

CASSILTOUN HOUSING ASSOCIATION

MINUTE OF MEETING OF BOARD OF MANAGEMENT

**HELD ON WEDNESDAY 26TH NOVEMBER 2025 AT 2.00 PM WITHIN CASTLEMILK STABLES/VIA
ZOOM, 59 MACHRIE ROAD, GLASGOW/ZOOM**

Present: Anna Stuart MBE, Chairperson
Teresa McGowan, Zoom
Julie McNeil, Zoom (joined meeting at 2.20 pm)
Allana Hammell
Mark Tedford
Pamela Gibson
Richard Sullivan

In Attendance: Clair Malpas, Chief Executive Officer
John Williams, Head of Asset Management
Clare MacLean, Housing Manager
Fiona McGowan, Director of Operations
Paula Brownlie, Head of Corporate, HR & Finance
Diana Morton, Community Development & Engagement Manager (Part meeting)
Rachael McMullan, Community Development Assistant (Part meeting)
Karen Graham, Corporate Services Officer (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 Gayle Fitzpatrick, Faye Mitchell, Bridget Crossan, Natalie Tobin Ryan Barclay and Amanda Laing, Finance Manager.

Officers will not be present at agenda items 1a-3b. Chief Executive Officer and Corporate Services Officer will be present for agenda items 1a-3b.

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.

2. CONFLICT OF INTEREST (PERMANENT REGISTER)

Agenda item 3b – Matters Arising. All Officers apart from Chief Executive Officer and Corporate Services Officer will not be present at this point of the agenda.

3a. MINUTE OF MEETING HELD ON 28TH OCTOBER 2025

The Chairperson asked all board members present at today's meeting received their papers in time and have read and understood the papers.

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

The minute of meeting held on 28th October 2025 were noted and approved on the motion of Mark Tedford and seconded by Anna Stuart MBE.

3b. MATTERS ARISING FROM MEETING HELD ON 28TH OCTOBER 2025

Agenda Item 4b: Minute send to Board via separate correspondence

2.20 pm - Officers rejoined the meeting and Corporate Services Officer left the meeting.

3c. ACTION LIST FROM MEETING HELD ON 28TH OCTOBER 2025

The Chief Executive intimated that strategic actions will be reported to the Board. Operational actions will be managed by the Senior Leadership Team.

	Details	Person Responsible	Status
Actions from meeting held on 26th March 2025			
1.	Cyber Fraud refresher training to be arranged for Board members	HCHR&F	<i>Item redacted as contains sensitive information</i>
Actions from meeting held on 25th June 2025			
2.	Cash flow statements in quarter 2 (August) to be drawn up to inform the deposit sums that can be placed when the two other current deposits mature in September 2025.	Finance Manager	In the Management Accounts there has been cash flow reconciliations in terms of the investment portfolio
3.	White Paper on changes to Welfare Reform – Summary on the changes to be circulated to the Board	HM	Advice Team will provide a bite size summary prior to the January board meeting.
Actions from meeting held on 11th August 2025			
4.	Board approved to upgrade CCTV Camera Install a new door entry system at the side exit door	HaM	Completed. Two things outstanding are Bell to be put in open space at reception

			There is an issue with a cable to the camera. These are operational and will be removed from the Action List.
Actions from meeting held on 24th September 2025			
5.	<i>Item redacted as contains sensitive information</i>	CEO	Ongoing <i>Item redacted as contains sensitive information</i>
6.	Locality Plan – Approval that the CEO sign the offer of grant on behalf of the Board once this is reviewed and to retrospectively provide the Board with the conditions of funding	CEO	Recruitment process ongoing – interviews being held on 1 Dec 25
Actions from meeting held on 28th October 2025			
7.	Traffic light report to be updated with Board's decisions as per minutes	CSO	Completed
8.	Circulate programme to Board re removal of tanks from 5 apartment blocks	HaM	Board to be updated at January Board meeting (Technical Performance Report)
	How many tanks have we to remove in total and when is it envisaged that they will all be removed – details to be provided to the Board	HaM	Board to be updated at January Board meeting (Technical Performance Report)
9.	Medical Adaptations – report to be provided to Board on the break down of adaptations per household and how does it compare to other years	HaM	Board to be updated at January Board meeting (Technical Performance Report)
	Days to complete adaptations to be detailed in Performance Report.	HaM	Board to be updated at January Board meeting (Technical Performance Report)
10.	Damp and Mould - cases being opened and cases being reopened to be included in future Performance Reports	HaM	Board to be updated at January Board meeting (Technical Performance Report)
11.	Number of tenants in arrears has increased – an analysis to be carried out as to why	HM	It was reported that 363 current tenants in arrears. This should have been 284 Former Tenants Arrears reported as 40 cases but should have been reported as 50
12.	Court Actions – approved.	HM	Completed

13.	<i>Item redacted as contains sensitive information</i>	<i>Item redacted as contains sensitive information</i>	<i>Item redacted as contains sensitive information</i>
14.	Acquisition of properties The Board approved to delegate authority to the Chief Executive Officer to pursue acquisitions in the area provided it stacks up financially. Delegated authority register to be updated. Acquisition Strategy to be drafted for approval	CEO/HCF CEO	Register updated On agenda for approval
15.	GDPR Policies approved Staff to be informed Policy register updated Delegated authority and standing orders policy deferred to Jan 26. Policy register to be updated	HCF	Policy register updated and staff informed
16.	The Board approved the proposal <i>Item redacted as contains sensitive information</i> to rewrite the Association's Business Plan at a cost of £7,120. Alison Smith to be notified	HCF	Completed
17.	Application for membership approved. Share membership to be sent out and register updated	HCF	Completed
18.	Christmas Eve closure – staff to use A/L, Toil or flexi. Staff to be informed	HCF	Completed
19.	Scottish Housing News article to be drafted re Early Retirement of Director of Operations	CEO	CEO/DoO meeting next week and draft will be compiled
20.	Board training dates to be sent via email	HCF	Completed

4. CHAIRS REPORT

Anna Stuart MBE, Chairperson provided her report as follows:

Date	
30 th October 2025	CEO 6 month appraisal
7 th November 2025	Business Planning Away Day. Went well; great ideas. Allison Smith was really good.

11 th November 2025	Carrying out a course called Health in the Community lead by Jodie Armour, Community Development Assistant.
15 th November 2025	Met with Jude Barbar in the Jeelie. Jude is an architect with Collective Architecture. She runs a Group called Voices of Experience which is made up of female architects.
18 th November 2025	EVH SHAPS on Zoom. Had to leave the meeting due to sound issues. Both presentations were sent
18 th November 2025	Risk Management training – could not attend due to technical issues
25 th November 2025	GWSF Annual Conference
9 th December 2025	CHLEG – are holding celebrations on International Human Rights on 9 th Dec 25 in Birgidale Complex 1030 – 1.30.

The Board noted the contents of the Chairperson's Report.

5. CHIEF EXECUTIVE OFFICER'S 6 MONTH REVIEW

The Chairperson presented the CEO's 6 month review previously circulated with the agenda.

The CEO's archetype report was also circulated to the Board for their information

The Board noted the contents of the CEO's 6 month review.

6. CHIEF EXECUTIVE OFFICER'S BI-MONTHLY REPORT

The Chief Executive Officer presented her Bi-monthly report previously circulated with the agenda.

Assurance Action Plan: The rolling Action plan is still progressing. An update will be provided to the Board in January.

Connecting with our tenants: Our 'Cassiltoun Connects' initiative continued after the summer but has now paused again during the months of November, December and January to allow the focus to be on consultations, internal audits and ensuring that we conclude pieces of outstanding work prior to the office closing at Christmas & New Year.

Our Tenant Satisfaction Survey is currently underway. For this survey we are attempting to speak to 50% of our tenants to gather their views. A report will be presented to the Board in January.

On conclusion of what the Board agree tonight, our rent consultation will commence and a report will be presented to the Board with its findings.

As part of our Christmas celebrations, tenants will be invited into the office for a mince pie and hot drink and to also give us their views.

Subsidiaries - Cassiltoun Trust and Stables Nursery: Cassiltoun Trust is preparing for its Business Planning Day on 27th November 2025 with the Nursery to hold theirs in January.

Trust and Nursery Board meetings are being held on 27th November 2025 and copies of the agenda and papers have been circulated to the Board for their information.

The heating upgrade remains underway for the building with any disruption being minimized. The boilers and radiators are working but new controls are required for the underfloor heating. This means that the mezzanine, reception and some areas in the Nursery are still having to utilize additional heating methods.

The SLT and Nursery Manager are currently reviewing the sales and marketing strategy for the Nursery. We have not actively marketed the nursery for a number of years relying instead of positive word of mouth and referrals. Child numbers are lower than we anticipated at this point in the year and an action plan is being developed to raise the Nursery's profile in the local (and wider) area. The Board should be aware of a potential financial risk to the subsidiary business if numbers continue to decrease. The nursery have substantial reserves but sales have dipped during the last quarter.

Allana Hammell intimated that due to workforces working from home, parents are not needing childcare.

The SLT and Nursery Manager are also developing an action plan to improve the culture within the Nursery. Childcare within the Nursery is excellent however we have identified that we need to improve the workplace culture to better motivate staff and ensure that staff feel supported, included, part of a team and committed to the values of the Nursery.

IT Developments: Work to decommission the server is almost complete. Further training on 365 tools will be considered as part of the global training plan. We are now considering the implementation of a tenant portal, upgrading the IT in the Board room to make hybrid meetings more comfortable and the rollout of laptops/tablets to Board members.

CEO Training/networking: Since the September Bi-monthly the CEO has attended/met with:

- SFHA finance conference and attended workshops from the Regulator, Bank of England, long term financial planning, and procurement. At the conference it also gave the CEO the opportunity to meet with our lenders, Homemaster and our insurance brokers.
- The CEO has also been involved in the recruitment and selection process for Clochs new CEO
- A Teams meeting with the new CEO of SFHA

Industry Updates:

Key updates are:

1. SHR report on loan portfolios
<https://www.housingregulator.gov.scot/landlord-performance/national-reports/financial-analysis/annual-review-of-rsls-loan-portfolios-2025/>

Key areas to note are investor confidence in the sector and during 2024/25, both the number of RSLs securing new finance and the overall value of funding arranged increased significantly, compared to the previous year. For the first time, total debt facilities available to Scotland's RSLs exceeded £7 billion—underscoring growing financial confidence and investment in affordable housing.

2. Engagement plan for River Clyde Homes
<https://www.housingregulator.gov.scot/landlord-performance/landlords/river-clyde-homes/engagement-plan-from-5-november-2025-to-31-march-2026/>

Critically the engagement is around RAAC, repairs, Void management and EICR's. This shows the SHR's key focus on these areas and the Board should use the engagement plans of other organisations as a prompt to scrutinise these areas of Cassiltouns business and compliance.
Business Planning Session 7th November

Annual Board business planning session: Was delivered on the 7th of November. We will continue to work with Alision Smith over the next year as we develop a new business strategy.

Pay award 2026/27: *Item redacted as contains sensitive information*

Christmas office shutdown and pay arrangements: The Board has already approved that the office will close on the 23rd of December and will re-open on Tuesday 6th January.

Staff will use a day's leave (or flexi/TOIL) for 24th December 2025.

For tenants with emergency repairs the out-of-hour service can be contacted.

Emergency contact numbers for staff members will be provided to the office bearers.

Item redacted as contains sensitive information

The Board noted and approved the contents of the CEO's Bi Monthly Report.

7. **MANAGEMENT ACCOUNTS – SEPTEMBER 2025**

The Chief Executive Officer presented the Management Accounts for September 2025 previously sent with the agenda.

The budget for the period ended September 2025 projected a surplus of around £139k. Based on the results for the period, the actual surplus is sitting at around £215k, therefore there is an overall favourable variance of around £76k for the quarter.

Main variances to date are as follows:

- Lower Factoring and Other Sales (£18k)
- Higher Grants £8k
- Higher interest receivable £38k
- Higher repair costs (£51k)
- Lower overheads £77k
- Lower interest costs £21k

Factoring and Other Sales revenue has come in below budget partly due to the timing of charges eligible to be recharged and an estimated element being included in the budget for adhoc repairs which for the period was running under.

Grant Income is higher than budgeted for wider role activities with additional funding being secured after the budget was set. Wider Role funding totalling £59k has been allocated against project costs £25k and salary costs £34k in the quarter. Admin allowances for recent disabled adaptation claims were also included.

Repairs and Maintenance expenditure is over budget in total by around £51k. Estate maintenance and owners and service charges are over budget by £30k and £12k respectively. This reflects timing of expenditure as annual bills have been processed under both categories within the period. Reactive maintenance is over budget for the period reflecting a year end issue

that led to around £17k of last year's costs not being processed correctly. These costs are now included in the current year. It is also worth noting that repair costs for Buchanan Lodge in the period amount to £24k. These overspends are offset by savings under major repairs and cyclical maintenance due to phasing of expenditure. The Head of Asset Management intimated that taking into consideration an invoice from last year and adjustments which have been made, the reactive maintenance budget is only over approx. £9k. The Chief Executive Officer intimated that as part of the lease review with Buchanan Lodge, we are looking at the costs to ensure we are recouping the money spent. We will scrutinise the costs as well as looking at component replacement. Richard Sullivan enquired of the income we receive from Buchanan Lodge. Head of Asset Management confirmed that it was approx. £200k per annum. As part of the rent review, all costs will be taken into account. Allana Hamell enquired if the Association is responsible for furniture renewal. The Chief Executive Officer confirmed that furniture is the responsibility of Buchanan Lodge.

Covenants: Figures reflect the increase in property value advised by the most recent property valuation exercise in October 2024 producing a more favourable position for covenants and therefore no issues with loan covenant compliance.

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

Cash balances at £5.5m are more favourable than budgeted.

The following deposits were returned recently:

Amount	Returned	Duration	Interest Paid
£1.1m	September	12 Months	45,843.57
£1.021m	September	6 Months	19,671.43
1.071m	August	3 Months	9,909.43

Current deposits with Barclays have the following terms:

£2m – 12 month term – 3.51% (ending October 2026)

£2m – 6 month term – 3.41% (ending April 2026)

The budget for 25/26 indicated a surplus for the year of £452k. 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 25/26 and continue to achieve loan covenant compliance.

After discussion, the Board of Management approved the Management Accounts for September 2025.

8. **RENT CONSULTATION OPTIONS REPORT**

Chief Executive Officer presented the Rent Consultation Options Report that was previously circulated with the papers. She advised that in order to meet our Regulatory requirements and to ensure that tenants are consulted and involved with decisions that relate to the immediate and long term business plan, the Association will be undertaking a consultation exercise with tenants on the proposed rent increase effective from 1 April 2026.

Like previous years we have contracted with *Item redacted as contains sensitive information* to deliver the consultation as this provides a good rate of return, provides analysis and is independent.

The Rent Setting Policy, approved in November 2021 (and currently under review) refers to ensuring rent setting is in accordance with long term projections as well as medium term forecasts.

'The Association sets its annual rental increase relative to inflation in accordance with its medium and long-term budgetary forecasts as detailed within the five-yearly and thirty-yearly projections contained within the Group Business Plan.'

For the last few years, the Association has been faced with many external financial challenges and this year is no different. Although headline inflation is lower than this time last year, our own internal inflationary costs are likely to be higher than headline inflation and our 30-year business plan was based on the assumed rate of 2% inflation across our costs. At a recent presentation at the SFHA Finance Conference, there were discussions as to whether 4% would be the new 2% if inflation becomes "sticky" at the 4% figure.

The Autumn Budget being released as we speak, there doesn't seem to be anything massive that will affect our business plan.

We are already aware that some of our contractors are looking for at least a 5% increase in their contract fees. Pay award for staff for 2026/27 has been agreed at October CPI plus 1.5% = 5.1%

Insurance costs are increasing as well as the pension deficit payment is being reintroduced and scheme costs increasing from April 2026, however this is being partially mitigated by a reduction in the employer contributions for the final salary scheme.

The 2025/26 year also sees the re-introduction of our investment programme as agreed with tenants in our rent consultation exercise two years ago.

It is accepted by the Scottish Housing Regulator that this continues to be a very challenging set of circumstances for all Housing Associations where rent increases need to be aligned with business need coupled with the requirement to ensure that rent remains affordable.

The Board should note that our 11 x Fair Rent properties do not take part in the rent increase consultation as their rent increase is determined through a separate process.

A proposal for Buchanan Lodge and factored owners will be developed and presented to the Board at their meeting in January 2026.

The main issues that the Board need to consider when making the decision is:

- Affordability of rent for tenants
- Comparative rent increases and rent levels
- Cost pressures on the Association
- Medium and long term impact on the Business Plan

The Association uses the SFHA/Housemark tool to look at proposed rent increases. Cassiltoun use the Associations average rent for property size and the living wage as an income measure for those of working age.

A rent of less than 25% of income is the ideal and is deemed affordable, a rent of 25-35% is still affordable but at higher levels is on the margins of affordability. Above 35% is unaffordable. Rents higher than 25% are highlighted in amber.

Property Size	CPI plus 2% 5.6%	CPI plus 3% 6.6%
2 apartment	£101.82	£102.78
	Rent as percentage of income %	
1 person	26.4%	26.7%
2 people (both FT)	13.2%	13.3%
Single pensioner	24.0%	24.3%
Pensioner couple	17.6%	17.8%
3 apartment	£105.77	£106.77
	Rent as percentage of income %	
Single parent 2 children	17.2%	17.3%
Small family (2 children)	13.1%	13.2%
4 apartment	£116.58	£117.69
	Rent as percentage of income %	
Single parent 2 children	18.9%	19.1%
Small family (2 children)	14.4%	14.5%
5 apartment +	£130.03	£131.26
	Rent as percentage of income %	
Large family (3 children)	14.1%	14.2%

Looking at affordability levels, all of Cassiltoun's properties fall within what is deemed to be affordable. The 'least' affordable property is Cassiltoun's rent levels for a 2 apartment home but it is only fractionally over the 25% threshold.

