

CASSILTOUN HOUSING ASSOCIATION

MINUTE OF MEETING OF BOARD OF MANAGEMENT
HELD ON MONDAY 10TH AUGUST 2026 IMMEDIATELY AFTER THE AGM (7.30 PM),
CASTLEMILK STABLES, 59 MACHRIE ROAD, GLASGOW

Present: Anna Stuart MBE
Julie McNeil
Gayle Fitzpatrick
Faye Mitchell
Allana Hammell
Bridget Crossan
Natalie Tobin
Pamela Gibson
Karen Devin

In Attendance: Clair Malpas, Chief Executive Officer
John Williams, Head of Asset Management
Clare MacLean, Head of Housing & Communities
Emma Scott, Asset Manager
Paula Brownlie, Head of Corporate, HR & Finance
Amanda Laing, Finance Manager (Part meeting)

1a. WELCOME, INTRODUCTIONS, SEDERUNT & APOLOGIES

The Chief Executive Officer welcomed everyone to the meeting. There is no fire drill tonight and reminded Board Members of the evacuation procedures.

Apologies were received from Richard Sullivan, Ryan Barclay, Mark Tedford and Teresa McGowan.

The Chief Executive Officer welcomed all board members to the new governance term.

All board members and staff introduced themselves to the meeting.

1b. QUORUM

As per the Association's Rules, the Quorum for the Board of Management Meeting stands at 4 members. Today's meeting is therefore quorate.

1c. CONFLICT OF INTEREST (PERMANENT REGISTER)

None

2. **ELECTION OF OFFICE BEARERS**

Chief Executive sought nominations for:

Chairperson: Anna Stuart MBE Proposer: Julie McNeil
Seconded: Gayle Fitzpatrick

As there were no other nominations for Chairperson, Anna Stuart MBE was elected as Chairperson. ***This nomination was unanimously approved by the Board.***

Vice Chair: Julie McNeil Proposer: Anna Stuart MBE
Seconded: Gayle Fitzpatrick

As there were no other nominations for Vice Chairperson, Julie McNeil was elected as Vice Chairperson. ***This nomination was unanimously approved by the Board.***

Secretary: Paula Brownlie Proposer: Bridget Crossan
Seconded: Natalie Tobin

As there were no other nominations for Secretary, Paula Brownlie was elected as Secretary. ***This nomination was unanimously approved by the Board***

Treasurer: Gayle Fitzpatrick Proposer: Anna Stuart
Seconded: Faye Mitchell

As there were no other nominations for Treasurer, Gayle Fitzpatrick was elected as Treasurer. ***This nomination was unanimously approved by the Board.***

3. **NEW BOARD MEMBERS INDUCTION**

The Head of Corporate, HR and Finance will be in contact with our new board member to take them through the Induction Programme.

4. **SUBSIDIARY AND SUB COMMITTEES' MEMBERSHIP**

The Board approved the undernoted Subsidiary and Sub Committee membership for 2026/27.

Board members who have put in their apologies, will be invited to join the subsidiaries Board of Management and sub committees. If anyone wishes to put their name forward, this will be brought to the Board of Management for approval at their next meeting in September.

Sub Committee Membership

Group Audit & Risk Sub Committee	Staffing Sub Committee
Anna Stuart MBE (Cassiltoun Stables Nursery rep)	Faye Mitchell
Gayle Fitzpatrick	Anna Stuart MBE
Ryan Barclay	Julie McNeil
Julie McNeil	Richard Sullivan
Karen Devin	Natalie Tobin
Allana Hammell	
Lewis MacSween (Cassiltoun Trust rep)	

Subsidiary Board Membership

Cassiltoun Stables Nursery	Cassiltoun Trust
Allana Hammell (CHA Board member) - Chairperson	Anna Stuart MBE (CHA Board member)
Jean Farrell	Bridget Crossan (CHA Board member)
Anna Stuart MBE (CHA Board member)	Charlie Turner
Heather Nisbet, parent board member	Lewis MacSween - Chairperson
	Susan Casey
	Charlie Millar
	Councillor Margaret Morgan
	Deborah McGlashan

Chief Executive Officer intimated that the timings of all meetings will be set to accommodate all Subsidiary Boards and Sub Committee membership. These will be determined at the first meeting of each Board/Committee.

5a. MINUTE OF MEETING HELD ON 24TH JUNE 2026

The Chairperson asked all board members present at today's meeting if they had received their papers on time and if they had read and understood the papers.

All board members confirmed that they had received their papers on time and that they had read and understood the papers.

The minute of meeting held on 24th June 2026 were noted and approved on the motion of Gayle Fitzpatrick and seconded by Faye Mitchell.

5b. MATTERS ARISING FROM MEETING HELD ON 24TH JUNE 2026

None

5c. ACTION LIST FROM MEETING HELD ON 24TH JUNE 2026

	Details	Person Responsible	Status
Actions from meeting held on 28 th January 2026			
	Rent Setting policy – approval to extend the current policy by one year Delegated authority granted for the CEO to obtain quotes for and appoint an external consultant to undertake a Rent Review.	CEO	Tender to be issued asap
Actions from meeting held on 27 th May 2026			
	Forced Access Policy – to be presented at a future Board meeting for approval	HaM	September Board meeting
	Breakdown of where all water tanks are located to be brought back to the Board for their information	HaM	September Board meeting

Actions from meeting held on 24 th June 2026		
The CEO to bring a paper to the Board in Q3 in relation to an IT/Digital resource	CEO	Q3

6. **MANAGEMENT ACCOUNTS – JUNE 2026**

The Finance Manager presented the Management Accounts for June 2026 previously circulated with the agenda.

The budget for the quarter ended June 2026 projected a surplus of around £2k. Based on the results for the quarter the actual surplus is sitting at around £82k, therefore there is an overall favourable variance of around £80k for the quarter.

Main variances to date are as follows:

- Higher Grants £75k

Grant Income is higher than budgeted for wider role activities with the carry forward of funds from last year being higher than expected and additional funding being secured after the budget was set.

Wider Role funding of around £83k has been allocated against project costs £53k and salary and other staff costs £30k in the quarter. Grant monies of £25k were also received shortly after the year end from the Energy Trust which had not been included as a debtor at the year end.

- Lower repair costs £29k

Repairs and Maintenance expenditure is under budget in total for the quarter by around £30k. At this early stage in the year these variances mostly relate to timing. Reactive maintenance is under budget for the period by £6k, an accrual of £11.5k has been included here to reflect invoicing delays.

- Higher overheads (£22k)

The underspend showing against salaries and pension £9k is offset by grant funding of around £55k in the period. Office repairs and maintenance expenditure reflect the £27k owed to the Trust at the year-end in relation to the heating project.

The overspend showing against Regeneration and wider role activities £39k is offset by additional funding received for that purpose.

Other smaller overspends and underspends are offsetting each other in the quarter and again at this early stage relate to timing.

Depreciation charges have come in under budget by £25k. The depreciation charge will increase as we go through the year as components are capitalised on completion.

Statement of Financial Position

Total net assets stated at around £11m.

Capital spend in the quarter of around £123k comprises component replacements of boilers £79k, kitchens £13k and bathrooms £31k.

The cash position of the Association remains healthy with overall cash just over £5.3m.

We currently have a pension deficit in the Balance Sheet. Updates to the valuations are accounted for as part of the year end process when the valuation information becomes available. No entries have been made to account for this adjustment at this point.

Covenants

No issues with loan covenant compliance

Ratios

Gross rent arrears are noted at around 2.4% with voids stated at 0.18%, both improving since last quarter.

KPIs are included giving a comparison between budgeted KPIs and actual KPIs for the quarter to June 2026.

Cash Flow

There are no issues for the Association currently regarding cash resources or liquidity.

Cash balances at £5.3m are more favourable than budgeted.

Current deposits with Barclays have the following terms:

£2m – 12 month term – 3.51% (ending October 2026) - £70,008 interest expected

The budget for 26/27 indicates a surplus for the year of £599k. While the main variances are due to timing differences, at this point it looks as though overspends can be offset by savings in other areas containing expenditure within the overall budget.

There are no material concerns at this point and the Association remains on target to achieve a surplus for 26/27 and continue to achieve loan covenant compliance.

After discussion, the Board approve the Management Accounts for June 2026.

7.45 pm – Amanda Laing left the meeting

7. BUSINESS PLAN REVIEW – UPDATE

The Chief Executive Officer reminded the Board that *item redacted as contains sensitive information*, Consultant is reviewing our Business Plan.

In the background she has been reading a lot of the Association's governance documents. She has also been liaising with some of our stakeholders. She has also pulled together information from the last two business planning days. The Business Plan update circulated with the board papers gives a status as to where she is currently sitting with the review. She also attended our Tenants Conference and got feedback from a number of tenants.

Alison will be arranging a date to meet with the Board re the Business Plan Review.

The Board noted the Business Plan Review Update.

8a. TECHNICAL SERVICES UPDATE

The Head of Asset Management presented the above report previously circulated with the agenda.

Asset Management Strategy: The formal review cycle for the Asset Management Strategy has commenced and will be complete before 31st March 2027. To ensure that our long-term asset sustainability fits seamlessly with the Associations broader financial planning, the Head of Asset Management is currently working directly with the Chief Executive Officer in line with the project plan.

Stock Condition Survey: The next major phase of our comprehensive stock evaluation programme was completed in July 2026. This exercise captured a fresh 30% sample of our stock base. Crucially, when integrated with our historical data, this exercise will elevate our total surveyed stock profile to 57% since 2024. This expanded sample size significantly strengthens our data validation within the HUB database and will provide the Board with a highly accurate foundation for future lifecycle investment decisions. The concluding report will be presented to the Board prior to the creation of the 2026 annual assurance statement.

Planned Maintenance Activity 2026/2027 (Approved April 2026): Following the Board's approval of the investment programme, works are transitioning seamlessly from procurement planning into active operational delivery. Great to hear tenants' good reviews on the quality of work that has been carried out. Tenants also highlighted that they have noticed a change during the winter months on their energy use. We will be publishing this to demonstrate value for money.

Window & Door Replacement (MSI): Pre-contract property-by-property surveys have been complete across the relevant locations (Machrie, Barlia, Croftfoot Terrace and Elmtree Gardens). The installation programme has commenced and is due for completion the end of September 2026. The SLT have been out on site visiting tenants to ascertain their feedback on the installations. Tenants have been delighted with their new windows and doors.

Other Major Component works: The remaining major investment works approved in April, comprising Kitchens, Bathrooms, Heating replacements and veranda works will move through the procurement phase. *item redacted as contains sensitive information*

Medical Adaptions: To actively address outstanding tenant requirements, the Association has been awarded £55,000 for the 2026/2027 financial year. The programme for completing these is now underway as of August 2026. Anna Stuart enquired if these monies will cover all adaptations on file. Head of Asset Management intimated that the £55,000 will cover the adaptations on our waiting list. To date we have not got any additions to the waiting list. If we do, we will ask for further funding.

item redacted as contains sensitive information.

Contractors Performance: Appendix 1 of the report outlined contractor performance in relation to targets and key performance indicators.

The Board noted the Technical Services Update.

8b. TECHNICAL SERVICES PERFORMANCE

The Asset Manager presented the above report previously circulated with the agenda.

During the reporting period, the Association commenced working with a new contractor, *item redacted as contains sensitive information*. We are continuing to monitor and review performance as they become familiar with our systems and processes. This transition has had a minor impact on our repairs completed within target timescales; however, we expect performance to improve and we will provide a more accurate reflection by the next reporting period.

It should also be noted that the current 10 working day target for reactive repairs continues to present challenges where specialist materials or bespoke parts are required, particularly for items such as doors and windows. In these cases, lead times for sourcing parts can affect our ability to complete works within the target timescale, despite repairs being progressed promptly.

Void turnaround performance year-to-date has been below our target. During this period, seven void properties were re-let, with three returned to Housing within the 15-day target timescale. Performance has been impacted by a combination of poor property condition at handover and supplier-related issues. A new void tracker has been implemented and ongoing dialogue with the housing team continues to take place to turnaround properties as quick as we can.

Damp and Mould Target: KPI set in conjunction with Awaab Law. We are liaising with Homemaster re date contractor going on site rather than contractor leaving site.

Factoring Survey: Good response received. The Board report outlined the responses received.

Chairperson enquired of the contractor *item redacted as contains sensitive information* and what was their trade. Asset Manager confirmed they are a multi trade contractor but the Association is currently using them for plumbing. Head of Asset Management intimated that *item redacted as contains sensitive information* are currently on trial at the present time. We will report back to the Board in September re Contractors Performance and the Board will decide whether they are awarded onto the Framework.

Gayle Fitzpatrick enquired if we are planning on giving them additional work ie joinery etc. Head of Asset Management intimated that this would depend on their performance. If they perform well, additional work will be allocated to them.

The Board noted the contents of the Technical Services Performance Report.

8c. HEALTH AND SAFETY LANDLORD REPORT

The Head of Asset Management presented the above report previously circulated with the agenda.

The Board noted the Association's 100% compliance status across core area anniversaries including Electrical safety, Gas safety, Fire safety, Lift Safety and water hygiene safety. As at 30th June 2026 there are 19 properties which require remedial action following the EICR. *item redacted as contains sensitive information* have been appointed as our water Hygiene contractor as of June 2026. They have reviewed our records during June, undertaken a number of inspections and are working closely with the Asset Manager on a programme of works during August 2026.

The Board also noted the summary of the following Awaab's Law duties (Appendix 2 of the report) and the integration of Damp & Mould tracking into our monthly compliance monitoring framework ahead of the October statutory deadline.

The Board read the H&S report in conjunction with the Health and Safety Compliance Report Card (Appendix 2).

The Board noted the contents of the H&S Landlord Report.

9a. HOUSING SERVICES PERFORMANCE REPORT

The Head of Housing & Communities presented the above report previously circulated with the agenda.

All areas are on target or in the process of making target.

Asset Manager had already highlighted relet days. Some of the issues are in relation to the properties we are getting back. Various things are needing done before contractors are instructed to carry out repair work. Staff trying to engage with tenants before they leave.

Section 5 referrals – slightly under target. We are confident that we will meet the 45% target. 7 properties have been allocated in the first quarter with 3 going to section 5 referrals.

Close inspections are being carried out – our close cleaning contractors send a report in weekly for our staff to action. Julie McNeil enquired if back courts are also inspected. HH&C confirmed that back courts are also inspected and tenants lettered when required.

Arrears continually decreasing as well as arrears cases. Housing Team continually work with the Advice Team to assist tenants.

Void performance – improved since last year and staff work to turn around properties as soon as possible. Faye Mitchell enquired as to the standard of voids and were they in relation to clearances and cleanliness. HH&C confirmed that these are the main reasons as we need to carry out needle sweeps and bulk loads before allowing contractors in to carry out work.

Terminations – 10 terminations compared to 20 last year. Tenancy sustainment continues to improve with the services that we provide to keep tenants in their homes.

Estate Management – staff team have been out in the estate. We have recently sent out a survey to tenants re comments on our contractors for close cleaning and estate management. Feedback will be provided at meeting in October.

The Board noted the contents of the Housing Services Performance Report.

Karen Devin enquired if our contractors use IT equipment to gain tenants feedback on their performance. Asset Manager confirmed that some contractors use it for their own feedback. The Association aim to use the tenant portal to gather feedback. Some tenants may feel uncomfortable giving honest feedback when the contractor is present.

9b. **COURT ACTIONS FOR APPROVAL**

The Head of Housing & Communities presented the above report previously circulated with the agenda.

We have three cases that we have issued Notice of Proceedings.

The Board noted and approved the 3 cases to be presented to Court.

10a. **RECOMMENDATIONS FROM BOARD APPRAISAL REPORT – ACTION PLAN**

The Head of Corporate, HR & Finance presented the above report previously circulated with the agenda.

As the Board are aware, *item redacted as contains sensitive information* carried out all Board appraisals this year across the Cassiltoun Group. The outcome of his findings were presented to the Board at their meeting in June 2026. However, as the Board were aware, the report highlighted a number of actions. These actions have been detailed in an action plan which will be addressed and actioned by the Head of Corporate, HR & Finance. The Board will be kept up to date with regards to the monitoring of the action plan.

The Board noted the contents of the Action Plan.

The Head of Corporate, HR & Finance informed the Board that *item redacted as contains sensitive information* had been unable to draft up the Board Training Plans *item redacted as contains sensitive information* apologised for any inconvenience caused and indicated that he would pass them over within a few weeks.

10b. **ROLE DESCRIPTIONS FOR GBMS AND OFFICE BEARERS**

The Head of Corporate, HR & Finance presented the above revised Role Descriptions previously circulated with the agenda.

The Board noted and approved the suggested amendments to all Role Descriptions.

11. **COMPLAINTS REPORT**

The Head of Corporate, HR & Finance presented the Complaints Report for the first quarter of 2026/27

	2026/27
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	(Q1)
Stage 1 complaints received in Q1	22
Number of Stage 1 complaints carried forward from previous reporting year	1
Total complaints in period Q1	23
Number of Stage 1 complaints responded to in full in Q1	22
Percentage of stage 1 complaints responded to in Q1	95.65%
Time Taken in working days to provide a full response in Q1	102
Average time in working days for a full response at stage 1 in Q1	4.6

	2026/27 (Q1)
Stage 2 complaints received in Q1	5
Number of Stage 2 complaints carried forward from previous reporting year	1
Total complaints in Q1	6
Number of Stage 2 complaints responded to in full in Q1	2
Percentage of stage 2 complaints responded to in Q1	33.33%
Time Taken in working days to provide a full response in Q1	40
Average time in working days for a full response at stage 2 in Q1	20

Stage 1 Complaints – Four stage 1 complaints were handled outwith the timescale. Two extension of time requests were applied due to waiting on further information from contractor. Two stage 1 complaints were handled outwith the timescale due to staff error.

Stage 1 escalated to Stage 2 – 4 of the Stage 1 complaints were escalated to Stage 2.

Stage 2 complaints – All Stage 2 complaints were handled within timescale.

Complaints referred to the Ombudsman – Two complaints have been referred to the Ombudsman within Q1, both were not upheld.

The Board noted and approved the contents of the Complaints Report for Quarter 1.

12. POLICIES

12a. Treasury Management – noted and approved

12b. Entitlement, Payment and Benefits – noted and approved

- 12c. **Domestic Abuse – noted and approved. Training to be provided for Board of Management. The policy was written by TC Young**
- 12d. **Cycle to Work (new) – noted and approved**

The Board approved to defer the undernoted policies to September 2026

Standing Orders and Delegated Authority
Repairs & Maintenance
Void Management
Rechargeable Repairs
Right to Repair
Gas Safety
Medical Adaptations
Customer Care

13. **CORRESPONDENCE**

Head of Corporate, HR & Finance presented correspondence received:-

SHARE	Inspiring leadership conference, 19 th August 2026 Glasgow Hilton Anna Stuart to attend
SHARE	Governing Body Convention, 15 th & 16 th Sept 26 Seamill Hydro Anna Stuart to attend
EVH	Annual Conference, Westerwood Hotel 29 th & 30 th October Anna Stuart to attend
GWSF	Open Meeting & AGM Govanhill HA 19 th Aug 2026 4-5.30 pm Anna Stuart to attend
Poverty Alliance	AGM 9 th Oct 2026 9.30 am – 1.00 pm The Studio, Glasgow Bridget Crossan and Anna Stuart to attend
GWSF	Annual Conference Radisson Hotel, Glasgow 24 th Nov 2026 Anna Stuart, Allana Hammell and Julie McNeil to attend
Fiona McGowan	Thank you card to Board for early retirement gifts
Letter from Alison Thewliss, Minister for Community Care	The Minister had visited the Association on 22 nd July and attended the Castlemilk Family Fun Day. She passed on her thanks to everyone involved in organising and delivering a successful and welcoming event

14. **APPLICATIONS FOR MEMBERSHIP**

None

15. USE OF SEAL

None

16. ENTITLEMENT, BENEFIT AND PAYMENTS REPORT

Nothing to report

17. NOTIFIABLE EVENTS

None

18. SUBSIDIARY & SUB-COMMITTEE DECISIONS MADE BETWEEN 25TH JUNE 2026 – 10TH AUGUST 2026

The Board noted and approved the decisions made between 25th June 2026 – 10th August 2026.

Cassiltoun Stables Nursery – 23rd June 2026

- Minutes of 5th March 2026 – approved
- Management Accounts as at 31st March 2026 – approved
- Five Year Financial Plan – approved
- Audited Accounts for 2025/26 – approved
- Letter of Representation – approved
- Letters of Engagement – approved
- Management Accounts as at 31st May 2026 – approved
- Business Plan for 26/27 inclusive of FYFP – approved
- Risk Register – approved
- Traffic Light Report as at 31st March 2026 – approved
- Traffic Light Report as at 31st May 2026 – approved
- Operational Report – approved
- Operation Service Agreement for 26/27 – approved
- Annual Board Appraisal report – approved
- Nine year rule (2 Board members) – approved
- Changes to Terms and Conditions – approved
- Policies approved
 - AI Policy:
 - Arrears Recovery
 - Health & Safety
 - GDPR Confidentiality and Record keeping
 - Protocol to deal with Alleged Breach of Conduct of Conduct for GBMs
- Entitlement, Benefit And Payments report – approved

Cassiltoun Trust – 24th June 2026

- Minutes of 4th March 2026 – approved
- Optimised 5-year capital expenditure profile, which successfully smooths spending spikes and reduces the immediate Year 1 liability from £131,876 to approximately £58,000 - approved
- Delegated authority to the Head of Asset Management to proceed with competitive market tendering for critical Year 1 fabric and electrical compliance works (curtain walling glass replacement, active roof leaks, and external spotlight replacements) – approved.
- Community bursary timeline and application form – approved.
- Management Accounts to 31st March 2026 – approved
- 5-year Financial Plan – approved
- Audit Engagement Letter – approved
- Non-audit Engagement Letter – approved
- Audited Accounts 2025/26 – approved
- Letter of Representation – approved
- Management Account to May 2026 - approved
- Group Service Agreement 2026/27 – approved
- Managing an Alleged/Suspected Breach of Code of Conduct by GMB – approved
- Glenn Elder resignation from Trust Board - approved

19. **AOCB**

- 19a. IIP Platinum Award :** As previously advised, the Association successfully achieved the IIP Platinum Award. The report provided outlines some recommendations which will form an action plan for taking forward. The report will be presented to the next Staff Sub Committee meeting. ***The Board approved for lunch and drinks to be provided at the next Staff Team Building Day planned for 28th August 2026.***
- 19b. Community Development Assistant – Funded to 31 Dec 2027:** Due to recent appointments within the Communities Team, the Community Development Assistant (funded to 31 Dec 27) has become vacant. This post will run from 1 Sept 26 – 31 Dec 27. The R&S policy indicates that any temporary posts over one year, we need to externally advertise. ***The Board approved to deviate from the policy and advertise internally.***
- 19c. AI Policy:** Pam Gibson enquired if the Association has an AI Policy. CEO intimated that we only use co-pilot within the Association. CEO confirmed that we will be looking at a policy in the near future.

20. **DATE AND TIME OF NEXT MEETING**

Wednesday 30th September 2026 at 6pm

There being no further business the meeting concluded at 8.58 pm

Signature:
Chair of Board of Management

Date: