

Minutes for Paisley Housing Association Board Meeting 26th January 2026 Hybrid and Board Room

Present in office:

Karen McMillan, Chair
Elaine Templeton, Vice Chair
Sandra Loney, Member
Clare Hayes, Member

Present via Teams:

Damain Dempsey, Member
John Cairns, Member
Tina Russell, Member (joined 6.30)

In Attendance in Office:

Fiona McTaggart, Chief Executive (CEO)
Lorna Colville, Director of Finance & IT (DoF&IT)
Tracy Fraser, Director of Housing (DoH)
Marina McCall, Community Investment & Projects Manager (CI&PM)
Sandra Marshall, Customer Services Officer

In Attendance via Teams:

Alan Graham, Advice & Projects Manager

NO.	Minutes for Board meeting 26 th January 2026 held at 6.00pm
1.0	Apologies received from Michelle
2.0	Minutes For Approval - 24th November 2025 & 1st December 2025
2.1	Members of the Board were invited to consider the minutes of the Board meeting held on 24 th November 2025. Board approved the minutes as a correct record of the meeting as proposed by Karen McMillan and seconded by Elaine Templeton.
2.1	Members of the Board were invited to consider the minutes of the Board meeting held on 1 st December 2025. Board approved the minutes as a correct record of the meeting as proposed by Elaine Templeton and seconded by Sandra Lomey.
3.0	Matters Arising
3.1	The Board is asked to note the matters arising. 6.1 7N Architects to present the outcomes from the Foxbar Feasibility Study to the Board at a special meeting on amended date of 9 th February 2026. 6.7 In-house estate team update report due March 2026 6.9 – Updated calendar of events is now available on iBabs – in ‘shared folder’.
	Board noted the matters arising.

Minutes for Paisley Housing Association Board Meeting
 26th January 2026 Hybrid and Board Room

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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	Elaine Templeton raised a potential conflict of interest for agenda item 6.8 as she is Chair of Business Improvement District.
5.0	Notifiable Events Register
5.1	No change to the item outstanding on the Notifiable Events register. The only item outstanding is the major fire incident. CEO confirmed that this item won’t be closed until we get the property back. It is still in the hands of the police. Board member questioned if we were losing money. DoF&IT confirmed that our insurance company are paying for our rent loss at the moment but as may be for over a year need to clarify how long they will cover for . ACTION - DoF&IT to contact insurance broker to confirm time limit on rent loss cover.
	Board noted the Notifiable event verbal update
6.0	Items for Approval or Decision
	Chair agreed to amend the order – Agenda Item 6.3 to be discussed first on the Agenda

Minutes for Paisley Housing Association Board Meeting
26th January 2026 Hybrid and Board Room

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6.3	<p>Connected Communities Strategy This paper presents the Connected Communities Strategy 2026–2029, which replaces the previous Community Engagement Strategy and sits alongside the forthcoming Customer Insight and Influence Strategy. The strategy establishes a clear framework for strengthening community impact through two core pillars: Community Engagement (meaningful engagement with tenants, owners and the wider community through events and accessible participation opportunities) and Community Investment (targeted deployment of resources to build social impact and resilience, including external funding, partnerships and the creation of a Community Benefit Fund). It directly supports the Association’s Strategic Map 2025–2028 and contributes to the delivery of the Responsive Services, Productive Partnerships and Resilient Organisation strategic goals, while aligning with Scottish Housing Regulator requirements and the Scottish Social Housing Charter.</p> <p>Key actions arising from the strategy include the establishment and operationalisation of a Community Benefit Fund; development of an annual programme of community events; maximisation of external funding and multi-year grant opportunities; expansion of use of the new Community Hub as a shared community resource; and strengthening partnership and lead-partner arrangements where appropriate. Delivery will be supported by an annual Operational Delivery Plan and Action Plan, underpinned by tenant feedback, data-led planning, and continuous improvement. Performance will be monitored through key performance indicators, Annual Return on the Charter (ARC) benchmarking, and regular reporting to the Board and Performance and Operations Sub-Committee, with progress also communicated to tenants via the Annual Performance Report and newsletters.</p> <p>The Board is asked to consider and approve the Connected Communities Strategy 2026–2029 as the strategic basis for delivery of community engagement and investment activity over the period. Subject to approval, officers will be authorised to develop and implement the associated Operational Delivery Plan and Action Plan, allocate appropriate staffing and budget resources, progress the establishment of the Community Benefit Fund, and pursue external funding and partnership opportunities in line with the strategy. The Board is also asked to note the proposed monitoring and assurance framework and to agree that progress updates will be brought forward on at least an annual basis, with material variances or risks escalated for Board consideration.</p>
	Board approved the Priorities for the Year ahead presentation as proposed by Karen McMillan and seconded by Elaine Templeton.
	Redacted -
	Advice & Projects Manager left the meeting at 6.20pm