The Association has 113 two apartment properties which is 10% of our stock.

The impact to average tenant rents is outlined below :-

24/25	Cassiltoun current average	5.6%	6.6%

2 apt	£96.42	£101.82	£102.78
3 apt	£100.16	£105.77	£106.77
4 apt	£110.40	£116.58	£117.69
5 apt+	£123.13	£130.03	£131.26

With a 5.3% increase in April 2025, Cassiltoun was 0.6% higher than the Scottish average.

Comparisons on rent increases need to be considered in relation to the level of rents in the local area. The table, shown by the Housing Manager during her benchmarking presentation based on the ARC data at the September 2025 Board meeting provided the following information. It can be seen that Cassiltoun's increase last year was higher than all of our local landlords, apart from Wheatley Homes.

RENT INCREASE

	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	Wheatley Homes Glasgow
2024/25	5.3%	4.68%	3.9%	4.3%	3.3%	6.9%
2023/24	5.6%	6.05%	6%	6.6%	4.6%	7.5%
2022/23	6.6%	5.14%	6%	6.5%	5%	3.9%

Rent increases cannot be looked at in isolation to actual rent paid. The table below, again presented by the Housing Manager at the September Board meeting, shows rent comparisons from the SHR ARC information up to and including the year 2024-2025. Cassiltoun's rents compare favourably against other local landlords with only Craigdale having rent levels lower across all property sizes.

AVERAGE RENTS

	Cassiltoun	Scottish Average	Ardenglen	Craigdale	Northview	Wheatley Homes Glasgow
2024/25						
2 apt	£90.15	£109.10	£84.78	£85.71	£89.48	£94.69
3 apt	£94.62	£115.36	£95.81	£91.47	£102.63	£101.71
4 apt	£106.92	£123.85	£105.85	£101.06	£113.04	£118.24
5 apt+	£118.18	£132.72	£120.77	£104.88	£126.30	£129.75
2023/24						
2 apt	£86.71	£87.87	£79.98	£82.18	£84.18	£88.06
3 apt	£90.08	£90.29	£90.39	£87.70	£98.06	£94.57
4 apt	£99.28	£98.30	£99.86	£96.89	£108.42	£109.91
5 apt+	£110.73	£108.29	£113.93	£100.56	£121.40	£120.58
2022/23						
2 apt	£81.37	£83.51	£75.45	£75.58	£79.37	£85.22
3 apt	£84.53	£86.29	£85.27	£80.09	£93.03	£91.28
4 apt	£93.20	£93.97	£94.20	£91.09	£103.20	£105.90
5 apt+	£108.24	£103.74	£107.48	£94.56	£115.72	£115.99

The table below takes the information from the ARC and uses this to calculate the average rent figures for the local organisation for the current financial year.

As shown Cassiltoun's current average rent figure is starting to creep above some of the local rents apart from Wheatley Homes and North View although the difference (lower rents than Cassiltoun) in the 3apt and 4apt is not significant.

25/26	Cassiltoun	Ardenglen	Craigdale	Northview	Wheatley Homes
2 apt	£96.42	£88.09	£91.37	£90.96	£101.19
3 apt	£100.16	£99.55	£97.51	£105.95	£108.67
4 apt	£110.40	£109.98	£107.72	£117.15	£126.30
5 apt+	£123.13	£125.48	£111.81	£131.17	£138.56

SFHA and GWSF survey the sector in the period leading up to the rent increase consultation. This is to give an indication as to the likely levels that Associations are going to consult on.

The latest information from the GWSF were attached in Appendix 1 of the report with increases ranging from CPI plus 1% to CPI plus 3%

Board members and Senior staff need to look at every line in the budget and item of expenditure and ask two questions:

1. Why are we incurring this cost? Is it necessary for the business
2. Are we getting best value (are costs minimised and outputs maximised)

As with every year the Senior Leadership Team is looking at every line as we prepare the budget to see where costs can be challenged and members of staff are asked to seek value for money in every item of expenditure. There are still increased cost pressures in the business.

After getting a competitive quote for our insurance for 25/26 we have experienced some larger claims this year which may increase our costs this year. However the business does need to continue to invest in our two major assets: our homes and our staff. We have agreed to our investment plan for our existing homes and also to explore further acquisition of stock in our area of operation and potential development.

Although we have included £100k for acquisitions for next year we have not included any provision for consultancy or cost for work on new developments.

Our current Business Plan has been developed with the assumption of a rent increase of CPI plus 1.5% for the period from April 2026 – March 2028.

This is based on the assumption that other costs in the business rise by no more than inflation. As already discussed earlier we are aware that some costs (contractors & inflationary salary costs) are increasing by around CPI plus 1.5%

If costs in some areas increase by more than inflation then additional income will be required to offset these costs or savings made in other areas to offset the increase.

The draft budget has been modelled with an increase in the rental figure of CPI plus 2% as although this is 0.5% above the business plan there is still a predicted reduction in the in - year cash surplus (around £130K)

The Board were asked to consider the following for all non-Fair Rent tenants:

- To consult on one option only:
- To consult on two options

Consultation options:

- As per current business plan October CPI (3.6%) plus 1.5%
- October CPI plus 2%
- October CPI plus 3%
- Consult on another figure that the Board determines

Pamela Gibson intimated that there needs to be two options. It would be good to understand more information on cash reserves over the last 5-10 years versus the surplus we are generating. Will this projection keep our reserves steady or will it fluctuate. The Chief Executive Officer intimated that she can bring more information to the Board when they decide on the rent increase after the consultation process. The sensitivity analysis in the report which shows the impact of inflation and the increases. As the Board are aware, over the last 5 years we paused investment work and money hasn't been going out of the business and this is why cash balances have increased. We are predicting £1.5m spend on investment over the next 5 years which will be coming out of cash reserves. Pamela Gibson also asked if the proposed rent increases make a difference to the surplus. The Chief Executive confirmed that with CPI plus 2% and although this is 0.5% above the business plan there is still a predicted reduction in the year of around £130K.

Julie McNeil and Anna Stuart proposed giving one option at CPI plus 2%. Teresa McGowan also agreed to proposing one option at CPI plus 2%.

Richard Sullivan proposed giving two options and a CPI plus 3%. The Chief Executive Officer intimated that tenants will have the option to propose what they think the rent increase should be. Richard Sullivan intimated that what they might propose is unrealistic.

Allana Hammell intimated that she isn't in favour of giving tenants too many options as it can confuse them. She proposed giving tenants the option of CPI plus 2%.

Mark Tedford reiterated the need to give tenants more information on what the rent increase would mean to them, ie what do they get for their money. More investment in properties will take place and the Association offers wider role activities to all tenants.

After discussion the Board unanimously approved:

- ***That all non-Fair Rent tenants will be consulted on one option only***
- ***Consult with all non-Fair Rent tenants on CPI plus 2%***

3.10 pm - Community Development Assistant and Community Development & Engagement Manager joined the meeting

9. COMMUNITIES TEAM REPORT

Community Development Assistant and Community Development & Engagement Manager presented the above report (May-October) previously circulated with the agenda and via a power point presentation.

Garden project: Throughout the summer months the gardeners focused on tidying the space in preparation for our 5-week programme of Food and Fun sessions. This included making structures secure, weeding gravelled areas, and removal of dead or diseased bushes/trees. Moving into autumn, the group focused on seed preserving measures and have collected enough seeds from this year's crop to replant for next year and are in the process of designing a free seed library which will have a wide variety of seeds available for people to start their own growing journeys at home.

Creative Writing Group: Working with the Community Woodland Officer the group created the story of the Castlemilk Park Teddy Bears for the Summer Fun Day in July. Since then they have continued to meet weekly on a self-led basis with the occasional sessions led by Glasgow Life Resident Artist – John Binnie- to create and act in their second play alongside the children of Riverbank Primary in Dalmarnock. The group also worked with Scottish Graduate School of Arts and Humanities intern Yafei Wang to create a booklet of stories inspired by the midden archaeology collections for Doors Open Day.

Stables Studio and Chatty Café: We piloted Monday Chatty Café sessions with funds for Wellbeing for Longer before the summer holidays. However we decided to break for the summer before returning in autumn. The sessions returned on Mondays in September but attendance was very low with 4 people attending in total over the 4 week period. The team have since taken the decision to move these sessions to alternative Tuesdays to the artist-led Taster Tuesday sessions and attendance has increased

Community Lunches: Community Lunch continues to be a popular weekly session with participants really enjoying trying new meals cooked by sessional staff and sharing recipes and tips for cooking. The new volunteers that were brought on to help with demand have settled well and continuously bring smiles to those who attend each week.

Youth Participation: Until June the sessions were running weekly, however developing and delivering weekly activities after hours was putting a strain on staff. They are now running monthly. Attendance is still very good. Group is heavily involved in event planning.

Park Volunteers: 391 individual visits with 991 hours recorded. Team done really well with staff changes in the last 6 months. All training still in place. 7 new volunteers from Volunteer Scotland.

Summer Events: Trips to Kelburn Castle and Largs. Events included Doggie Day; Summer Storytelling; Summer Fun Day and Doors Open Day

Pumpkin Carving: 1 session, 258 participants

Spooky Walk: 1 session, 1400 attendees

Nature Walks: 5 walks and 78 participants

5 Nature walks have taken place including Wildflower ID, Tree ID, our annual Bat Walk, and 2 foraging walks

Castlemilk Explorers: 40 children and 37 adults. The Castlemilk Explorers Group has a regular and diverse group of children and families that have been returning regularly since May 2025.

Food and Fun Programme: 6 session, 601 participants. As part of the Castlemilk Together initiative, we ran 5 sessions across the school summer holidays and 1 session in the October school break.

Future Plans: Community Development and Engagement Manager outlined the team's future plans. Diana also went on to advise of successful funding applications that had been received:

- HA: Glasgow City Council- Place Based Programme- £135,000 over 2 years. We will receive £90,000 in 25/26. We are currently recruiting a Community Connector – interviews take place on 1 December 2025.
- HA: Walking Scotland - Ian Findlay Path Fund- £80,000
- HA: Glasgow City Council- Food and Fun- £5,943
- HA: Cycling UK- Cycling Access Fund- £9,626.40

Pending funding applications:

- Trust: Glasgow City Council- Glasgow Communities Fund- £276,655
- Trust: Inspiring Scotland- Creative Communities- £34,500
- Trust: GCVS- Glasgow Wellbeing Fund- £10,500
- HA: Glasgow City Council- Glasgow Communities Fund- £481,139
- HA: Glasgow City Council- Low Emission Zone Community Fund- £37,044.83
- HA: Royal London- £12,346

Looking forward to 2026:-

- Funding for new bike shelters and racks
- Place Based Programme
- Castlemilk Park Path Network
- New Policies
 - Volunteer Policy
 - Community Development Strategy
- Festive Season – wreath making and Santa's grotto

The Board noted and approved the contents of the Communities Report.

2.30 pm Community Development Assistant and Community Development & Engagement Manager left the meeting

10. **ENVIROMENTAL PROCUREMENT**

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

Item redacted as contains sensitive information.

After discussion, the Board agreed to the procurement of the following:

- (a) A contractor to undertake stair-cleaning***
- (b) A contractor to undertake environmental maintenance***

The Board also agreed to forego the usual interview process and instead agree to written quality submissions from shortlisted applicants

The Board further agreed to give delegated authority to the Head of Asset Management as follows:

- To carry out the shortlisting of firms following Capability Assessment (SPD Format)***
- To carry out the quality assessment***
- To establish appropriate community benefit requirements for the project***
- To make recommendations to the Board of Management for any contract award***

11. **GROUP PPM REPORTS**

The Head of Asset Management reminded the Board of Management that the Trust had carried out a review of the leases within the Stables Building and as part of the review set out responsibilities for each of the tenants. We have undertaken an exercise we are creating condition reports for each business. This is in relation to improvements that tenants are responsible for ie decoration. The reports have been received and will be reviewed. These reports will give the tenant an understanding as to what they are required to do with regards to the maintenance and update of the building.

The Board noted the update with regards to the Group PPM Reports.

12. **LANDLORD H&S REPORT – ACS**

The Head of Asset Management presented the above report previously circulated with the agenda. An audit was carried out by ACS on the Landlord H&S Manual.

The report highlighted some areas that needed to be actioned

Management of Health and Safety

HS&W policy adopted by Chief Executive/Director/Chairperson – to be signed off
Responsibilities defined and key personnel acceptance – to be signed off

Asbestos in Tenancies

Suitable asbestos register in place – to be reviewed

There is a register available, though it is understood that the organisation is in the process of implementing Homemaster and it is understood that, this will also act as the organisation's asbestos register.

Domestic Pets

Policy and procedures developed and authorised. The policy is now slightly outdated and it was discussed that the Association would implement the most up to date version in the EVH Landlord Manual.

Fire Safety in Housing Stock and Communal Areas

Periodic and auditable housekeeping inspections in communal areas. These are done but are not currently recorded. Need to improve inspections and have appropriate recording procedures.

