & engagement, improving operational efficiency, enhancing staff capability, ensuring data security and governance, and fostering innovation.</p> <p>The Board is asked to approve the three-year Technology Strategy, acknowledge the associated Technology Action Plan, and agree that the strategy will undergo an annual review each May as part of the Annual Technology Report. In addition, the Board is asked to approve the delegation of quarterly monitoring responsibilities to the Audit & Risk Committee. This includes oversight of technological risk, cyber-security threats, KPI performance, and progress against digital transformation objectives.</p> <p>Board discussed how AI in general was having an impact in every aspect of life. If approved, the Executive Management Team will lead the delivery of the strategy, with actions embedded in operational service delivery plans, particularly the IT Service Delivery Plan. Quarterly updates will be provided to the Audit & Risk Committee, and an annual performance review will be presented to the Board. Staff development will be prioritised to ensure effective use of technology, improved cyber-resilience, and successful achievement of the strategic technology objectives.</p>
	The Board approved the Technology Strategy and approved delegating quarterly monitoring to the Audit & Risk Committee as proposed by Damian Dempsey and seconded by Karen McMillan
	Redacted -
6.6	<p>Summary of Policies for Approval</p> <p>Only 1 policy up for review this month, Sustainment Policy – Board Approved</p>
	Board approved the Sustainment Policy as proposed by Elaine Templeton and seconded by Karen McMillan.

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

NO.	Minutes for Board meeting 27 TH November 2025 held at 6.30pm
	Redacted -
6.7	<p>Enhanced In-House Estates Team</p> <p>The report recommends expanding the Estates Team and trialling in-house delivery of the landscape and estate maintenance service from 2026/27. This proposal follows ongoing failures by external contractors and the consistently strong performance of the Estates Team in delivering estate management duties, bulk uplifts, and void work. The trial will run for an initial six-month period, with a full evaluation focused on service improvement, tenant outcomes, value for money, and organisational resilience, to be reported to the Board in March 2026.</p> <p>The Board is asked to approve increasing the Estates Team from 4 to 8 staff members, with recruitment beginning in November 2025 for funded posts from Invest Renfrewshire. The Board is also asked to approve the in-house delivery of landscape maintenance service from April 2026 and the associated set-up costs for 2025/26. Additionally, the Board is requested to note temporary upgrades to supervision roles and the overall staffing structure required to deliver the service effectively during the trial.</p> <p>The Association will proceed with recruitment, staff training, operational planning for the two-team model, and the phased implementation period from November to March. Key performance indicators will be used throughout the trial to monitor delivery, service quality, and responsiveness. A comprehensive progress report, including KPI results and financial impacts, will be presented to the Board in March 2026 to inform decisions about whether to continue the in-house model beyond the trial period.</p>
	Board approved increasing Estates Team to 8 staff and approved the in-house delivery of landscape maintenance as proposed by Emmanuel Dufegha and seconded by Elaine Templeton. Board also noted the temporary upgrades to supervision roles.
	Redacted -

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

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6.8	<p>Homemaster Project Update report</p> <p>The report provides an update on progress following the Board's October 2025 approvals regarding the transition from Civica CX to the Homemaster (HM) system.</p> <p>It was noted Civica has now provided written agreement to the ending of the CX contract noting the payments made to date and not requesting further payment for Phase 2. We have still to agree with Civica continuing the annual maintenance and associated charge, if continuing after May 26, as it is likely that we will require one further year of Cx maintenance. This charge should be in line with the current contract.</p> <p>To avoid further delays to system replacement, the Director of Finance & IT formally signed the contract with Homemaster on 31 October 2025, with the annual subscription now expected to commence earlier than originally planned.</p> <p>The Homemaster project has now formally begun, with initial implementation meetings scheduled for early December. Over the coming month, a detailed project plan will be agreed with Homemaster, after which timelines for ending use of the MRI Castleton financial system will be confirmed. Internally, teams will continue reviewing and mapping key procedures so the new system can be configured correctly, and further site visits to other RSLs using Homemaster will be arranged. A full project plan will be presented to the Board in January.</p> <p>Key project risks and mitigations have been identified, covering contract costs, data migration, service continuity, staff adoption, regulatory compliance, and budget control. The Board is asked to note progress, raise any questions, and approve the proposed next steps:</p> <ul style="list-style-type: none"> • The initial project meeting will now take place, and a formal project plan will be agreed with Homemaster • The key relevant procedures will be reviewed and where required summarised into process maps for use with Homemaster to correctly configure the new software.
	Board noted progress of Homemaster update and the next steps.
	Redacted -

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

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6.9	<p>Calendar of Events</p> <p>The Board were asked approve the initial calendar of events and also to agree days and times of sub group meetings After discussion – Board agreed</p> <p>HR meetings – Start time 5.30pm Mon or Wed.</p> <p>Operations & Performance – Start time 5.30pm - Mon or Wed.</p> <p>Development – Start time 5.30pm Mon or Wed</p> <p>Audit - no change – Start time TBC Monday</p> <p>PSPS – no change - Start time 5.30pm Monday</p> <p>It was agreed that sandwiches would be provided for the night time meetings. A full calendar of events with updated dates will be provided at the next meeting.</p>
	<p>Board approved the Calendar of Events as proposed by Damian Dempsey and seconded by Tina Russell.</p>
	Redacted -
7.0	Items for Discussion

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

NO.	Minutes for Board meeting 27 TH November 2025 held at 6.30pm
7.1	Publication Document Library Report
	<p>This report provides assurance to the Board that Paisley HA is actively monitoring publications from the Scottish Housing Regulator (SHR), the Glasgow and West of Scotland Forum of Housing Associations (GWSF), the Scottish Federation of Housing Associations (SFHA), and other relevant bodies. The primary purpose is to ensure the Board remains informed of compliance, governance, and sector-wide developments that could impact decision-making, risk management, and operational practices. By reviewing and reporting these publications, the Association demonstrates ongoing commitment to upholding regulatory standards, maintaining transparency, and ensuring robust governance frameworks.</p>
	<p>The Board is asked to note the contents of the report and the accompanying publication evidence provided in Appendices 1–7, which have been shared by email. These publications will be uploaded to the Board Room IBabs Digital System Document Reading Library for ongoing reference. The report confirms that Paisley HA continues to meet the Scottish Housing Regulator's Standards of Governance and Financial Management, particularly in relation to decision-making, risk management, integrity, and conduct, while mitigating risks such as regulatory non-compliance, governance weaknesses, operational misalignment, and missed learning opportunities.</p>
	<p>Decisions and actions arising from this report include the Board acknowledging receipt of the publication evidence and noting that future publications from SHR, GWSF, SFHA, or other relevant bodies will continue to be monitored and reported for information. 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 -
7.2	Buying & Selling Strategy
	<p>The Board is asked to allow an extension on this policy to allow time for the CEO to speak to and work with Renfrewshire Council on an acquisition strategy so that the strategy can be planned strategically and not operating on an ad hoc basis towards the year end as is the case just now.</p>
	Board agreed to allow an extension to the existing strategy until the Acquisition Strategy is implemented and approved.
	Redacted -

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

NO.	Minutes for Board meeting 27 TH November 2025 held at 6.30pm
7.3	KPI Report The Board are asked to note the KPI report. Members of the EMT provided explanation of the figures.
	Board noted the content of the KPI report
	Redacted -
7.4	Tenant Safety Report The Board are asked to note the content of the Tenant Safety Report for Q2 of 25/26.
	Board noted the content of the Tenant Safety Report
	Redacted -
8.0	Items for Information

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

NO.	Minutes for Board meeting 27 TH November 2025 held at 6.30pm
8.1	<p>Note of Board and EMT Strategy Day</p> <p>The Board participated in a wide-ranging Strategy Day covering culture change, development feasibility, finance, performance, and priorities for the year ahead. The CEO opened by presenting progress on the organisation's culture journey, supported by consultant Kirsty Innes. The Board reviewed the new cultural emblem, centred on the Everyperson archetype with balanced support from Caregiver, Hero and Sage, which will be launched to staff in November. The Board noted that shifting from a Sage-dominant culture requires improved systems and stronger community focus. No formal decisions were required at this stage, but actions include presenting the emblem at the November staff meeting.</p> <p>The DoA&D then updated the Board on the Foxbar Feasibility Study and three early design options. While all options show significant funding gaps based on current benchmarks, the Board agreed that the feasibility work should continue to Stage 1, with architects to return in early 2026 with detailed costings, alternative layouts, and a full financial model. Key actions include ongoing site testing, cost modelling, and inclusion of Foxbar in future SHIP discussions. DoF&IT followed with a development finance session, reinforcing the scale of sector-wide viability challenges. The Board discussed heating choices, grant constraints, and the potential future role of Mid-Market Rent, with actions including further modelling on heating system impacts and continued monitoring of housing association grant benchmark developments.</p> <p>The CEO concluded with the Association's performance review and the priorities for the year confirming strong operational performance and ongoing work to complete outstanding service delivery plans, strengthen tenant involvement, and improve systems including the transition to Homemaster and refinement of the Assurance Toolkit. Actions include resolving Board access issues with iBabs, progressing customer engagement plans, completing remaining strategies, and bringing development, culture and assurance updates back to the Board. All presentations will be circulated to Board members.</p>
	Board noted the content of the Strategy Day report.

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

NO.	Minutes for Board meeting 27 TH November 2025 held at 6.30pm
8.2	<p>Management Accounts Q2</p> <p>The Board were asked to note the management accounts for the period to 30 September 2025 which indicate that the Association remains financially viable, with a year-to-date surplus of £384,089 compared to the budgeted £286,300. While the projected year-end surplus has reduced to £125,417 (from a budget of £391,775), this variance is largely due to delayed spend on environmental works carried forward from 2024/25, now as a slightly higher costs and timing differences across several budget lines. Cashflow remains strong, loan covenants are projected to be met, and no concerns have been raised in relation to net assets or liquidity.</p> <p>Major positive variances include higher-than-budgeted interest income, increased rental income, and significant additional Stage 3 adaptation grant funding. Underspends have arisen in employee costs, overheads, common services, and cyclical repairs, mostly due to timing differences and operational efficiencies. Overspends are noted in planned maintenance, environmental works, development costs, and some estates-related budgets, though many reflect strategic decisions, grant-funded activity, or programme delays into 2026/27. None of the variances require formal corrective action by the Board.</p>
	Board noted the Management Accounts Q2
8.3	<p>H & S Report</p> <p>The Board is asked to note this quarterly Health & Safety report. It provides assurance on the organisation's compliance with regulatory requirements and internal Health & Safety standards.</p>
	Board noted the H & S report Q2

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

NO.	Minutes for Board meeting 27 TH November 2025 held at 6.30pm
8.4	<p>Local Surgery Report</p> <p>The organisation introduced a programme of local tenant surgeries across its four stock areas in May 2025 as part of a wider review of tenant engagement. The purpose was to increase face-to-face contact and create more opportunities for tenants to have their voices heard. However, attendance has remained consistently low throughout the trial period.</p> <p>The report aligns with the organisation's strategic goals around customer voice and supports compliance with the Scottish Housing Regulator's Governance and Financial Management Standard 4, ensuring decisions are based on good-quality information and clear risk awareness. Evidence from 35 tenant responses and staff input has informed the findings.</p> <p>The Board are asked to note that the surgery programme will <i>not</i> be extended beyond December 2025.</p> <p>This decision is based on poor attendance and limited effectiveness in achieving meaningful engagement.</p>
	Board noted that the local surgeries will not be extended beyond December 2025
8.5	<p>Alexander Sloan – Change of Structure</p> <p>The Board is asked to note the verbal report confirming that Alexander Sloan, our external auditors, have merged with another company and will now be known as TC Alexander Sloan. Also updated that Quinn, our internal auditors, have changed their name to Cameron Audit.</p>
	Board noted the change of structure within Alexander Sloan and change of name for Quinn
8.6	<p>Opayo PCI Compliance for PHA and PSPS</p> <p>The Board is asked to note verbal report confirming that we are PCI (Payment Card Industry) compliant.</p>
	Board noted that PHA is PCI compliant
8.7	<p>Policies Due for Renewal</p> <p>Board asked to note the policies due for renewal and reasons for some extensions</p>
	Board noted the Policies due for renewal
	Redacted -

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

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9.0	Any Other Competent Business
9.2	FLAIR - Along with the other FLAIR members, the Board is asked to approve sign up to the MND pledge, to where possible, assist anyone with a terminal illness, to get a property or adaptation where housing stock allows.
	Board approved agreement to the MND pledge as proposed by Karen McMillan and seconded by Damian Dempsey.
	Staff members apart from CEO left the meeting 8.35pm
9.1	EVH – SALARY SCALE. Board noted the updated EVH Salary scale
9.3	Change of start time for Board meetings – Board agreed to start the Board meetings at 6.00pm from January 2026
	Board approved to change the start time of the Board meetings to 6pm as proposed by Karen McMillan and seconded by Elaine Templeton Board noted the updated EVH Salary scales.
10.0	Date of Next Meeting – 1st December 2025
	Board meeting finished 8.45pm

Agenda Item No	Actions	Date Due to Be Completed
Oct 5.1	Community Connected and Customer Involvement Strategies and Action Plan to be presented at November Board Meeting.	Jan Meeting
Oct 5.2	Final SHIP to be presented to Board when published by Renfrewshire Council	Jan meeting
Oct 5.3	Date and time to be arranged for a Board session on organisational and personal archetypes.	Jan Meeting – Sandra to speak to Kirsty
Oct 5.4	CSO to contact selected Board Members to arrange for Evidence for the Annual Assurance Toolkit to be quality assured within their selected areas.	TBC – during Q4 25/26

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

Oct 6.1	7N Architects to present the outcomes from the Foxbar Feasibility Study to the Board at a special meeting on 19 th January 2026	19/01/2026 - meeting date to be re-arranged
Nov 6.7	In-house estate team update report	March 26
Nov 6.9	Calendar of events – updated version	Dec 2025