Minutes for Paisley Housing Association Board Meeting
 26th January 2026 Hybrid and Board Room

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6.1	<p>Priorities For the Year Ahead 2026 CEO gave a presentation confirming what action from last year had been completed / not completed / was still in progress. CEO then went on to say what our priorities were for this year, confirming that Homemaster will be one of the biggest changes and will require a lot of training for all staff. There is still a lot of work to be done for Corporate – we are concentrating on collating the Assurance evidence. Other items include Manager training from UWS , continue with development, if financially viable, Acquisition strategy. Asset and Corporate Strategy due in the next few months. We have rented out the Board space for a sewing group on a Friday morning – so hopefully word of mouth will increase this. Pilot for estates team. Continue to look for funding. There is a lot going on this year, but Homemaster training takes priority.</p>
	<p>Board approved the Priorities for the Year ahead presentation as proposed by Sandra Loney and seconded by Tina Ruswell.</p>
	<p>Redacted -</p>

Minutes for Paisley Housing Association Board Meeting
26th January 2026 Hybrid and Board Room

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6.2	<p>VFM Report – Money Advice</p> <p>The report demonstrates that the Advice Team delivers strong value for money (VFM) for Paisley HA tenants through benefits, energy and money guidance, contributing materially to income maximisation, tenancy sustainment and reduced rent arrears. In 2024/25 the service secured total financial gains of £2.7m for tenants (excluding migration gains: £1.65m) and £85.9k in energy-related gains, supported over 1,000 benefits issues, and achieved 100% tenant satisfaction. The team’s work aligns with strategic goals on Responsive Services and Productive Partnerships, supports compliance with Scottish Housing Regulator standards, and compares favourably with peer landlords on outcomes, efficiency and return on investment. Benchmarking confirms that Paisley HA’s more holistic delivery model—particularly the inclusion of energy advice—adds demonstrable social and financial value.</p> <p>The service is delivered by two core posts, augmented by two externally funded posts (shared with Williamsburgh HA) until March 2026. The funded posts materially increased capacity and scope, particularly for energy advice and Universal Credit migration support. Risks to sustainability include the cessation of external funding, welfare reform, increasing case complexity, energy market volatility, digital exclusion and rising demand. Should funding end, service reductions would likely include a significant curtailment of energy advice, increased advisory workload for the Advice & Projects Manager, tighter referral prioritisation, and transfer of some responsibilities (e.g. DHP) to Housing Officers. Despite these risks, the core service remains high-performing and integral to arrears reduction (gross arrears reduced to 1.85% in 2024/25) and tenancy sustainment.</p> <p>The Board is requested to:</p> <p>Note the high value delivered by the Advice Service in financial gains, arrears management, tenancy sustainment and social value.</p> <p>Note the risk of reduced gains, scope and impact when funding for the two temporary posts ends in March 2026.</p> <p>Note – The KPI’s associated with VFM and targets for the Money Advice Team are reported at the Op’s and Performance sub-Committee</p>
	Board noted the Value for Money report
	Redacted -

Minutes for Paisley Housing Association Board Meeting
26th January 2026 Hybrid and Board Room

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6.4	<p>Customer Involvement Strategy Report</p> <p>The Customer Involvement Strategy 2026–2029 and accompanying Action Plan for Board approval. The Strategy establishes a three-year framework to embed meaningful customer involvement across the Association, with six-monthly reviews to reflect emerging risks, opportunities, and changing customer needs. It is aligned to the Business Plan strategic goals of Responsive Services, Productive Partnerships, and a Resilient Organisation, and directly supports compliance with the Scottish Housing Regulator’s Standards of Governance and Financial Management (particularly Standards 1–3). The Strategy provides a clear mechanism for measuring performance against agreed targets, strengthening accountability, and evidencing tenant influence in service design, scrutiny, and decision-making.</p> <p>Key actions arising from the Strategy include: establishing and operationalising a formal tenant improvement group with documented governance arrangements, diverse membership, training, and reporting outputs; embedding structured participation and scrutiny processes across services; expanding digital engagement to widen reach and accessibility; strengthening consultation and feedback mechanisms; improving the use of customer insight and data to shape service delivery; and collaborating with partners to enhance tenant support and community resilience. Delivery will be supported by an annual Action Plan, with targets and KPIs agreed each January, and underpinned by robust performance monitoring, Annual Return on the Charter (ARC) benchmarking, and regular reporting to the Board. Lessons learned will be captured through documented tenant group activity and evidenced service improvements, with transparent communication to both tenants and the Board.</p> <p>The Board is asked to consider and approve the Customer Involvement Strategy 2026–2029 and Action Plan as the strategic basis for embedding customer voice over the period. Officers are authorised to implement the Action Plan, allocate appropriate staffing and resources, establish the tenant improvement group, and progress digital and partnership initiatives in line with the Strategy. The Board is also asked to note the identified regulatory and reputational risks associated with non-delivery (including ARC Indicator 5), agree the proposed monitoring and assurance framework, and confirm that progress updates will be brought forward at least annually, with material risks or variances escalated for Board consideration.</p>
	Board approved the Connected Communities Strategy as proposed by Sandra Loney and seconded by Elaine Templeton.
	Redacted -

Minutes for Paisley Housing Association Board Meeting
 26th January 2026 Hybrid and Board Room

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6.5	<p>Proposed Dates for Board Assurance Evidence Folders Audit CI&PM explained that the dates are for the Board to audit the evidence for the Assurance Statement and that evidence is a regulatory requirement which will provide Assurance to The Board. The board members will be contacted nearer the time to see what suits them and we can change dates if they don't suit. There is still a lot of work to be done for the Action plan. We will do a training session with each person when they are due to action their audit tasks. Board are asked to note the months in which they will be asked to audit information.</p>
	The Board noted the proposed dates for the Board Assurance evidence
	Redacted -
6.6	<p>Standing Orders & Delegated Authority Approval CEO confirmed the only change is for the Operations sub committee and remit. Board are asked to approve the changes to the Standing Order & Delegated Authority</p>
	Board approved the Standing Order & Delegated Authority as proposed by Karen McMillan and seconded by Tina Russell.
	Redacted -

Minutes for Paisley Housing Association Board Meeting
26th January 2026 Hybrid and Board Room

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6.7	<p>Homemaster Project Plan Update</p> <p>This paper provides an update on progress since the Board approvals of 24 November 2025 in relation to the Homemaster system implementation and associated contract exit arrangements. Key milestones achieved include receipt of Civica’s formal response regarding notice to end the CX contract, appointment of Homemaster Project Consultant, completion of the first formal project meeting (1 December 2025), and development of a draft Project Plan in collaboration with Homemaster. The planned Go Live date remains 5 August 2026. The report confirms alignment with the Association’s strategic goals of Responsive Services, Productive Partnerships, and a Resilient Organisation, and supports compliance with the Scottish Housing Regulator’s Standards of Governance and Financial Management (Standards 1, 3 and 4).</p> <p>The next phase of delivery is now underway. Key actions include: integrating Project Plan milestones into staff workplans; completing the first round of procedure reviews and process maps by 31 January 2026; completion of Data Pass 1 migration from CX and UH by 29 January 2026, followed by internal testing in February 2026; delivery of initial Homemaster configuration workshops commencing week of 16 February 2026; preparation of migration data sheets from Castleton Financials and Excel sources by 9 March 2026; and arranging site visits to comparator RSLs to inform configuration and staff familiarisation. Contract negotiations will continue with Civica and MRI (Castleton Financials) to agree final termination dates aligned to Go Live and to minimise residual support and archiving costs, including consideration of a read-only archive licence to meet statutory record retention requirements. The Project Plan is scheduled for formal sign-off by end January 2026.</p> <p>The Board noted progress to date, raise any questions at the meeting, and approve the proposed next steps : the Director of Finance & IT will be authorised to: continue contract exit negotiations with Civica and MRI; finalise and sign off the Homemaster Project Plan; oversee data migration, testing, and staff training activity; manage delivery within the approved estimated 2026 budget of £100,000 (including contingency); and maintain KPI-based reporting to the Board. The Board is also asked to note the identified key risks (data migration errors, budget overruns, staff adoption, service disruption, and regulatory compliance) and to agree the proposed mitigation measures and ongoing monthly progress reporting arrangements.</p> <p>Board member mentioned they had difficulty paying rent through the website. Seemed to require download an Alpay app which required a change of password they were having difficulties with.</p> <p>ACTION – D0F&IT to check out the website and what has changed with Allpay. Board noted the Homemaster Project Plan Update.</p>
<p>ACTION – D0F&IT to check out the website and what has changed with Allpay. Board noted the Homemaster Project Plan Update.</p>	

Minutes for Paisley Housing Association Board Meeting
26th January 2026 Hybrid and Board Room

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	Redacted -
6.8	<p>Affiliations Review Report</p> <p>This report provides the Board with an overview of the Association’s current affiliations, outlining their purpose, benefits, and associated costs. These memberships support access to sector intelligence, best practice, training, and regulatory guidance, and demonstrate compliance with the Scottish Housing Regulator’s Standards of Governance and Financial Management, particularly Standards 4 and 5. Collectively, they contribute to the strategic goal of maintaining a resilient organisation that is modern, financially strong, well governed, and a good employer. Appendix 1 details costs over the past two years, and no material increases are anticipated for 2026/27.</p> <p>The review confirms that the majority of affiliations represent good value for money, delivering tangible operational, governance, HR, tenant safety, welfare advice, procurement, and professional development benefits. High-value memberships include EVH, the EVH Health & Safety Manual, GWSF, SFHA, Advice UK, the Social Housing Safety Network, and specialist supports such as CPAG, Time for Talking, EAS, and TIS. Several affiliations are free but strategically important (e.g. SPA and PFH Scotland), while others are low-cost but beneficial. Use of ad hoc specialist advice (RGDP) and professional subscriptions (CIH and accountancy bodies) is also endorsed as necessary to maintain standards and compliance.</p> <p>The key action arising from the review is to discontinue membership of Scotland’s Regeneration Forum (SURF) for 2026/27 due to minimal usage and limited benefit over the past two years. All other affiliations are recommended for continuation. The Board is asked to note the contents of the report, approve the continuation of current memberships (excluding SURF), and endorse the retention of this paper within the Assurance evidence folder as part of the Association’s governance record.</p>
	Board Approved the Affiliations Review report as proposed by Karen McMillan and seconded by Sandra Loney
	Redacted -
6.9	<p>Policies for Approval</p> <ul style="list-style-type: none"> • Cyber Incident and ICT Disaster Recovery Plan • Information Security Policy • Home & Tech Scheme Policy

Minutes for Paisley Housing Association Board Meeting
26th January 2026 Hybrid and Board Room

NO.	Minutes for Board meeting 26 th January 2026 held at 6.00pm
	<p>Board approved the Cyber Incident & ICT Disaster Recovery Plan as proposed by Elaine Templeton and seconded by Karen McMillan.</p> <p>Board approved the Information Security Policy as proposed by Karen McMillan and seconded by Sandra Loney.</p> <p>Board approved the Home & Tech Scheme Policy as proposed by Karen McMillan and seconded by Tina Russell.</p>
	Redacted –
6.10	<p>Health & Safety Responsibilities CSO has sent everyone the paperwork in order that each Board member can sign to agree to their H & S Responsibilities. Those present at the meeting, can sign the paperwork tonight. Those not present, if you have not already done so, can you send your confirmation back to Sandra Marshall.</p>
	Board noted the Health and Safety Responsibilities.
	Redacted –
6.11	<p>Association Rules – Address Update CSO confirmed the only change is the PHA address. Borad members present and sign the back page of the rules tonight to evidence their approval of the new rules.</p>
	Board approved the updated Association Rules.
	Redacted –
6.12	<p>Entitlement, Payments or Benefits Board noted the Entitlement, Payment or Benefit form and approved that future staff forms will not be required to come to the Board meeting as they are within the EVH Terms and Conditions.</p>
	Board noted the Entitlement, Payment or Benefit form.
	Redacted –

Minutes for Paisley Housing Association Board Meeting
26th January 2026 Hybrid and Board Room

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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 -
7.2	<p>Annual Planning Programme Report</p> <p>The Board is asked to note the report on the Annual Planning Programme for 2025–2026, which provides a structured annual framework for delivering the Association’s strategic priorities in line with the Regulatory Standards of Governance and Financial Management. Members acknowledged that the programme supports effective planning, coordination, and oversight across the organisation.</p> <p>The Board noted that the programme integrates performance and financial monitoring, strategic reviews, assurance and compliance activities, and governance and tenant engagement processes. Members recognised that the scheduled reporting and assurance activity provides a clear audit trail and supports strong governance and regulatory compliance.</p> <p>The Board discussed the programme for information and noted the assessment of risk management, including the importance of the programme as a key control to support timely delivery and organisational assurance. Members took assurance that the programme supports strong performance and high-quality outcomes for tenants.</p>
	Board noted the Annual Planning Programme.
	Redacted -
7.3	<p>Final SHIP</p> <p>CEO confirmed that PHA not in the SHIP until 2030 – but that PHA are looking to have another meeting with the council and Scottish Government to discuss funding and re-generation for the Foxbar area.</p>
	Board noted the content of the Final SHIP report
	Redacted -

Minutes for Paisley Housing Association Board Meeting
26th January 2026 Hybrid and Board Room

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7.4	<p>Rent and Service Charge Increase – Update DoH confirmed we have 2 weeks to go with our consultation. We have received 104 responses so far. We will begin texting this week. Final results due at the February meeting.</p>
	Board noted the verbal update of the Rent & service Charge Increase
	Redacted -
	Director of Housing left the meeting 19.25
8.0	Items for Information
8.1	<p>Date for Architype Meeting CEO updated Board that she will have a meeting with Kirsty tomorrow and will provide dates for the Board to meet with Kirsty and gain a better understanding of their own Architypes.</p>
	Board noted the verbal update regarding the Architype meeting.
8.2	<p>7N February Meeting for Feasibility Study – Monday 9th Feb 2026 @ 5.30PM CEO explained it is important to have as many people here in person. Apologies received from Clare, Michelle, John & Damian.</p>
	Board noted the amended date for the Feasibility Study meeting
8.3	<p>Policies approved by Board 25.26 Board asked to note the policies due for renewal.</p>
	Board noted the Policies due for renewal
8.4	<p>Allpay PCI Compliance for PHA and PSPS The Board is asked to note verbal report confirming we have submitted required form for another year, to ensure that we are PCI (Payment Card Industry) compliant</p>
	Board noted the verbal update for Allpay PCI Compliance for PHA and PSPS
9.0	Any Other Competent Business
9.1	DoF&IT has received request from staff to amend salary payment date from last day of the month to the 28 th of the month. The Board requested a postponement of this proposal for 6 months to concentrate on Homemaster and organisational priorities.

Minutes for Paisley Housing Association Board Meeting
26th January 2026 Hybrid and Board Room

NO.	Minutes for Board meeting 26 th January 2026 held at 6.00pm
	All Board agreed that this was a really busy year and was not the right time to make this change. All Board agreed that this could be looked at again in 6 months once Homemaster is implemented.
9.2	CI&PM confirmed that we have 3 newsletters issued in the year and asked Board members if we could use their photo & biog (as on the website) as an article for the newsletter. Board member also suggested if someone was keen to join the Board they could potentially meet up with a Board member for more insight into the role.
	Board approved an article to be put in the newsletter.
9.3	CEO provided update for Orchard Street Project. CEO confirmed that at 5.22 tonight, we had received an Offer Of Grant from Scottish Government totalling £1.5 million. This is £1.103 million for the overspend and £459,000 for the Acquisition. DoA&D will go into this in more detail at our next meeting.
	Board noted verbal update on the Orchard Street project
	Redacted - confidentiality
10.0	Date of Next Meeting – 9th Feb 26 –Foxbar Feasibility Study meeting at 5.30pm Next Board meeting - 16th February 2026 at 6.00pm.
	Board meeting finished 8.00pm

Agenda Item No	Actions	Date Due to Be Completed
Nov 6.7	In-house estate team update report due March 2026	Mar meeting
5.1	Notifiable Event - DoF&IT to confirm for how long up to the 3 year limit the insurance company will pay for loss of rent due to fire.	Feb meeting
6.7	DOF&IT to check out the website and what has changed with Allpay.	Feb meeting

Minutes for Paisley Housing Association Board Meeting
 26th January 2026 Hybrid and Board Room

6.8	Offer of Grant to be accepted with draw down before the year end – to be actioned by DoA&D	Year end
6.9	Priorities for the year ahead – 6 month review at Strategy Day on 22 nd October	End of October
6.10	Organise and have dates & times confirmed for Board members to examine Assurance Evidence folders.	End of February
6.11	Inform SURF we are not renewing our membership	End of January
6.12	Inform Board if we receive funding applied for	March Meeting
6.13	Inform Board date of meeting with Kirsty – Culture Talk	Feb Meeting
6.14	Pay Day change to be discussed in 6 months	Aug meeting