Demonstrable programme to ensure lighting is periodically tested - Monthly checks are carried out to emergency lighting, where present, but are not recorded. GCC carry out this work. We are trying to bring this in house and are seeking the

Water Systems and Legionella

Legionella risk assessment programme for all water systems. Legionella Risk Assessments are done but currently only for properties where there is stored water. It is recommended that consideration is given to carrying out Legionella Risk Assessments for a proportionate amount of mains fed properties too.

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

13. SCOTTISH HOUSING NETWORK – BENCHMARKING Q2 2025/26

The Housing Manager presented the Scottish Housing Network Benchmarking for Quarter 2 (2025/26) via a presentation that had been previously been circulated with the papers. We benchmarked against local Housing Associations as well as medium urban organisations.

The benchmarking was in relation to

Average relet time – CHA are below the average relet time
 Void Rent loss – CHA are showing above average
 Total tenant arrears at the end of quarter as % of the annual gross rent due – below average.
 Our arrears are continuing to come down
 Current tenant arrears at the end of quarter as % of the annual gross rent due
 Former tenant arrears at the end of quarter as % of the annual gross rent due
 Average number of days to complete non emergency repairs
 Average number of hours to complete emergency repairs
 % emergency repairs on time
 % other repairs on time
 % Lets to homeless assess as statutory homeless
 Average days to respond to 1st stage complaints
 Average days to respond to 2nd stage complaints

Housing Manager intimated that SHN could present to the Board via a workshop all the benchmarking information provided.

Richard Sullivan enquired how close are the Association's targets against the averages presented. The Housing Manager confirmed that most of our targets are comparable to the averages as can be seen in her quarterly performance reports.

The Board noted and approved the content of the Benchmarking Report.

14. *Item redacted as contains sensitive information*

15. **POLICIES**

15A. **Allocations:** Director of Operations intimated that the policy was a rewrite. The CAP Group were included in the revision. Tenants were also asked to contribute to the review. ***The Board approved the Allocations Policy***

15B. **Asset Management Plan:** The Head of Asset Management intimated that he had given the Asset Management Plan a light touch review. In January 2026, a project plan will be presented to the Board to create an Asset Management Strategy. ***The Board approved the review of the Asset Management Plan***

15C. **Safeguarding:** The Director of Operations reviewed the Safeguarding Policy and benchmarked with other Housing Associations as part of her review. ***The Board approved the Safeguarding Policy***

15D. **Acquisition and disposals:** The Chief Executive Officer presented the Acquisition & Disposal Policy (New).

The policy includes a clause “Increasing ownership of properties in a stair to work towards majority/full ownership” which deviates from other Housing Associations.

The Board approved the Acquisition and disposal policy which includes the above clause.

15E. **Volunteer Policy:** The Director of Operations presented the Volunteer Policy as drafted by the Community Development & Engagement officer. ***The Board approved the revised Volunteer Policy.***

15F. **Void Management:** ***Board approved to defer to March 2026***

15G. **Neighbour Relations:** ***Board approved to defer to March 2026***

15H. **Mutual Exchange:** ***Board approved to defer to March 2026***

15I. **Assignment:** ***Board approved to defer to March 2026***

15J. **Succession to tenancy:** ***Board approved to defer to March 2026***

15K. **Joint Tenancy:** ***Board approved to defer to March 2026***

16. **CORRESPONDENCE**

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

GWSF Update – November 2025	A copy will be distributed to the Board for their information
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<i>Item redacted as contains sensitive information</i>	<i>Item redacted as contains sensitive information</i>
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17. APPLICATIONS FOR MEMBERSHIP

The Board considered one membership application as outlined by the Head of Corporate, HR & Finance.

The Board noted that eligibility of the application had been checked.

The Board noted and unanimously approved for the member to be added to the Share Membership Register and that the Share Certificates would be issued.

18. USE OF SEAL

One

19. ENTITLEMENT, BENEFIT AND PAYMENTS REPORT

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

After discussion, the Board noted and approved the contents of the Entitlement, Benefit and Payments report.

20. NOTIFIABLE EVENTS

None

21. SUBSIDIARY AND SUB COMMITTEE DECISIONS MADE BETWEEN 29TH OCTOBER 2025 – 26TH NOVEMBER 2025

As the Board are aware, Cassiltoun Trust and Cassiltoun Stables Nursery meetings are taking place on 27th November 2025. The decisions will be reported at the next Board meeting in January 2026.

22. AOCB

Item redacted as contains sensitive information

The Chairperson wished everyone a Merry Christmas and a Happy New Year.

23. DATE AND TIME OF NEXT MEETING

Wednesday 28th January 2026 at 6pm

There being no further business the meeting concluded at 7.50 pm

Signature:
Chair of Board of Management

Date: