

Minutes for Paisley Housing Association Board Meeting 31st August 2026 Hybrid and Board Room

Present in office:

Karen McMillan, Chair
Elaine Templeton, Vice Chair
Sandra Loney, Board member
Damian Dempsey, Board member

Present via Teams:

John Cairns, Board member

In Attendance in Office:

Craig Reid, Director of Assets & Development (DoA&D)
Lorna Colville, Director of Finance & IT (DoF&IT)
Marina McCall, Community Investment & Projects Manager (CI&PM)
Ann Fraser, Housing Manager (HM)
Sandra Marshall, Customer Services Officer (CSO)

Guest

Michael Reid, Auditor

Chair welcomed the Auditor Michael Reid to the meeting.

NO.	Minutes for Board meeting 31 st August 2026 held at 6.30pm
1.0	Apologies received from Clare Hayes, Emmanuel Dufegha, Fiona McTaggart Mairi Maclean requested special leave for 2 months. Board approved special leave request as proposed by Karen McMillan and seconded by Elaine Templeton
2.0	Minutes For Approval - 29th June 2026
2.1	Members of the Board were invited to consider the minutes of the Board meeting held on 29 th June 2026
	Board approved the minutes as a correct record of the meeting as proposed by Elaine Templeton and seconded by Sandra Loney .
2.1	Members of the Board were invited to consider the minutes of the special Board meeting held on 10 th August 2026
	Board approved the minutes as a correct record of the meeting as proposed by Karen McMillan and seconded by Damian Dempsey.
3.0	Matters Arising
3.1	1. Clarifying how REEM is funded – carried forward to next meeting.
3.2	DoA&D reported that a review of the housing demand analysis presented at the Special Board Meeting on 10 August 2026 had identified that applicants had been counted more than once, resulting in an overstatement of demand. Members noted that the correct figure is 457 unique live applicants seeking housing in Foxbar, equating to approximately four applicants per proposed new home.
3.3	Training plan for Board training provided to Board
	Board noted the matters arising.

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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	All PSPS members, Declared an Interest – Sandra Loney, Karen McMillan and Damian Dempsey.
5.0	Notifiable Events Register
5.1	It was confirmed there are no Notifiable Events outstanding.
	Board noted the Notifiable event verbal update
6.0	Items for Approval or Decision
6.6	Housing (Scotland) Act The Board received a report outlining the implications of the Housing (Scotland) Act 2025 for Paisley Housing Association and noted the significant legislative changes affecting tenancy management, homelessness prevention, domestic abuse protections, succession rights, housing quality standards and permissions for keeping pets. Members were advised that key provisions will be implemented during 2026 and 2027 and that the Association has already updated relevant tenancy documentation, policies and procedures to support compliance. The report highlighted the need for ongoing policy review, staff training, partnership working and Board oversight as further regulations and guidance are introduced. Question from Board member: Why is the legislation timetable moving so quickly compared with previous legislation? Housing Manager confirmed The Act has been under development for several years. Key provisions came into effect on 1 August, with further guidance expected in September. The Board noted the legislative changes.
	Board noted the Housing (Scotland) Act report.
	Redacted -
	Ann F left at 18.38

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6.3	Annual Audit & Risk Committee Report The Audit & Risk Committee Annual Report provides assurance to the Board that Paisley Housing Association's risk management and internal controls have been effectively monitored throughout 2025/26. The Committee reviewed strategic and high-risk operational risks, internal audit activity, internal and external audit findings, fraud reporting and related cyber security matters. Sixteen strategic risks linked to the Business Plan were monitored, alongside key operational risks, with risk ratings updated where required. Three internal audits were completed on the year, covering Rent Policy, Assurance Statement arrangements and GDPR compliance, all identifying improvement actions but no significant control failures. The Committee concluded that appropriate systems of risk management and internal financial control remain in place and that no material weaknesses were identified that would prevent the Board from approving the Statement on Internal Financial Control for inclusion in the 2025/26 Financial Statements. No cases of actual fraud were reported during the year, although two cyber incidents occurred, with remedial actions ongoing to strengthen cyber security. External audit reports did not identify any matters requiring Committee monitoring, and the Committee remains satisfied that the Association's control environment provides reasonable assurance over the reliability of financial reporting, safeguarding of assets and compliance with regulatory requirements. Consequently, the Committee recommends that the Board approve the Statement on Internal Financial Control and note the assurance work undertaken during the year.
	Board approved the Annual Audit & Risk Committee Report including the draft Statement on Internal Financial Control for inclusion in the Financial Statements as proposed by Karen McMillan and seconded by Elaine Templeton
	Redacted

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6.4	Annual Audited Financial Statements 25/26 The Director of Finance & IT introduced the audited financial statements and welcomed Michael Reid, representing the external auditors. The Board considered the Annual Audited Financial Statements for the year ended 31 March 2026. Members noted that Paisley Housing Association reported a surplus of £1.205 million, with cash and investments of £9.981 million and net assets of £30.855 million, confirming the Association remains financially viable and a going concern. The year-end outturn was better than forecast in the management accounts, primarily due to the capitalisation of Foxbar Rivers 2 consultancy costs and a pension revaluation adjustment, though neither adjustment affected the Cash Balance at the year end. Members also noted that all lender covenant requirements had been achieved and that the auditors had provided an unqualified opinion, confirming the financial statements present a true and fair view of the Association's affairs. No areas of non-compliance or significant control weaknesses were identified through the audit process. The Board noted the Auditors' Audit Summary Report and agreed that no formal response was required, as there were no actions proposed from the report. Following discussion, the Board approved the Financial Statements and associated Board Statements for the year ended 31 March 2026. Authority was delegated to the appropriate Board members to sign the Financial Statements and Letter of Representation, and to the Director of Finance & IT and Finance Manager to submit the required returns and supporting documentation to the Scottish Housing Regulator (SHR), SHAPS, OSCR and FCA within the relevant deadlines. Members also noted that the Financial Statements would be presented at the Association's AGM in September 2026. The auditor thanked the Director of Finance & IT and her team for their assistance in having a smooth audit.

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	Board approved the annual Audited Financial Statements 25/26 as proposed by Damian Dempsey and seconded by Karen McMillan • The Board approved to delegate authority to the Secretary and two of the Board Members (Karen McMillan and Elaine Templeton) to sign the Financial Statements on behalf of the Board, via Docusign & as proposed by Sandra Loney and seconded by Damian Demspey • The Board approved to delegate authority to the Chair and one other Board Member (Karen McMillan and Elaine Templeton) to sign the Letter of Representation as proposed by Damian Dempsey and seconded by Sandra Loney • The Board approved to delegate authority to the Director of Finance & IT to submit, on the Board's behalf, the Annual Online Audited Financial Statements Return to the Regulator, along with the 3 attachments requested by SHR, following the AGM but by the deadline 30th September 2026 and the Board approved to delegate authority to the Finance Manager to submit the SHAPS annual financial viability return and to submit the OSCR return, by 31/12/26 , to submit the FCA return by 31/10/26, based on the Financial Statements presented to the Board, as proposed by Karen McMillan and seconded by Sandra Loney. • The Board noted the financial covenants were achieved and approved to delegate authority to the Chair to sign the loan covenant letter for the Virgin Bank. They also noted the loan covenant letter to be provided by the external auditors for the Royal Bank of Scotland and delegate authority to the Finance Manager to submit the financial statements to the various lenders as part of the loan covenant requirements.
	Redacted -
	Micheal Reid & Lorna Colville left 19.03. Lorna Colville returned at 19.07

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6.1	Policies for Approval CSM provided a short description of each of the policies for approval • Flexi-time and Toil Policy • Leave Policy • Data Protection Policy • Retention Policy & schedule • Domestic Abuse Policy • Succession Policy • Safeguarding Policy • Senior Officer Remuneration
	Board approved all Policies as proposed by Karen McMillan and seconded by Sandra Loney
	Redacted -

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6.2	Equality & Diversity Strategy Action Plan Review 2025 –2028 The Board considered the Equality and Diversity Action Plan 2025-2030, which sets out the actions required to deliver the Association’s Equality and Diversity Strategy objectives. This was picked up at the recent Assurance Evidence Audit checks, as the action plan had not been updated. Members noted progress made across a number of areas, including the collection of equality information through housing applications and welfare advice services, planned equality, diversity and inclusion training for staff and Board members, community engagement initiatives, and ongoing efforts to promote diversity within governance and customer participation structures. The report highlighted that several actions remain in progress, particularly around tenant profiling, diversity recruitment initiatives, accessible engagement methods and the development of customer feedback mechanisms. Question from Board member: Is funding available for the English and craft classes? Funding had been secured through a second grant to continue the programme. Participants had been disappointed when previous funding ended, so continuation was welcomed Question from board member: Are organisations finding interpreter availability challenging? Management acknowledged increased demand and confirmed use of interpreting and translation services where required. AI-based translation tools may also assist in some circumstances. Members noted that further work is required to strengthen equality monitoring, data analysis and reporting arrangements, including the introduction of annual equality data reviews and monitoring dashboards to identify service gaps and improvement opportunities. Attention was also drawn to actions that have yet to commence, including the incorporation of equality and diversity questions into surveys, reviews of digital accessibility, and the development of inclusive recruitment and talent development strategies. The Board welcomed the proposed next steps and agreed to continue monitoring progress against the Action Plan to ensure services remain accessible, inclusive and responsive to the diverse needs of tenants, customers and communities.
	Board noted the update in the Equality & Diversity Strategic Action Plan 2025 - 2028
	Redacted -

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6.5	Secretary report The Board considered the Secretary's Annual Assurance Report, which confirmed that Paisley Housing Association has complied with the governance and administrative requirements set out in its Rules during the reporting period. The report provided assurance that all Board, Committee and General Meeting minutes have been appropriately recorded, approved and retained; statutory registers, including those relating to membership, office bearers, loans and property interests, are accurate and up to date; and corporate records are securely maintained in accordance with governance and regulatory requirements. No instances of non-compliance or areas for improvement were identified. The Board noted the assurance provided and approved the Secretary's Report.
	Board approved the Secretary report as proposed by Damian Dempsey & Elaine Templeton
	Redacted -

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	Redacted - Confidentially

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6.8	Update on Recruitment of Seconded Posts PHA staff were asked to leave the meeting. The Corporate Services Manager presented an update on the temporary staffing and resource changes previously approved by the HR Sub-Committee and Board to support business continuity, service delivery and the Association's strategic priorities during 2026/27. The Board noted that all approved secondment opportunities and newly created posts have now been successfully recruited to, strengthening capacity across key service areas and supporting succession planning. It was reported that the calibre of applicants attracted through the recruitment process exceeded expectations in external vacancies for new posts that have now been successfully filled. The Board further noted that the temporary arrangements means the Association has responded effectively to support key organisational projects, including the Homemaster implementation, and maintain service delivery standards. [REDACTED] The Board considered the recommendation to continue delegated authority to the Chief Executive Officer to implement temporary staffing and resource changes, where required, within approved budgets and governance arrangements until the planned staffing reviews in 2027 and 2028. The Board also considered a proposal to make the temporary Asset Officer position permanent, replacing the previous Clerk of Works post. It was noted that the Clerk of Works role had not formed part of the approved secondment arrangements and that there is a recognised shortage of suitably qualified candidates within the housing sector. The proposed permanent Asset Officer role would provide greater flexibility in recruitment and assist the Association in attracting and retaining candidates with the skills and experience required to support the delivery of its Asset Management objectives.

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	Board approved the update on Recruitment of seconded posts report and continue delegated authority to the Chief Executive Officer to implement temporary staffing and resource changes within required approved budgets and governance arrangements until planned staffing reviews as proposed by Elaine Templeton and seconded by Damian Dempsey
	Redacted - confidentialia
7.0	Items for Discussion
7.1	Publication Document Library 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 Information were received via email, publications will be uploaded to the iBabs Digital System Document Reading Library for ongoing reference. iBabs – documents – shared folders. 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.
	Board noted the contents of the Publication Document Library Report.

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7.2	The Year Ahead 2026-2027 The presentation provided the Board with an update on Paisley Housing Association's priorities for 2026 to 2027, focusing largely on work carried forward from 2025. Progress has been made across several strategic areas, including approval of the development programme and acquisition strategy, the implementation of Homemaster (live from 6 August 2026), and continued work on operational strategy reviews. However, a number of initiatives remain dependent on external factors or organisational capacity, including Net Zero planning pending Scottish Government guidance, project management training, management qualifications, people and wellbeing strategies, and communications planning. The presentation highlighted the scale of planned activity and the need to ensure staff are adequately supported to deliver agreed objectives. The Board was advised of a range of ongoing and forthcoming projects aimed at strengthening services, governance and community engagement. These include creating a tenant scrutiny panel, progressing accreditation for the Scottish National Standards for Information and Advice Providers, completing tenant profiling by 2027, expanding digitalisation through AI tools and customer portals, and developing community connections through a Community Connector post. Updates were also provided on business growth initiatives, including the estates pilot and factoring service support. To manage workload and organisational change, temporary staffing arrangements and secondments have been introduced, with authority granted to the CEO to make temporary structural changes until a full review is completed by March 2028. Overall, the presentation demonstrated positive progress against key priorities while recognising the need for additional resource and capacity to achieve ambitious organisational goals.
	Board noted the The Year Ahead 2026 - 2027
8.0	Items for Information

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8.1	Tenant Safety Scorecard The Board noted the Q1 Tenant Safety Compliance Scorecard, which demonstrated strong overall compliance across the principal landlord safety areas. In relation to fire safety, the Board noted that the higher-risk fire risk assessments and associated actions continue to be progressed, including through the use of external consultants. The outstanding FRA position relates to the lower-risk tenemental/common-block assessment programme undertaken by trained Asset Officers. Thirteen reassessments fell due during Q1, with 41 lower-risk assessments overdue at the quarter end, primarily as a result of staffing capacity, sickness absence and training commitments. A prioritised recovery programme is in place to address the backlog during Q2. The Board also noted the position in relation to smoke and heat alarms. PHA undertakes an annual operational check of alarms as an additional assurance measure, normally alongside the annual gas service. At the quarter end, 247 of 257 checks had been completed. The ten outstanding checks do not indicate that the properties are without compliant smoke and heat alarm systems, but relate to completion of this additional annual PHA assurance check, including properties which were not previously captured through the combined gas servicing and smoke-detector monitoring arrangements. Separate monitoring has now been established and the outstanding checks will be progressed during Q2, including forced-access procedures where required. The Board took assurance from the overall compliance position and noted the actions being progressed in those areas requiring improvement.
	The Board noted the Tenant Safety Compliance Scorecard at Item 8.1 and the accompanying verbal update.

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8.2	H & S Report The Board noted the Health and Safety Report for the period April to June 2026 and received assurance that the Association continues to maintain appropriate health and safety arrangements and remains compliant with all relevant statutory obligations. Two incidents were recorded during the quarter and were reviewed in line with established procedures, with no significant concerns identified. No areas of regulatory non-compliance or emerging risks were reported. Progress continues on actions arising from the Fire Risk Assessment, alongside a targeted training programme covering areas such as occupational driving, lone working, fire awareness, first aid and risk assessments. The Board also noted the ongoing review and update of the Health and Safety Manual as part of the Association's commitment to continuous improvement, and took assurance that effective governance, risk management and operational controls remain in place.
	Board noted the H & S report
8.3	Internal Audit Report: Annual Assurance Statement The Committee noted the findings of the Internal Audit Review of Compliance with the Scottish Housing Regulator Regulatory Framework and Annual Assurance Statement, which provided a High Assurance opinion and confirmed that the Association has robust governance, financial management, risk management and tenant engagement arrangements in place to support compliance with regulatory requirements. The audit concluded that there are no issues of material non-compliance and that the Association's Annual Assurance Statement process is mature and well evidenced. Seven Priority 3 recommendations were identified to further enhancement to existing controls and governance arrangements, relating to Board succession planning and reporting, Office Bearers role description reviews, incorporate single lessons learned framework into Major Incidents & Business Continuity Planning Policy & ICT Disaster Recovery Plan, post-implementation review of the Homemaster system, updating of the Data Protection Policy, review of the Operations & Performance Sub-Committee to ensure effectiveness. This report and associated action plan had been formally approved by the Audit & Risk Committee. Management accepted all recommendations and agreed actions and timescales for implementation.
	Board noted the Internal Audit report.

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8.4	Management Accounts Q1 The Board noted the Quarterly Management Accounts and the Association's continued strong financial position. The Q1 accounts show an actual surplus of £258,407 against a budgeted surplus of £47,818, with year-end projections indicating a surplus of £245,065 compared to the budgeted surplus of £208,441. Positive variances were driven primarily by increased investment income, higher than anticipated Stage 3 adaptation grant funding and underspends in employee costs and overheads. The Board noted pressures within the planned maintenance budget, particularly relating to the Oliphant Court resurfacing project, which will be reviewed following higher-than-expected tender returns and considering the current review of the investment required at Oliphant Court. It was noted the Association retains strong liquidity, with cash balances of £8.67 million and sufficient reserves to support existing planned investment. Forecasts confirm that all lender covenant requirements will continue to be met, and no Board approvals were required beyond noting the reported variances and management actions.
	Board noted the Management Accounts Q1
6.8	Update on Recruitment of Seconded Posts The Board received an update on the staffing structure review and recruitment activity undertaken following the staffing resolution approved in April 2026. It was reported that temporary arrangements remain in place across a number of roles to ensure continuity of service, including management and communications functions. Members were advised that recruitment had progressed for the majority of vacant positions, although challenges had been experienced in recruiting to the Asset Officer post due to skills shortages within the sector, resulting in the position being advertised on a permanent basis. The Board was assured that the review process had been conducted appropriately and that recent developments had not impacted the validity of the structure review or its implementation. No questions were raised by members, and the update was noted.
	Board approved the update on recruitment of seconded posts as proposed by Elaine Templeton and seconded by Damian Dempsey.
9.0	Any Other Competent Business
9.1	AGM on 14 th September – confirmed that all bar one of the board members can attend.

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9.2	The Board also discussed the inclusion of an AI-generated executive summary at the beginning of future reports. Members expressed support for the proposal, noting that concise summaries would assist with reviewing papers in advance of meetings and provide a useful overview of key issues. It was agreed that executive summaries would be incorporated into future reports where appropriate.
	Board approved the inclusion of an AI summary at beginning of future board reports as proposed by Elaine Templeton and seconded by Damian Dempsey
	Redacted -
10.0	Date of Next Meeting – after AGM – 14th September Tuesday 29th September – 6.30
	Board meeting finished 8.20pm

Agenda Item No	Actions	Date Due to Be Completed
6.7	Could future development reports include original start dates and projected completion dates?	29 th September 2026
6.8	AI Update at the front of every report moving forward	29 th September 2026
6.4	Secretary and nominated Board members to sign the Financial Statements and Letter of Representation.	By 14 th September 2026
6.4	Financial Regulatory Returns, including the Financial Statements, to be submitted to the various regulators and lenders SHAPS AFS return to Scottish Housing Regulator OSCR return FCA return	18 th Sept 30 th Sept 31 st December 31 st October

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3.1	1. Clarifying how REEM is funded	29th September 2026
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