

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

Present in office:

Karen McMillan, Chair
 Elaine Templeton, Vice Chair
 Emmanuel Dufegha, Board member
 Mairi Maclean, Board member
 Clare Hayes, Board member
 Damian Dempsey, Board member

Present via Teams:

Michelle Hart, Member
 Tina Russell, Member

In Attendance in Office:

Fiona McTaggart, Chief Executive (CEO)
 Craig Reid, Director of Assets & Development (DoA&D)
 Marina McCall, Community Investment & Projects Manager (CI&PM)
 Sharon McGarvey, Finance Manager, (FM)
 Sandra Marshall, Customer Services Officer (CSO)

Guest via teams– Lorna Ravell, EVH as an observer.

Chair welcomed Lorna as observer to the meeting. Order to be amended slightly- item 8.3 Management Accounts to be taken first.

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1.0	Apologies received from John Cairns. Sanda Loney is on Special Leave.
2.0	Minutes For Approval - 27th April 2026 & 13th April 2026
2.1	Members of the Board were invited to consider the minutes of the Board meeting held on 27 th April 2026. Clare asked that it be noted that she could not get access to the building, rather than apologising for not being able to attend. We have now arranged swipe cards so that board members can have access to the building.
	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 invited to consider the minutes of the Special HR Board meeting on 13 th April 2026
	Board approved the minutes as a correct record of the meeting as proposed by Mairi Maclean and seconded by Elaine Templeton.
2.2	Minutes for information: Audit & Risk – 15.9.26 & 19.1.26. PSPS – 24.2.25, 4.9.25 & 24.11.25. Operations Sub 14.1.26
	Board noted the minutes of Audit & Risk, PSPS & Operations sub.
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"> • Assurance Audit Checks have started. Dates to be pencilled in for other Board members • FLAIR Conference – 3 board members attending • CEO has updated the Chair of the HR sub and confirmed we are going ahead with the recruitment. Once the recruitment process is complete for all positions the CEO will provide an updated report on the process and the successful candidates.
	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 McMillan, Emmanuel Dufegha and Damian Dempsey.
5.0	Notifiable Events Register
5.1	CEO confirmed there are no Notifiable Events outstanding.
	Board noted the Notifiable event verbal update
8.3	<p>Management Accounts Q4 25.26</p> <p>The Board considered the Management Accounts, noting that the Association remains in a strong financial position with sufficient cash balances and full compliance with lender covenants. Performance for the period was reported as significantly ahead of budget, primarily due to timing differences in expenditure, including delays in planned works and savings across repairs and maintenance budgets. Additional positive variances arose from higher-than-anticipated interest earned on cash balances. It was also noted that some costs had been reprofiled into the next financial year, contributing to the favourable position.</p> <p>Members were advised that all key financial obligations continue to be met, including statutory requirements such as gas servicing, and that capital expenditure items, including feasibility work, were being managed appropriately within existing budgets. The Board welcomed the overall financial performance but noted the importance of continued monitoring to ensure that delayed expenditure is delivered as planned and that budget assumptions remain robust going forward.</p>

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	Board noted the Management Accounts Q4 – 25.26
	Sharon McGarvey left the meeting 18.43
6.0	Items for Approval or Decision
6.1	<p>Policies for Approval</p> <p>The Board considered the updated Fire Safety Policy and Gifts & Hospitality Policy, noting that the revisions strengthen governance, compliance and accountability across the organisation. The Fire Safety Policy was highlighted as a significant update, introducing clearer roles and responsibilities, enhanced requirements for fire risk assessments, and improved oversight of compliance and contractor performance, supporting a more proactive and assurance-based approach.</p> <p>The Hospitality & Gifts Policy update was noted as a routine revision to financial thresholds to ensure alignment with good practice and transparency standards. Following brief discussion and clarification, the Board approved both policies, recognising them as important improvements to governance and regulatory compliance</p>
	Board approved both the Fire Safety Policy and the Hospitality & Gifts Policy as proposed by Karen McMillan and seconded by Clare Hayes
	Redacted -
6.2	<p>ARC Submission Report</p> <p>The Board considered the ARC submission report, noting that it provided a comprehensive overview of the Association’s performance and incorporated detailed KPI information as presented within the ARC return. Members acknowledged that the report had been circulated in advance for review and highlighted that benchmarking information would be available via the Scottish Housing Regulator’s website in due course, with comparative data expected later in the year. Following consideration, the Board approved the submission of the ARC</p>
	Board approved the ARC Submission as proposed by Karen McMillan and seconded by Elaine Templeton
	Redacted -

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6.3	<p>Development Update</p> <p>[Redacted content]</p>
	Board noted the Development Update.
	Redacted - CONFIDENTIALITY

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6.4	<p>KPI's Q3 & Q4 25.26</p> <p>The Board considered the KPI report for 2025/26, noting overall strong performance across key service areas, with particularly positive results in allocations, lettings performance, repairs timescales, and tenant satisfaction. Members acknowledged that some areas, including complaints handling timescales and sickness absence levels, were slightly below target, largely due to system issues and a significant proportion of long-term absence. It was confirmed that mitigation measures are in place, including improved monitoring and the introduction of a new system to support performance management. The Board noted that ARC data within the report had been verified and that, despite some challenges, overall performance remains robust and in line with expectations.</p>
	Board noted the KPI report
	Redacted -
6.5	<p>Development Strategy Report</p> <p>The Board considered the Development Strategy 2026–2031, noting that it provides a structured and measured framework for future development, aligned with the Association’s strategic objectives, financial capacity and risk appetite. The Strategy sets out an ambition to deliver up to approximately 500 homes over the five-year period, while making clear that delivery will be dependent on opportunity, affordability and Board approval on a scheme-by-scheme basis. Members recognised the increasingly challenging external environment, including construction cost inflation, funding pressures and Net Zero requirements, and welcomed the emphasis on a cautious, low-to-moderate risk approach, favouring partnership and turnkey models to minimise exposure.</p> <p>Discussion focused on the importance of strong governance, risk management and ongoing oversight, particularly in light of sector volatility and risks associated with developer viability and project delivery. Members were assured that the Strategy incorporates robust controls, including staged approvals, financial due diligence and alignment with funding requirements, alongside a clear framework for monitoring and annual review. The Board acknowledged the strategic benefits of development in supporting housing supply, regeneration and long-term financial sustainability, and approved the Strategy, emphasising the need to balance ambition with a disciplined and risk-aware approach to delivery</p>

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	Board approved the Development Strategy as proposed by Karen McMillan and seconded by Elaine Templeton
	Redacted -
6.6	Hospitality & Gifts Policy – this was approved at Item 6.1
6.7	<p>Leasing Properties – REEM</p> <p>The Board considered the proposal to lease two properties to Renfrewshire Effort to Empower Minorities (REEM), noting the potential community benefits in supporting ethnic minority groups and promoting inclusion, aligned with the Association’s strategic objectives. Members discussed the balance between community impact and operational considerations, including reduced property numbers in light of housing demand pressures, and were reassured by previous partnership experience. A key discussion point related to financial and organisational risk, particularly the need to confirm REEM’s funding stability. The Board approved the proposal subject to appropriate safeguards within lease agreements, with actions to confirm funding arrangements and ensure ongoing monitoring of the lease and associated risks.</p>
	Board approved the Leasing Properties as proposed by Elaine Templeton and seconded by Clare Hayes
	Redacted -
6.8	<p>Annual Procurement Report</p> <p>The Board considered the Annual Procurement Report and updated Procurement Strategy, noting that procurement activity remains compliant with all relevant legislation and policy, with no areas of concern identified. Members welcomed the strategic approach to procurement in supporting value for money, sustainability and community benefits, while discussing areas for improvement including reduced invoice payment performance and levels of off-contract spend largely linked to reactive repairs. It was noted that improvements are expected through the introduction of the Dynamic Purchasing System and Homemaster, alongside strengthened contract management and performance monitoring. The Board also noted actions to address contractor performance issues and enhance community benefits, and approved the Report, Strategy and associated action plan, recognising the need for continued focus on operational improvements.</p>
	Board approved the Annual Procurement Report as proposed by Mairi Maclean and seconded by Karen McMillan

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6.9	<p>Value for Money Strategy Report</p> <p>The Board considered the Value for Money (VfM) Strategy Review, noting that VfM is well embedded across decision-making and that performance remains strong, with high tenant satisfaction and effective income management despite ongoing external pressures including inflation and rising costs. Members acknowledged that VfM is not solely about cost reduction but about balancing cost, quality and outcomes, and welcomed proposals to strengthen governance, monitoring and transparency, including new targets and reporting on efficiency savings. The Board discussed future challenges such as Net Zero requirements and increasing investment demands, and recognised the role of digital transformation in driving efficiencies. The Strategy and action plan were approved, including a £50,000 annual savings target and enhanced VfM oversight, with agreement that performance will continue to be closely monitored</p>
	Board approved the Value for Money Strategy Report as proposed by Karen McMillan and seconded by Clare Hayes
	Redacted -
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.
7.2	<p>FLAIR Conference Programme</p> <p>The Board noted the FLAIR Conference Programme, with Members advised of the event details and arrangements for attendance. It was highlighted that Board Members and staff were invited to express interest in attending, subject to availability, and that places would be allocated accordingly. The Board acknowledged the value of attending the conference for learning and networking opportunities within the sector and noted the update. Board members to confirm to CSO if they wish to attend.</p>
	Board noted the FLAIR conference programme

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7.3	<p>Health & Safety Report</p> <p>The Board received a summary of the Health & Safety report, noting ongoing work to monitor risk assessments, compliance actions and continuous improvement measures. Members were advised that the report covered key areas of activity, including planned actions arising from risk assessments and engagement with relevant frameworks. The Board was satisfied that appropriate processes are in place to manage health and safety responsibilities and noted the report.</p>
	Board noted the contents of the Health & Safety Report.
	Redacted -
7.4	<p>Tenant Safety Scorecard/KPI Report</p> <p>The Board considered the Tenant Safety Scorecard, noting overall strong performance in meeting safety obligations. Members' attention was drawn to one late gas safety check, which had been reported to the Regulator and was attributed to an administrative issue within a void property; this has since been resolved with revised procedures implemented to prevent recurrence. The Board was assured that compliance levels remain high across all areas of tenant safety and noted the report.</p>
	Board noted the contents of the Tenant Safety Scorecard/KPI report
	Redacted -
8.0	Items for Information
8.1	<p>Assurance Evidence Audit Check</p> <p>The Board received an update on the Assurance Evidence Audit Check, noting that this forms part of the process to support the Annual Assurance Statement. Members who participated in the review confirmed that the exercise was useful in assessing the evidence base and that the information provided was clearly structured, with accessible links allowing straightforward navigation across supporting documentation. It was acknowledged that this approach strengthens assurance and governance, and the Board noted that any outstanding responses would be completed, with the process continuing to be refined to support future compliance and reporting requirements. Participating board members are asked to complete an Audit Assurance Evidence form and return to CSO.</p>
	Board noted the verbal update on Assurance Evidence Audit Check.

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8.2	<p>Policies approved by Board 26.27</p> <p>Board asked to note the policies due for renewal. Outstanding policies have notes with explanations and dates they are due.</p>
	Board noted the Policies approved by Board 26.27
8.4	<p>Homemaster Update Report</p> <p>The Board received the Homemaster Project Update and noted that the project is progressing broadly in line with expectations, with some minor delays in data migration, particularly relating to allocations data, which are being addressed ahead of final reconciliation. Members noted that key milestones including training and user testing are progressing, and that the planned go-live date remains unchanged. Assurance was provided that appropriate controls are in place to manage risks around data accuracy, staff adoption and service continuity, and that the project remains within budget. The Board acknowledged the importance of the system in supporting service delivery and compliance, and agreed to continue receiving progress updates as implementation advances.</p>
	Board noted the Homemaster Update report.
9.0	Any Other Competent Business
9.1	<p>Strategy Day going forward</p> <p>The Board discussed the proposed approach to the upcoming strategy session, including options for structuring engagement to ensure meaningful input from both Board Members and staff. It was suggested that the session could be delivered over shorter, focused periods rather than a full-day workshop to improve participation and effectiveness. Members noted the importance of aligning the session timing with availability, particularly over the summer period, and agreed that further arrangements would be progressed, with indicative timing around late summer/early autumn to support planning for the next reporting period. Monday evenings over 2 sessions rather than at the weekend was the preferred option.</p>
	Board noted the AOCB items.
10.0	Date of Next Meeting – Monday 29th June 2026
	Board meeting finished 7.50pm

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Agenda Item No	Actions	Date Due to Be Completed
6.7	Clarify how REEM are funded	June Meeting
7.2	CSO to contact Board members attending FLAIR conference	By 5 th June 2026