

MINUTES OF THE BOARD MEETING HELD ON 30th JUNE 2025 AT 6.30PM

This meeting was a hybrid meeting via Teams.

Present in office:

Mairi Maclean, Member
Sandra Loney, Member
Colin Pyke, Member
Damian Dempsey, Member
Elaine Templeton, Member

Present via Teams:

Karen McMillan, Chair
Tina Russell, Member
Clare Hayes, Member (joined 18.48)

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)
Ann Fraser, Housing Manager (HM)
Sandra Marshall, Corporate Services Officer (CSO)

1.0 APOLOGIES

Apologies received from Michelle Hart and Ian Johnstone.

Board noted

2.0 MINUTES OF MEETING HELD ON 27.5.25

Minutes of meeting held on 27th May 2025 were agreed as a true reflection.
Proposed by Karen McMillan seconded by Tina Russell.

Board Approved.

3.1 MATTERS ARISING

- DoF&IT has confirmed that the Loan Portfolio has been returned to the Scottish Housing Regulator.

4.0 – ITEMS FOR APPROVAL

4.1 Annual Tenancy Sustainment Report

Housing Manager reviewed the Tenancy Sustainment Report focusing on tenancies let in 2023/24 that did not sustain for a minimum of one year. Historical data from the previous four years was included to identify trends. Positive feedback on the quality of the report. Tenancy sustainment rates considered strong despite external pressures (e.g. housing market constraints).

Discussion points

Sustainment Rate: 95% of tenancies sustained for over one year in 2023/24, exceeding the Scottish average of 91.1%

Void Costs: reduction in relets has positively impacted void costs and community stability.

Support Services: 71.6% of new tenants accessed support services; nearly all failed tenancies had received support.

Section 5 Referrals: Marked improvement due to proactive support and tracking by the Tenancy Support Officer.

Property Type: Most failed tenancies were in tenement properties, consistent with stock composition.

Household Composition & Age: No clear trends due to low numbers; however, no failed tenancies among young singles in the last two years.

ASB & Estate Issues: No ASB or estate management issues reported in failed tenancies for 2023/24

Action notes:

£1000 sustainment budget not used.

Updated letting standard – Published online and shared with applicants.

External advertising not required due to high demand.

Tenancy Support Officer role moved under Housing Management for closer integration.

Referral of early terminations in an ongoing practice.

Continue fast-tracking Housing Options appointments for low-demand properties as needed.

Enhance referral data capture and outcome tracking with Advice team

Review Housing Options process for holistic support and alternatives

Board approved the Annual Tenancy Sustainment Report

For redaction:

Elaine T took over as Chair as Karen's screen froze.

4.2 Annual Write Off Report

The Board received and noted the Annual Write Off Report for the financial year 2024/25. The report was presented by the Housing Manager and provided a detailed summary of current and former tenant arrears written off during the year, totalling £14,856.53.

The Housing Manager highlighted that the amount written off is low and presents no significant financial risk to the Association. The Board was informed that robust policies and procedures are in place to recover arrears before any debts are written off. It was noted that some write-offs related to the impact of the pandemic eviction moratorium, which restricted legal action for debt recovery until March 2024.

The Board acknowledged that the write-offs are managed prudently with efforts made to recover debts above £50 via debt collection agencies and that lower balances without forwarding addresses are written off when further recovery is not cost-effective.

The Board also noted ongoing plans to review recovery processes for tenants with former tenant arrears linked to their current tenancies, aiming to improve recovery rates.

Discussion points:

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Support Services: 71,6% of new tenants accessed support services; nearly all failed tenancies had received support.

Section 5 referrals: marked improvement due to proactive support and tracking by the Tenancy Support Officer.

Property Type: Most failed tenancies were in tenement properties, consistent with stock composition.

Household Composition & Age: No clear trends due to low numbers; however, no failed tenancies among singles in the last 2 years.

ASB & Estate Issues: No ASB or estate management issues reported in failed

tenancies for 2023/24.

Action Notes:

Housing Manager to continue monitoring and refining arrears management procedures.

Housing Manager to review recovery processes for current tenants with former arrears for year 25/26

Housing Manager to ensure write-off policy remains aligned with sector best practices.

The Board noted the Annual Write Off report 2024/25 and the total write-offs amounting to £14,856.53.

The Board confirmed that the level of write-offs does not pose a financial risk to the Association.

The Board approved continuing the current policies and procedures for arrears management and write-offs

For redaction:

4.3. Internal Audit Tender

DoF&IT detailed the outcome of the internal audit tender process.

The process was designed to be transparent and competitive. It was noted the Audit & Risk Committee recommended the reappointment of **Quinn Internal Audit** for a 3-year term, with an option to extend for 2 additional years.

Discussion points:

Tender Process Overview

Conducted via Public Contracts Scotland Quick Quotes, 6 firms invited, 3 tenders received.

Evaluation Panel included an Audit & Risk Committee member, D of F&IT and DoA&D (who stepped in for the CE)

Evaluation criteria 30%Price / 70% Quality

Evaluation Results

References for the top two firms were satisfactory and interviews were undertaken with the 2 firms. Quinn Internal Audit was deemed the best fit based on interview and overall scoring.

Internal Audit Plan Highlights

Year 1: Audit needs assessment to develop the Internal Audit Plan

Annual Deliverables – 4 audits per year (3 in years 1), annual review of outstanding actions, Annual Assurance report to Board/ Audit & Risk Committee.

A GDPR audit (£900) to be conducted separately by RGDP in 2025/26.

Budget Overview

The tender costs are more than budgeted for.

Action Notes:

Board approved the appointment of Quinn Internal Audit for a 3-year term with a 2-year extension option.

Board endorsed the evaluation process and scoring methodology.

Board acknowledged the budget implications and updated internal audit proposal. DoF&IT to finalise and sign contract with Quinn and notify unsuccessful tenderers in July 2025.

Board & SMT to work with Quinn to undertake an internal audit needs assessment and develop the Internal Audit Plan by August 25

Audit & Risk Committee to approve Internal Audit Plan by Sept 25

Quinn to commence Internal Audits from Sept 25

For redaction:

4.4 External Audit Tender

DoF&IT reviewed the outcome of the external audit tender process.

The process was transparent and conducted via Public Contracts Scotland Open Procurement.

The Audit & Risk Committee recommended the reappointment of Alexander Sloan for a 5-year term, with an option to extend for 2 additional years.

Discussion points:

Tender Process Overview

6 firms interested, only 1 tender received.

Evaluation Panel included an Audit & Risk Committee member, DoF F&IT and Finance Manager

Evaluation criteria 30%Price / 70% Quality

Evaluation Results

No interviews were conducted due to familiarity with the only tenderer who was the existing provider. References were not taken up as our current service satisfaction were high.

Key Changes in Service

Audit Partner Rotation – Allison Devine to replace Steven Cunningham.

Closing meeting – formalised end of audit meeting before presentation of financial statements to Boards.

Budget Overview

The tender costs are more than budgeted for.

Action Notes:

Board approved appointment of Alexander Sloan as external auditor for 5 years, with a 2-year extension option.

Board endorsed tender process and evaluation outcome.

Board acknowledged budget implications and service changes/ enhancements.

DoF&IT to finalise and sign contract with Alexander Sloan by July 25.

Formal approval of the reappointment at AGM in Sept 25

Alexander Sloan to commence first external audit in Feb/March 26

Audit and Risk Committee to monitor audit findings and actions

For redaction:

4.5 Election and AGM

.CSO confirmed AGM arrangements for 2025

Discussion points:

Election Overview

The election process is governed by Rules 39 & 40 of the Association.

No ballot is required as the number of nominations does not exceed the number of vacancies.

There are 2 automatic re-elections & 3 casual vacancies standing for election
9year rule

All Board members with 9years+will undergo a more details appraisal with EVH to ensure they retain the skills and competencies to continue. All board members will have their appraisals conducted after the AGM.

Action Notes:

Board agreed with the arrangements of the AGM. The date of the AGM will have to be amended due to several of the Board members being unable to attend. CSO will confirm new date to Board in the coming week.

CSO to send out appropriate paperwork to Paisley HA members.

Board agreed for AGM to process Board appraisal after the AGM, with a report to the Board once completed.

Board positions on board and subs to be confirmed at the Board meeting to be held after the AGM.

For redaction:

4.6 Standing Order and Delegated Authority for Board

CE explained that the updated Standing Orders are in line with what we actually do. We will look to get a Vice Chair at our AGM. We will have 8 meetings per year and sub meetings as and when they are required.

Discussion points:

1. Review and Update of Standing Orders: The Board reviewed the revised Standing Orders, which govern the roles, responsibilities, and powers within the Paisley Housing Association Group (PHA and PSPS). The update aligns with the Scottish Housing Regulator's (SHR) guidance, legal obligations, and internal governance improvements.
2. Intra-Group Governance: The defined relationship between PHA (parent) and PSPS (subsidiary) under the Intra Group Agreement was reaffirmed. Clear responsibilities for strategic direction (PHA) and operational delivery (PSPS) were reiterated.
3. Sub-Committee Structure: Four standing sub-committees (Audit & Risk, HR, Development and new Operations & Performance) were discussed. Remits and responsibilities were clarified and noted as integral to efficient governance. Operation & Performance sub will allow Managers to get involved with Governance with Agenda's and sub meeting experiences. The remit for this new sub will come back to the Board for approval.
4. Delegated Authority: The scheme of delegation in Appendix 4 was considered robust. Clear separation of reserved Board matters, sub-committee responsibilities, and delegated staff authorities was approved.
5. Meeting Conduct and Procedures: Updated protocols on hybrid meetings, agenda preparation, minute-taking, and urgent decisions were confirmed. The Chair's emergency powers and use of "Chair's Action" between meetings were supported.
6. Governance Standards and Compliance: Emphasis placed on the importance of collective responsibility, declaration of interests, confidentiality, and compliance with the Code of Conduct. Reinforcement of training and self-assessment expectations for Board and sub-committees.

Action Notes:

- New Operations & Performance sub group to be established with remit due back to Board for approval in August.

Board approved the Updated Standing Orders and Delegated Authority report in full.

For redaction:

4.7 Complaints

The Board reviewed the Complaints Report for 2024–2025, noting that 64 complaints were received in the year. The Association maintained strong compliance with Scottish Public Services Ombudsman (SPSO) timescales, responding to 91% of complaints within the target timeframe. A total of 6 complaints were outwith the timescales, with one Stage 2 complaint granted a formal extension. Key complaint areas included landscaping, communication, allocations, and repair standards. Lessons learned are now reviewed monthly, with specific actions identified to enhance service quality and reduce future complaints. The Board was asked to note the complaints received and the outcomes of the lessons learned process.

Discussion Points

1. Complaint Volumes and Trends:

- Complaint levels remained stable at 64 in 2024–25, with a slight reduction from previous years.
- Upheld complaints declined to 42%, from 52% in the previous year.

2. Response Performance:

- 91% of complaints were responded to within SPSO timescales.
- Delays in six cases were discussed, with valid reasons provided (staff patterns, access delays, emergency events)

3. Key Complaint Themes:

- Landscaping: Spike in complaints early in the new contract (April–May), mostly not upheld.
- Communication/Follow-Up: Highlighted as a recurring concern; procedures being reinforced.
- Allocations: Complaints not upheld but prompted a review in how policy is communicated.
- Asset Management: Issues with repairs, forced access, and property condition noted; contractor engagement and material changes introduced.

4. Lessons Learned:-

- Monthly reviews now standard.
- Staff training and procedural updates being implemented.
- Specialist contractors employed for critical works.
- Enhanced communication protocols and alerts introduced

5. Stakeholder Engagement:

- The Community Investment and Project Officer is actively engaging complainants to offer involvement in Focus Groups or scrutiny panels

6. Compliance and Risk

Failure to meet complaint timescales poses reputational and regulatory risk.

Continuous improvement is critical to mitigate risks and meet SPSO and internal standards CEO explained there is no failure in service, just need to record information better

Action Notes:

- Reinforce training and communication protocols for all staff, especially regarding customer updates and complaint recording.
- CEO and C&IPM will visit all previous complainers with an option to become involved in service improvement forums.
- Board approved the Complaints report in full

For redaction:

4.8 Policies for Approval

Customer Response Standards and Water Systems & Legionella policies reviewed and approved.

Discussion points:

1. Both policies had very little changes

Action Notes:

Board approved both updated policies

For redaction:

4.9 – Annual ICT Strategy Report

The **Annual ICT Strategy Report**, presented by Dof F&IT, outlines the strategic ICT initiatives and performance from 2024–2025. It aligns with the organisation's strategic goals of delivering responsive services and being a resilient organisation. Key themes include system resilience, customer service improvements, digital inclusion, green initiatives, cybersecurity, and preparations for further upgrades and replacement of critical systems.

Discussion points:

1. Housing Management System (CX) and Finance System (CF):

Concerns were raised about the long-term viability of CX and CF systems. A formal evaluation of CX is planned for August 2025, with decisions about its replacement or retention expected to follow. CF will require replacement as support is ending.

2. Cybersecurity:

Although no major breaches occurred in 24/25, cyber risk remains a top external threat. The board discussed vulnerability assessment reports and TSG's quarterly reviews. In particular the need to retain the old server for UH due to issues with CX poses a notable risk.

3. Customer Portal and Digital Engagement:

Delays in the rollout of the CX Customer Portal due to performance and integration issues. Alternate strategies such as website redirection are being used. It was noted Social media engagement was less effective than direct methods (email, SMS).

4. Budget Performance:

ICT capital overspend of £15,214 due to CX license renewal for an additional 5 years. Revenue underspend of £4,069 due to cost reallocations and savings in support contracts.

5. Sustainability Goals:

Mixed progress on reducing paper reliance. Email is the default for customer communications, but further adoption of Teams and SharePoint is underway. Full rollout of Board portal (iBabs) ongoing.

6. Training:

IBABS training for Board will be rescheduled to September, perhaps before the AGM. Staff had had some training but need to become more familiar with the system. IT confirmed Board members who requested equipment, with get this soon.

Action Notes:

1. Director of Finance & IT, Finalise and present CX Evaluation Report to the August 2025 Board Meeting.
2. Director of Finance & IT, Present to the Board the new Technology Strategy (2025–28) in October 2025
3. Director of Finance & IT , Replace CF Finance System , begin planning in 2025
4. IT Officer, Decommission old server and complete Cyber Essentials Certification, post-CX/UH resolution
5. IT Officer will continue testing and refining CX Customer Portal or implement an alternative.
6. IT will continue to support staff and Board training on digital tools and security.
7. IT Office will review and recommend improved disaster recovery routines.
8. **CX Evaluation:** The Board noted the importance of the August 2025 evaluation for future investment decisions.

9. **Customer Portal:** The Board supported evaluating alternative solutions if CX integration remains inadequate.
10. **ICT Budget:** Board acknowledged the overspend on CX license renewal was justified and noted efficient revenue management.
11. **Cyber Risk:** Board approved the continuation of current cybersecurity measures and the phased removal of unsupported hardware.
12. **Future Strategy:** Agreed that the new Technology Strategy will incorporate lessons learned and evolving needs.
13. Board approved the ICT Annual Strategy Report.

For redaction:

5.0 ITEMS FOR DISCUSSION

None

6.0 ITEMS FOR INFORMATION

6.1 Policies approved by Board

CEO confirmed this report shows updated information about policies which have been reviewed.

Discussion points:

Action Notes:
Board noted report

For redaction:

7.0 AOCB

Ian Johnstone has indicated he will probably be resigning, but no confirmation has been received yet.

CE confirmed staff had their team Building Day last week. Starting with a chat about SMT archetypes and from staff surveys and chats, PHA's top 3 archetypes are Sage, followed by Caregiver and Everyperson. We had lunch at Genova's and then a treasure hunt organised by Heritage Trust, then back to the office. Staff enjoyed

the day and feel most are willing to go with the changes. Staff would like to know their own Archetypes. **Board agreed that the staff can get the individual surveys.**

[REDACTED]

For redaction: confidentiality

Board questioned what the update is with the fire incident.
DoA&D confirmed this incident is not closed, it is still in the hands of the police.

8.0 Date of Next Meeting

Date of next meeting will be Monday 25th August 2025.

Meeting ended at 19.25 pm