

CASSILTOUN HOUSING ASSOCIATION

MINUTE OF MEETING OF BOARD OF MANAGEMENT
HELD ON MONDAY 11TH AUGUST 2025 IMMEDIATELY AFTER THE AGM (7.30 PM),
CASTLEMILK STABLES, 59 MACHRIE ROAD, GLASGOW/ZOOM

Present: Anna Stuart MBE
Julie McNeil – Zoom
Gayle Fitzpatrick – Zoom
Faye Mitchell
Allana Hammell
Bridget Crossan
Natalie Tobin – Zoom
Ryan Barclay
Pamela Gibson

In Attendance: Clair Malpas, Chief Executive Officer
John Williams, Head of Asset Management
Clare MacLean, Housing Manager
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 and Mark Tedford.

Item redacted as contains sensitive information.

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)

Agenda Item 19 : AOCB – Anna Stuart MBE declared an interest re potential film

2. **ELECTION OF OFFICE BEARERS**

Chief Executive sought nominations for:

Chairperson: Anna Stuart MBE Proposer: Bridget Crossan
Seconded: Faye Mitchell

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: Ryan Barclay

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: Anna Stuart MBE
Seconded: Bridget Crossan

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: Julie McNeil
Seconded: Allana Hammell

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**

All new board members (previously co-optees) will be taken through the Association's board member induction programme. The Head of Corporate, HR and Finance will be in contact with all new board members.

4. **SUBSIDIARY AND SUB COMMITTEES MEMBERSHIP**

The Board approved the undernoted Subsidiary and Sub Committee membership for 2025/26.

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	Allana Hammell
Richard Sullivan	Natalie Tobin
Lewis MacSween (Cassiltoun Trust rep)	

Subsidiary Board Membership

Cassiltoun Stables Nursery	Cassiltoun Trust
Allana Hammell (CHA Board member)	Anna Stuart MBE (CHA Board member)
Jean Farrell	Christine Devine
Anna Stuart MBE (CHA Board member)	Charlie Turner
Heather Nisbet, parent board member	Lewis MacSween
	Susan Casey
	Charlie Millar
	Councillor Margaret Morgan
	Glenn Elder
	Bridget Crossan (CHA Board member)
	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 25TH JUNE 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 25th June 2025 were noted and approved on the motion of Bridget Crossan and seconded by Allana Hammell.

5b. MATTERS ARISING FROM MEETING HELD ON 25TH JUNE 2025

None

5c. ACTION LIST FROM MEETING HELD ON 25TH JUNE 2025

	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> have agreed to facilitate training. Date TBC
Actions from meeting held on 25th June 2025			
2.	Procurement and Resources 2025/26 – report to be presented to Board in September 2025 re tender programme	<i>Item redacted as contains sensitive information</i>	To be brought to September Board meeting
3.	<i>Item redacted as contains sensitive information</i>	<i>Item redacted as contains</i>	<i>Item redacted as contains sensitive information</i>

		<i>sensitive information</i>	
4.	Loan Portfolio return to be submitted to SHR	FMD	Completed
5.	White Paper on changes to Welfare Reform – Summary on the changes to be circulated to the Board	CEO	Ongoing
6.	Policies deferred to August 2025 Medical Adaptations Abandonment policy Payment of Expenses to Board and staff		On the agenda
7.	<i>Item redacted as contains sensitive information</i>	<i>Item redacted as contains sensitive information</i>	<i>Item redacted as contains sensitive information</i>

6. MANAGEMENT ACCOUNTS – JUNE 2025

The Finance Manager presented the Management Accounts for June 2025 previously circulated with the agenda.

The budget for the quarter ended June 2025 projected a loss of around £17k. Based on the results for the quarter the actual surplus is sitting at around £61k, therefore there is an overall favourable variance of around £78k for the quarter.

