

Minutes for Paisley Housing Association Board Meeting

Hybrid and Board Room

Present in office:

Karen McMillan, Chair
 Sandra Loney, Member
 Clare Hayes, Member
 Elaine Templeton, Member
 Mairi Maclean, Member
 Emmanuel Dufegha, Member (joined 18.50)

Present via Teams:

Michelle Hart, Member
 Damian Dempsey, Member
 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)
 Alan Graham, Advice & Projects Manager (A&PM)
 Marina McCall, Community Investment & Projects Manager (CI&PM)
 Sandra Marshall, Corporate Services Officer (CSO)

Observer

John Cairns

Chair apologised for the late start, as we had some technical difficulties. Chair welcomed John Cairns as an Observer to the meeting.

NO.	Minutes for Board meeting 27 th October 2025 held at 6.30pm
1.0	Apologies - none
2.0	Minutes For Approval
2.1	Minutes 25 th August 2025 & 4 th September 2025
	Board Approved minutes 25 th August 2025 - Proposed by Sandra Loney. Seconded by Elaine Templeton
	Board Approved minutes 4 th September 2025 - Proposed by Elaine Templeton Seconded by Karen McMillan.
3.0	Matters Arising
3.1	Matters Arising - none
4.0	Conflict of Interest
4.1	Conflict of Interest - none
5.0	Items for Approval or Decision

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5.1	<p>Community Engagement Strategy and Action Plan</p> <p>The report and RAG Action Plan provides an update on the progress made in delivering the 2024–2025 Community Engagement Strategy Improvement Plan, which was developed following tenant satisfaction surveys conducted in 2022 and 2024. It highlighted that the current plan will onclude upon the upcoming launch of the new <i>Connected Communities Strategy</i>, which will align with the organisation’s 2025–2028 Strategic Business Plan. Any outstanding actions will be incorporated into the new delivery and action plans, which will be reviewed annually to ensure ongoing improvement in tenant engagement and community participation.</p> <p>The report outlined key achievements under the 2022–2025 strategy, including the successful launch of tenant newsletters, reintroduction of annual community events post-COVID, and an increase in tenant feedback opportunities through surveys and consultations. Additional highlights included community litter picks, improvements to the Annual Charter Report, enhanced visibility through branding, expanded social media content, and stronger partnerships with local organisations. The A&PM explained the organisation had also provided employability placements and hosted community events such as the Cost of Living support session and the Annual Garden Competition, demonstrating its ongoing commitment to community development.</p> <p>There was discussion around how the strategy would be measured for achieved outcomes the A&PM explained that progress and outcomes will be measured through the ongoing Tenant Satisfaction Survey. The new <i>Connected Communities Strategy</i> will focus on community engagement, investment, and partnership working, while the <i>Customer Involvement Strategy</i> will strengthen compliance, tenant participation, and communications. The Board is asked to note these developments and approve the completion of the 2024–2025 Community Engagement Strategy Improvement Plan, with relevant actions being carried forward into the new strategic frameworks. Board had no further questions.</p>
	Board Noted these developments and approved the completion of the Community Engagement Strategy Improvement Plan with relevant actions being carried forward into the new plan for 2025-2028.
	Redacted -
	A&PM left the meeting 18.50

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5.2	<p>CEO report</p> <p>The Chief Executive Officer reported on recent engagement with Renfrewshire Council regarding the Draft Strategic Housing Investment Plan (SHIP). Meetings were held with four locally elected members, all of whom were supportive of achieving a balance of delivery providers within the SHIP. The CEO and Director of Asset Management and Development also met with the Housing Convener, Councillor McGurk, and the Development Plans & Housing Strategy Team Leader to discuss the Association's concerns prior to submitting the formal response. Further updates provided under Agenda Item 6.1, with supporting documentation included in Appendices 1 and 2.</p> <p>The CEO advised that the Association's estate management contractor continues to underperform, marking the second instance of contractual issues in this area. It is therefore proposed to review and enhance the existing in-house Estates Service to improve service delivery across estates and void works. A comprehensive report on value for money and service improvement options will be presented at the full Board meeting on 24 November. The Board approved continuing with further investigation to enhance the existing in-house service and to appoint the 4 trainees from invest Renfrewshire. The Board also noted the upcoming implementation of the Homemaster system, which will require significant staff training and data migration. To support this transition, the board approved the proposal to close the office each Wednesday for one year for staff training and team meetings, supported by a structured training calendar and ongoing monitoring. A tenant survey will be conducted after the year to ensure the office closure is not affecting service delivery.</p> <p>The Board was informed of upcoming financial and operational planning matters. As part of the budget-setting process, the planned programme will be reviewed, with proposed expenditure reduced to £1.5 million per year from 2026/27 to align with tenant priorities and updated stock condition data. Additional stock condition surveys covering a further 40% of the housing stock are scheduled for 2026/27 to strengthen asset data accuracy. Finally, the Board approved the proposal to close the office for the full day on Christmas Eve 2025, consistent with previous arrangements, with emergency contact arrangements in place for tenants. The Board asked that the CEO pass on their thanks to the staff team for the performance delivered this year.</p>
	Board Approved: 1. continuing with investigation to enhance estate team service. 2. The proposal to close the office each Wednesday. 3. Closure of the office for the full day on Christmas Eve.
	Redacted -

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5.3	<p>Culture Talk (Purpose, Way, Impact) Report</p> <p>The Board received a proposal from Kirsty Innes on the proposed next phase of Paisley Housing Association's culture development programme, building on the culture audit and the Purpose Way Impact™ work completed earlier in 2025. The Board noted that the recent work has provided a strong foundation, clearly defining PHA's culture profile (Sage, Hero and Caregiver archetypes) and identifying the need to elevate the Everyperson archetype to enhance community connection, belonging, and equality. The findings reaffirm PHA's strengths in evidence-based practice, determination, and care for tenants, while highlighting an opportunity to deepen inclusivity and engagement across the organisation.</p> <p>The proposed programme will translate purpose into practice through three phases. Phase 1 – Activate Your Culture will include individual CultureTalk surveys, a staff conference themed "Me, We, Us," and preparatory work with Culture Champions to establish a shared cultural language. Phase 2 – Define Your Culture Code will co-create the core framework linking purpose, values, and behaviours, supported by staff focus groups. Phase 3 – Embed and Action will integrate the Culture Code into strategies and operations through leadership engagement and implementation planning. The total core investment is £20,845, with optional sustained development modules available to maintain momentum and embed learning.</p> <p>The Board recognised that this programme will underpin PHA's long-term strategic planning and people development, ensuring that its community activism legacy and growth ambitions are fully aligned. The Board approved the proposal to continue to the next phrase of our cultural development programme. Vice Chair confirmed that although the costs are high, they are good value.</p> <p>A Board member asked if the Board would be part of the organisational culture programme as well as being informed of the input from staff. The CEO confirmed that Kirsty would do a session with the Board on their personal archetypes.</p>
	Board Approved the proposal to continue to the next phrase of our cultural development programme.
	Redacted -

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5.4	<p>Assurance Statement Evidence Report.</p> <p>The Board received an update on progress in compiling, monitoring, and delivering evidence for the Annual Assurance Statement 2024–2025. Members noted that the completed Annual Assurance Toolkit (Appendix 1) was presented as part of the official Board papers. The Toolkit brings together all evidence gathered to date, demonstrating compliance with governance, financial management, and operational standards. It was confirmed that ongoing monitoring and verification continue to ensure the accuracy, transparency, and reliability of all data presented.</p> <p>The Board further noted that evidence demonstrating compliance with the Scottish Housing Regulator’s Standards of Governance and Financial Management is clearly set out within the Annual Assurance Toolkit, with direct links to supporting records. Members were advised that a comprehensive Annual Assurance Action Plan will be presented at the November 2025 Board meeting, detailing key improvement actions, areas for development, and arrangements for progress monitoring to strengthen governance and compliance across the Association.</p> <p>Following consideration, the Board noted the progress made with the Annual Assurance Statement Framework and approved the Annual Assurance statement as presented at this meeting and in draft format at the August 2025 Board meeting. The Board also noted that the CSO will contact members for dates and times convenient to the members for assessing their areas of Assurance Evidence as agreed at September Board meeting.</p>
	Board Approved the Annual Assurance statement and noted that CSO will arrange for convenient times for Board to review Assurance evidence
	Redacted -

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5.5	<p>Homemaster Project Update</p> <p>The Director of Finance & IT provided an update on progress since the Board's decision to move away from Civica (CX). Formal notice to terminate the CX contract was issued to Civica on 19th September 2025, and negotiations on any associated contract breakage costs are ongoing, with Civica expected to respond by 24th October, although we have not heard back from them as at 27th October. DoF&IT asked the Board to approve that decision can be delegated to Chair when reply is received, rather than waiting till next month's meeting. Staff have commenced preparatory work for the system transition, and ongoing discussions with MRI regarding continued access to Castleton Financials are in progress, including negotiating a read-only license option.</p> <p>Following demonstrations of the Homemaster system on 9th and 10th September and feedback from other Housing Associations using the platform, the EMT agreed to proceed with Homemaster. Contracting with Homemaster is contingent upon resolving Civica negotiations, though the vendor has agreed to hold their quoted price until 31st October 2026. Further departmental site visits are planned to support system configuration and staff familiarisation, while the Director of Finance & IT continues to develop the project action plan, governance strategy, risk mitigation measures, and stakeholder engagement framework.</p> <p>The project is structured in phased stages covering procurement, design, implementation, testing, training, and go-live, with an anticipated launch in August 2026. The proposed 2026 budget is £100,000, covering licensing, implementation services, data migration, training, project management, staff overtime, and contingency. Draft Key Performance Indicators include project plan adherence, data migration accuracy, budget control, compliance with SHR reporting requirements, system adoption, and tenant satisfaction. The Board is requested to note progress, approve the budget allocation, and endorse the next steps in the project implementation.</p>
	Board Approved delegating decision to Chair and approved the budget allocation and noted the progress with the Homemaster update .
	Redacted -
5.6	<p>Ceased membership</p> <p>The Board is asked to approve the cessation of the two memberships who have not participated in 5 consecutive AGM's . Regular review of membership numbers highlights the need to monitor low membership levels and take appropriate actions to maintain engagement and organisational resilience.</p>

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	Board Approved the cessation of 2 memberships.
	Redacted -
5.7	<p>AGM minutes</p> <p>The Board are asked to approve the 2025 AGM Minutes.</p> <p>Minutes of AGM meeting held on 4th September 2025 were agreed as a true reflection of the meeting.</p>
	Board Approved the minutes of the AGM 2025. Proposed by Elaine Templeton and seconded by Karen McMillan.
	Redacted -
5.8	<p>Publication Document Library Report</p> <p>The report provides an overview of monitored publications relevant to the Scottish Housing Regulator (SHR) and the Glasgow and West of Scotland Forum of Housing Associations (GWSF). Its purpose is to assure the Board that all publications relating to compliance and governance are identified, reviewed, and reported, supporting Paisley Housing Association's oversight of regulatory developments and sector guidance. This aligns with the Association's strategic goal of delivering a resilient organisation and strengthening approaches to risk, assurance, and reporting.</p> <p>The report confirms that Paisley Housing Association continues to comply with SHR's Standards of Governance and Financial Management, with particular focus on decision-making, risk management, integrity, and conduct. Policies, procedures, and monitoring frameworks are consistently applied to maintain transparency, ethical conduct, and regulatory compliance. From October 2025, the Board will receive regular updates on relevant publications from SHR, GWSF, SFHA and other bodies to ensure it remains informed of sector-wide governance developments and best practices.</p> <p>The Board is asked to note the contents of the report and supporting publication evidence and acknowledge that all future publications will be uploaded to the Board Room iBABS Digital System Document Reading Library. The report reinforces the Association's commitment to strong governance, regulatory compliance, and continuous improvement.</p>
	Board Noted the contents of the report and supporting publication evidence.
	Redacted -

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	Emmanuel Dufegha left the meeting 19.25

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5	<p>Cyber Incident – Notifiable Event</p> <p>On 3rd October 2025, Paisley Housing Association experienced a cyber incident in the form of an email phishing attack, affecting three staff email accounts. Immediate action was taken by the IT Department, in collaboration with third-party IT support, to contain the incident. All potentially affected accounts were locked, passwords were reset, and investigations confirmed that one account may have involved exposure of sensitive data. The incident was reported to the Scottish Housing Regulator (SHR) as a Notifiable Event on 14th October 2025, and advisory updates were provided to relevant stakeholders, including email contacts of affected staff, the National Cyber Security Centre, Action Fraud, and the Association's Cyber Insurer.</p> <p>Advice from the Association's GDPR consultant indicated that, while the incident constituted a data breach, the limited personal data involved did not initially require notification to the Information Commissioner's Office (ICO). This position is under ongoing review pending further investigation of potential sensitive data exposure. Additional precautionary measures included staff guidance on security awareness and enhanced verification procedures for requests to amend financial details. All immediate risks have been contained, and monitoring of system access continues.</p> <p>Next steps include ongoing liaison with the Cyber Insurer and GDPR consultant, review of the Cyber Incident Report, and implementation of identified learning outcomes, including enhanced staff training and cybersecurity improvements. The ICO will be notified within 72 hours if sensitive data exposure is confirmed.</p> <p>Update on Cyber incident:</p> <ol style="list-style-type: none"> 1. IT revoked M365 passwords for all staff emails (over and above the initial 4)/ Most password have now been changed, however some pending as staff still on leave. No risk as accounts cannot be accessed. 2. 2 staff emails regarding the event have gone out generally to all staff. Further emails will go out to reinforce security / lessons to be learnt. Looking medium term at other training to compliment this. 3. 1 tenant came back from initial email sent out to customers that may have had information exposed requesting additional information. We also identified that 1 household member may have had a copy of their passport compromised. Our Consultant DPO was satisfied this was not a significant risk to the person affected but with the Insurers legal advice, we decided to notify the ICO as a precaution. To ensure insurance cover. <p>ICO noted our notification and advised no other action would be taken was required.</p> <ol style="list-style-type: none"> 4. The Insurance lawyers assisted with the wording for the reply to the tenant's request for information and notify the household member of the incident and
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	<p>the possible compromise of the copy of the passport. Replied to us satisfied with our action taken and sympathised with the situation.</p> <p>5. Discussions with SHR ongoing.</p> <p>6. Police (Action Fraud) & National Cyber Security Centre have been advised. No further action requested by them but did provide addition possible helpful hints we are reviewing.</p> <p>Also sent of notification to the UK government phishing notification email. For their information.</p> <p>7. Currently working through the lessons to learn in particular:</p> <ul style="list-style-type: none"> • Including upgrade to M365 Business premium in the budgets for the next 5 years – currently under review • Looking to automate some additional IT admin processed to improve early detection of unusual activity • Working though the security hardening documents provided by the insurer. Including considering the benefits of purchasing additional products. • Reviewing the other advice provided to us. <p>The Board is asked to note the contents of the report, the actions taken, and the proposed next steps.</p>
	Board Noted the contents of the report, the actions taken and the proposed next steps.
	Redacted -
5.10	<p>Membership – Potentially New Member</p> <p>CSO confirmed we have a new member application from John Cairns, who is potentially looking to join the Board. The Board are asked to approve this membership.</p>
	Board Approved membership for John Cairns.
	Redacted -
6.0	Items for Discussion

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6.1	Development Update report <div style="background-color: black; width: 100%; height: 500px; margin-top: 10px;"></div>
	Redacted - YES - confidentiality
7.0	Items for Information
7.1	Policies for Approval No change as no policies for approval.
	Board Noted
7.2	Audit & Risk Committee minutes 16.6.25 Board asked to note the Audit & Risk minutes for 16.6.25
	Board Noted the Audit & Risk Committee minutes 16 th June 2025

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8.0	Any Other Competent Business
	None
9.0	Date of Next Meeting – 24th November 2025

Agenda Item No	Actions	Date Due to Be Completed
5.1	Community Connected and Customer Involvement Strategies and Action Plans to be presented at November Board meeting.	24/11/2025
5.3	Final SHIP to be presented to Board when published by Renfrewshire Council	When published
5.3	Report on enhanced in-house Estates Team to be presented at November Board meeting	24/11/2025
5.3	Date and Time to be arranged for a Board session on organisational and personal architypes.	January Board meeting. Date?
5.4	Chair to Sign and Date Annual Assurance Statement and Statement to be forwarded to the SHR	31/10/2025
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
5.8	IT to ensure the Board have a process and understanding of the Document Library within their IBAS system.	24/11/2025
5.9	Review of Cyber Incident Report, learning outcomes and staff training.	TBC
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