Main variances to date are as follows:

- Lower Factoring and Other Sales (£11k) – due only charge out costs to factored owners once the invoices have been paid
- Higher Grants £5k
- Higher interest receivable £25k
- Lower repair costs £20k
- Lower overheads £28k
- Lower interest costs £10k

Repairs and Maintenance expenditure is under budget in total by around £20k, at this early stage in the year these variances mostly relate to timing. Reactive maintenance is over budget for the quarter 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.

Overspends against office repairs and maintenance and computer consumables and software reflect timing differences. Actual spend under office repairs in maintenance includes costs to date relating to the heating project currently taking place in the building.

Insurance expenditure is showing as under budget £8k following all reallocations to other parts of the business.

Depreciation charges have come in under budget by £19k, these charges will rise as the year progresses as we capitalise any fixed asset purchases made and components from our planned maintenance works.

Bad debt expense & write off is under budget by £24k indicating that the budget set for this may be too high but this will be monitored throughout the year.

Loan interest costs are under budget by around £10k reflecting more favourable rates in comparison to budget.

Statement of Financial Position

Total net assets stated at around £10m.

Capital spend in the quarter of around £26k comprises component replacements of boilers £11k, doors & windows £7k and IT capital spend on laptops £8k.

The cash position of the Association remains healthy with overall cash just over £5.5m.

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.

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

Cash Flow

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

Item redacted as contains sensitive information

The Finance Manager intimated that there may have been an issue with the loan covenant due to the spend on planned maintenance. However, as the first phase is all within houses with no communal areas, the full amount can be capitalised and as a result this will not affect the covenants.

After discussion, the Board approved the Management Accounts for June 2025.

7a. HEALTH AND SAFETY LANDLORD REPORT

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

At the end of August, *Item redacted as contains sensitive information* will be carrying out an Audit on our H&S Landlord Responsibilities. We are preparing for the audit and will report back once the audit has been completed.

Key areas of activities are sitting at 100%. However, emergency lighting in the Stables Heating has not been upgraded. We are referring to the leases, to ascertain responsibilities for carrying out this work. We hope to report back to the subsidiaries once this has been determined to allow for this work to be completed.

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

7b. TECHNICAL SERVICES PERFORMANCE

The Head of Asset Management and Asset Manager presented the above reports previously circulated with the agenda.

Procurement activity: We are working closely with the finance team on our planned maintenance programme (windows and doors) and tenants have been informed. We will come back to the Board in September with proposals for the remainder of the planned maintenance programme which will be concluded once we know the actual costs of doors and windows.

Medical Adaptations: The Association has been awarded £110k to undertake adaptations. The Asset Manager will give a summary of the programme that we will have in place for the next 3 months to catch up on the adaptation work that is required to be completed. These monies will be spent

Stables Heating Project: On target. We meet regularly with the design team and the SLT meet with the contracts manager to ensure delivery of the programme.

Performance Report

The Asset Manager presented the performance report. Areas are getting a lot better.

The average days has gone up but we are working with the contractors to bring this down on a weekly basis.

Adaptations: There was 12 in backlog but once visits were carried out there are 10 to be completed. This will cost in the region of £50k. We are hoping to do 2 a week. The Chairperson enquired if any of these adaptations are for tenants that have been hospitalised and are waiting on the works being completed. The Head of Asset Management intimated that he was unsure but staff are dealing with priority 1 cases at present. Once these have been completed, we will seek more funding from the Council for more adaptations to be completed.

Voids: We had 4 voids that had issues re meters. We communicate regularly with Community Switch to see how this can be sorted. The average turnaround for the Technical Team is 14 days. There is good communication between Technical Team and Housing Team to reduce the turnaround of voids.

Bridget Crossan thanked the team for getting adaptations completed and for bringing void rates down.

Factoring Arrears: Factoring arrears have gone up due to quarterly statements going out and billing for costs as per their Factoring Statement of Service. We are confident that these arrears will come down.

Allana Hammell enquired if the Association had received any queries from owners re the invoices. It was confirmed that we had received some enquiries but the team were able to answer their queries. Running the consultation events with the owners has also assisted this process.

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

8a. HOUSING SERVICES AND ADVICE TEAM PERFORMANCE REPORT

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

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

Both Housing and Technical teams are working well to achieve targets.

Arrears: Target – 4.1%. Actual including Tech arrears – 3.43%.
Actual excluding Tech arrears – 2.86%

Arrears are coming down each month.

Length of time to relet: Target – 15 days; Actual – 20.6 days. This figure is coming down. Communication with both teams is assisting this target. As of today's date, the actual figure is sitting at 16.7%.

Advice Team: All on target.

Targets are also being reported with regards to Energy Redress. The Board were reminded that the quarters are not run as per financial year but in line when the funding was received. Gayle Fitzpatrick recommended that the targets should be broken down per quarter instead of the total target.

Housing Manager referred the Board to the appendices and case studies that were referenced.

Financial gain is slightly less than last year – this is due to migration to Universal Credit. The Advice Team are assisting tenants with this process.

The Board noted the contents of the Housing Services and Advice Team Performance Report.

8b. COURT ACTIONS FOR APPROVAL

The Housing Manager 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.

8c. PROCUREMENT OF THE TENANT SATISFACTION AND E&D SURVEYS ALONG WITH THE RENT CONSULTATION

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

The Association are looking to pursue a Quick Quote for Tenant Satisfaction and E&D Surveys along with the Rent Consultation.

The Report seeks approval from the Board to delegate authority to appoint *Item redacted as contains sensitive information*. ***The Board approved.***

After discussion, the Board approved to delegate authority to the Housing Manager/Director of Operations to allow timely progression of the procurement to appoint a consultant to carry out the work.

9. BOARD OF MANAGEMENT TRAINING NEEDS 2025/26

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

It was recommended that the Board populate their diaries with the dates that have been set.

The Board noted the contents of the Board of Management Training Needs Report for 2025/26.

10. **COMPLAINTS REPORT**

The Head of Corporate, HR & Finance presented the Complaints Report for the first quarter of 2025/26.

	2025/26 (Q1)
Stage 1 complaints received in Q1	22
Number of Stage 1 complaints carried forward from previous reporting year	3
Total complaints in period Q1	25
Number of Stage 1 complaints responded to in full in Q1	24
Percentage of stage 1 complaints responded to in Q1	96.0%
Time Taken in working days to provide a full response in Q1	119
Average time in working days for a full response at stage 1 in Q1	5.0

	2025/26 (Q1)
Stage 2 complaints received in Q1	12
Number of Stage 2 complaints carried forward from previous reporting year	3
Total complaints in Q1	15
Number of Stage 2 complaints responded to in full in Q1	11
Percentage of stage 2 complaints responded to in Q1	73.33%
Time Taken in working days to provide a full response in Q1	197
Average time in working days for a full response at stage 1 in Q1	17.9

Stage 1 Complaints – Three stage 1 complaints were handled outwith the timescale. One extension of time request was applied due to waiting on further information from contractor. Two stage 1 complaints were handled outwith the timescale due to staff absence

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 – One complaint has been referred to the Ombudsman within Q1. The Chief Executive Officer informed the Board that she had heard back from the Ombudsman who has not upheld the tenants complaint.

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

11. POLICIES

11a. Abandonment Policy: *The Board approved the Abandonment Policy with the revisions outlined.*

11b. Payment of Expenses to Board of Management and Staff Members: *The Board noted and approved the revisions to the Board of Management and Staff Members. However, the Board were asked to approve the allowances made as per 4.3 of the policy based on the benchmarking provided:-*

Breakfast - £10

Lunch - £15

Dinner - £20

Overnight - £30

11c. Medical Adaptations: *The Board approved to defer the revision of the Medical Adaptations to September 2025.*

The Board approved to defer the undernoted policies to October 2025

Data Protection Policy

Data Subject Rights and Subject Access request Procedure

Breach Notification Policy

Information security and Personal Data Breach Management procedure

Board Member Induction

Board Member Recruitment & Selection

Board Learning and Development

Tenant Participation Strategy & Action Plan

12. HEALTH AND SAFETY REPORT

The Head of Corporate, HR & Finance presented the Health and Safety Report previously circulated with the agenda.

ACS will be carrying out an audit of the Health and Safety Control Manual for the Association. This will take place on Tuesday 19th August 2025.

The Board were made aware of the training scheduled for all staff during 2025/26.

Risk Assessment reviews will form part of the quarterly staff meetings to allow staff to have an input.

The Board noted the accidents and near misses that were detailed in the report.

After discussion, the Board noted and approved the content of the Health and Safety Report.

13. CORRESPONDENCE

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

EVH	EVH Brief Monthly Report To Member Organisations – July's edition. Copy emailed to all Board Members
GWSF	GWSF Update – July 2025. Copy emailed to all Board Members
North View HA	Copy of NVHA's Summer Newsletter – copy can be obtained via Corporate Team
SFHA	SFHA Governance Conference, 10 th September 2025 in Glasgow Central Hotel. One place reserved for Board Member. <i>Item redacted as contains sensitive information.</i>
Strathclyde Pension Trust	Celebrating 50 Years on 18 th September 2025, Royal Concert Hall 2pm – 5pm. <i>Item redacted as contains sensitive information</i> will attend on behalf of Cassiltoun HA

14. APPLICATIONS FOR MEMBERSHIP

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

The Board noted the eligibility of the applications 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.

15. USE OF SEAL

None

16. 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.

17. NOTIFIABLE EVENTS

None

18. SUBSIDIARY AND SUB COMMITTEE DECISIONS MADE BETWEEN 26TH JUNE 2025 – 11TH AUGUST 2025

Nursery Board Meeting – 24th June 2025

Operational Report – approved

Delegated Authority approved for HCHR&F to approve the cost of staff attending Paediatric Training

Management Accounts for March 2025 – approved

Audited Accounts for 2024/25 – approved

Letter of Representation – approved

Letters of Engagement – approved

Business Plan 2025-26 – approved

Risk Register 2025/26 – approved

Traffic Light Report as at 31st March 2025 – approved

Traffic Light Report as at 31st May 2025 – approved

Operation Service Agreement for 2025-26 – approved

Governance Timetable – agreed to move scheduled for 4th December to 27th Nov 25

Annual Board appraisal report – approved

Community Development Strategy and Action Plan: approved

Value for Money Strategy: approved

Neo-Natal Care/Leave Policy – approved

Terms and Conditions (revised) – approved

Cassiltoun Trust Board meeting – 25th June 2025

Community Bursary Policy (reviewed): approved

Delegated authority to Community Bursary Panel to take applications from tenants living in G44/G45 area

Management Accounts: approved

5 year Financial Plan: approved pending clarification of Income/Expenditure for April 2025

Audited Accounts 2024-25: approved. MBE to be added to Christine Devine's name

Letter of Representation: approved

Group Service Agreement for April 2025: approved

Annual Board appraisal report: approved

Community Development Strategy and Action Plan: approved

Value for Money Strategy: approved

Faye Mitchell resignation: approved

The Board noted and approved the decisions made between 26th June 2025 – 11th August 2025.

19. AOCB

1. *Item redacted as contains sensitive information.*
2. *Item redacted as contains sensitive information.*
3. *Item redacted as contains sensitive information.*
4. **Potential film – Anna Stuart MBE:** Anna Stuart MBE registered an interest and it was agreed that she would not be party to any decision making on this matter.
Item redacted as contains sensitive information.
5. *Item redacted as contains sensitive information.*
6. *Item redacted as contains sensitive information.*
8. **Locality Planning Group:** The Council have allocated funding (until March 2027) to further the aims of the Locality Plan. Cassiltoun HA submitted a proposal to the Council and the Locality Plan Steering Group as to how we would deliver the project. *Item redacted as contains sensitive information.*
9. *Item redacted as contains sensitive information.*

20. DATE AND TIME OF NEXT MEETING

Wednesday 24th September 2025 at 6pm

There being no further business the meeting concluded at 8.40 pm

Signature:
Chair of Board of Management

Date: