CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING HELD ON MONDAY 18TH MAY 2026 AT 6.00PM AT 83/85 DOUGRIE ROAD, CASTLEMILK, G45-9NS

Craigdale Housing Association Limited					
Report To:	Board of Management				
Meeting Date:	Monday 29th June 2026				
Agenda Item:	**4a** **Approval of Minutes of Board Meeting – 18.05.2026**				
Status:	Confidential		**For:**	**Approval**	✓
	Non-Confidential	✓		Discussion	
				Noting	

PRESENT:

Christine McCormack	Board Member		
Morag Cameron	Board Member	Zoom	
Des Phee	Chair		
Stephen Kelly	Treasurer		
Rebecca Leedham	Board Member		
Julia Cheung-Buchanan	Co-opted		

IN ATTENDANCE:

Linda Chelton	Chief Executive Officer (CEO)		
Frances Cunningham	Corporate Manager (CM)		
Lisa Campbell	Senior Housing Officer (SHO)		
Daniel Murray	Housing Officer (HO)	Zoom	Left at 6.43pm
Callyn McTaggart	Housing Assistant (HA)	Minute Secretary	
Sarah Duffy	Corporate Assistant (CA)	Minute Secretary	
Seamus Corry	Potentially You Project	Zoom	Left at 6.43pm
Fettes McDonald	FMD Financial Services	Zoom	Left at 6.55pm
Grant Kennedy	GK Housing Services		Left at 7.10pm
Suzanne Lavelle	Welfare Rights Officer		Left at 7.15pm

1. Apologies for Absence

Apologies were tendered on behalf of the following:

Stephen Baxter	Secretary
Kevin Boyle	Board Member
Leza Lafferty	Board Member
Maryam Idris	Board Member
Andrew Thomson	WBG

Leave of Absence:

- Lucy Madigan — Board Member

Absent:

- None

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2. Chairperson's Remarks

The Chair welcomed everyone to tonight's meeting and thanked members for attending.

The Chair mentioned that the following Agenda Items would be brought forward, to allow our consultants to present their reports and then leave the meeting.

Agenda Item 5	SHR – Annual Return on the Charter	Andrew Thomson
Agenda Item 9	Wellbeing Strategy	Seamus Corry & Daniel Murray
Agenda Item 6	SHR – Loan Portfolio Return	Fettes McDonald
Agenda Item 7	Treasury Management Report	Fettes McDonald
Agenda Item 8	Board Appraisal Report	Grant Kennedy
Agenda Item 17	Welfare Benefit Annual Return	Suzanne Lavelle

3. Declaration of Interest

- Des Phee declared an interest in relation to Southside Housing Association, Agenda Item 17: Welfare Benefits Annual Report.

4. Minutes of Previous Meetings:

4.a Approval of Minutes of the Board Meeting held on Monday 27th of April 2026.

The Board approved the minute as a true record of the meeting held on Monday 27th of April 2026.

Proposed By: Des Phee Seconded By: Rebecca Leedham

The minute was signed and sealed by the Chair.

4.b Matters Arising from the Board Meeting held on Monday 27th of April 2026

The Chair asked if anyone had any matters arising from the previous minute of Monday 18th of May 2026.

B317 - 4a Approval of Minutes of the Board Meeting held on 23.02.26: The CM advised that the amended Agenda had not yet been placed on the website. This should be completed week commencing 18th of May 2026, as part of CA training.

B318 - 4d Matters Arising from the Policy Committee Meeting held on 23.03.26: The CM advised that the approved policies had not yet been placed on the website. This should be completed week commencing 18th of May 2026, as part of CA training.

Agenda Item 6. EVH Terms and Conditions – Summary of Changes: CM advised that new terms and conditions were circulated to all staff on Thursday the 14th of May.

The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 27th of April 2026.

4c **Approval of Minutes of the Audit & Assurance Committee meeting (11.05.26)**

The Board approved the minute of the Audit and Assurance Committee as a true record of the meeting held on Monday 11th of May 2026.

Proposed By: **Morag Cameron** **Seconded By:** **Steven Kelly**

4d **Matters Arising from the Audit & Assurance Committee Meeting (11.05.26)**

The Chair asked if anyone had any matters arising from the previous minute of Monday 11th May 2026.

The Board noted that there were no matters arising from the minute of Monday 11th May 2026.

4e **Recommendations from the Audit & Assurance Committee Meeting (11.05.26)**

The Board noted the Recommendations from the Audit & Assurance Committee meeting held on Monday 11th May 2026 and ratified the following recommendations:

4d-6a1, Management Accounts, Q4 (31st March 2026): The Board noted the recommendation from the Audit & Assurance Committee and ratified the Management Accounts, Q4 (31st March 2026).

4d-07, Risk Register & Appetite Report: The Board noted the recommendation from the Audit & Assurance Committee and ratified the Risk Register & Appetite Report.

The CEO to look at mitigations in relation to Geopolitical developments.

4d-8a - 2025/26 KPI Report (Q4): The Board noted the 2025/26 KPI Report (Q4).

5. **Scottish Housing Regulator: Annual Return on the Charter & Stock Return**

The CEO presented the Scottish Housing Regulator Annual Return on the Charter 2025/26 (ARC) to the Board and went through the indicators. Comparing figures from the past two year's ARC 2023/24 and 2024/25.

The CM apologised that, Andrew Thomson from WBG was supposed to be in attendance to give a verbal update on the ARC audit however, a Zoom invitation had not been sent out.

The CEO advised there was strong assurance overall and that the only errors were small input errors which have been rectified.

The Board noted and approved the Annual Return of the Charter and Stock Return and gave delegate authority to staff to upload to SHR portal.

6. **Scottish Housing Regulator: Loan Portfolio Return**

F McDonald explained that the Association is required to submit the Loan Portfolio Return to the Scottish Housing Regulator (SHR) on an annual basis by the 30th June 2026. The annual return requires reviewing and prior approval by the Board.

The Loan Portfolio Return is used by SHR to collect information from Registered Social Landlords about their borrowing and other funding arrangements they have in place. This information assists the Regulator in assessing the regulatory risks faced by the Association and the wider sector.

F McDonald asked the Board to note the following:

- Approximately 65% of all housing stock is not granted as security for loan debt.
- The Association has loan facilities with BOS, RBS and Nationwide.
- Total loan debt at 31 March 26 is £2.94m.
- All debt is on a variable rate basis.
- These loans are due to be fully repaid between 2032 and 2036.
- There are no issues in terms of covenant compliance.

There are no concerns regarding any aspect of the loan portfolio return for the Association.

The Board noted and approved the Loan Portfolio return and gave delegate authority to staff to upload to SHR portal.

7. Treasury Management Report

F McDonald explained that that the Treasury Management Policy notes the requirements to report to the Board at least once a year on treasury management operations.

- Secured stock per lender and stock valuation data as at 31/03/26
- Loan information in relation to each lender as at 31/03/26
- Asset cover information as at 31/03/26
- Details of secured and unsecured stock as at 31/03/26
- Future proposed borrowings
- Projected cash flow position
- Covenant compliance
- Interest earnings from surplus funds
- Compliance with policy
- Treasury strategy for the next 12 months

The Board noted and approved the Treasury Management Report.

8. Board Appraisal Report

Grant Kennedy advised that the purpose of this report was to update the Board on the outcome of the 2026 Appraisal process which took place in April. Grant thanked the Board for their time and input.

Grant highlighted that the Board is very strategic and operational.

Grant additionally highlighted that the Board runs unprompted and with a strong tenant interest and focus.

Additionally, it was highlighted within Page 16 of the report that the Board have a strong structure and Committees.

The Board noted and approved the Board Appraisal Report.

9. Welbeing Strategy

Seamus Corry and Daniel Murray presented the Wellbeing Strategy and advised that the purpose of the Wellbeing Strategy sets out Craigdale Housing Association's commitment to supporting the wellbeing of staff, tenants, and the wider community. It provides a clear framework for creating safe, healthy, inclusive environments where people can thrive, ensuring that wellbeing is embedded across all our services and organisational practices which they have been reviewing over the last few months.

The Seamus advised that Craigdale has the highest wellbeing resilience out of any organisation he has worked with.

The Seamus highlighted that the Group have work effectively to raise staff wellbeing by conducting activities every second Wednesday each month.

- The Chair asked if the actions within the strategy are deliverable. *Seamus highlighted that they are ambitious but that is the only way to see improvement.*

The Board noted and approved the Wellbeing Strategy.

10. Notifiable Events Report

The CM advised that we have had no Notifiable Events this month.

The Board noted the Notifiable Events Report.

11. Rent Report April 2026

The SHO presented the Rent Report for April 2026 and gave the following update.

The SHO highlighted that the gross rent arrears on 30th of April 2026 were £50,393.59 and had increased by £5,797.47 from last month. The former rent arrears were £11,209.97 and had increased by £444.68.

The SHO advised that Current Arrears target was 3.5% and was currently sitting at 2.25%, the Actual Arrears target was 2.5% and target was currently sitting at 1.35%.

2/2026: The SHO advised that the Association has issued a Notice of Proceedings and is going for decree. The tenant paid £1025 in April and has signed a repayment agreement to pay £600 a month.

The Board noted the Rent Report for April 2026.

12. Chief Executive Officer Report

The CEO presented the Chief Executive Officer Report to the Board and advised the following:

3.1.1 Share Award: The CEO advised that we won a share award.

3.1.2 Tenants Table: The CEO advised that the Tenant's Table have competed their first report and will present it to the Board in June.

Energy Redress: The CEO advised that we were unsuccessful in securing funding for the damp and mould project, but were very close and plan to reapply when grants open in a couple of weeks.

Lived Experience Group: The Chair highlighted that the next meetings will be held on Thursday 4th June in our office. There is a possibility that BBC could possibly doing a video.

The Board noted and approved the Chief Executive Officer Report.

13. CEO Staffing & Service Provider Update

The CEO presented the Staffing & Service Provider Update to the Board and advised that she had no further updates.

The Board noted the CEO Staffing & Service Provider Update Report.

14. Business Plan 2021-24: Strategic Objectives Delivery Plans

The CEO presented the Business Plan 2024-27: Strategic Objectives Delivery Plans and noted that all had been started and progressing well.

The CEO advised that the Human Rights training with Carole Ewart was completed in early May.

The Board noted the Business Plan 2021-24: Strategic Objectives Delivery Plans

15. Business Plan 2021-24: Operational Delivery Plans

The CM presented the Operational Delivery Plans (Q4) and noted that everything was progressing well however we have a couple of areas that haven't been met these relate to social housing net zero standards guidance not being available at present.

- Phase 1 & 2 door replacement contract hasn't been fully completed due to delay with materials. We hope to have this concluded by the end of May 2026.

- The Focus Group have had a couple of minor delays in relation to the upgrade this should be concluded by the end of May.

The Board noted the Business Plan 2021-24: Operational Delivery Plans

16. <u>Complaints Analysis Report (01.10.25 - 31.03.2026)</u>

The CEO presented the Complaints Half Yearly Report and advised the following:

We have only received five complaints. All five complaints related to contractors' performance (4x close cleaning and 1x heating engineer).

The Board noted the Complaints Analysis Report (01.10.25 - 31.03.2026)

17. <u>Welfare Benefits Annual Report</u>

Suzanne Lavelle (WRO) presented the Welfare Rights Annual Report to the Board.

WRO advised it had been a very busy year with the service supporting 4205 clients with 216 clients belonging to the Association.

WRO advised that the advice service has managed financial gains of £462,607.73 for the Association and a total gain of £6,535,344.15 between the Carers Service, Care & Repair & Community, Cathcart HA, Craigdale HA, New Gorbals HA & Southside HA.

The WRO also advised that the energy advice group also gained additional funding.

- M Cameron asked if we had any idea how many of our tenant have pre-paid meters. *Staff were unable to answer this question. WRO advised that we had given out 60 energy vouchers out to our tenants during the year.*
- M Cameron thanked the WRO for the service that she and her Team give to our tenants the service is incredible. *The WRO offer her thanks to the Association Staff for filling her diary.*

The Board noted the Welfare Benefits Annual Report

18. <u>Correspondence</u>

There was no correspondence this month.

19. <u>Any Other Competent Business</u>

a) Royal Bank of Scotland – Signatories: The CM advised that Staff had our annual meeting with RBS on the 12th May. RBS advised that they can't find a list of authorised signatories for the Association. The CM highlighted that we set up our first loan with RBS in 2007 and the Staff & Board have since left the organisation.

The CM asked for authorisation for the following Board & Staff Members to be signatories for Royal Bank of Scotland.

Linda Chelton, Chief Executive Officer
Frances Cunningham, Corporate Manager
Lisa Campbell, Senior Housing Officer
Desmond Phee, Chairperson
Stephen Baxter, Secretary
Morag Cameron, Board Member

The Board noted and approved the authorised signatories.

b) Rebecca Leedham made the Board aware that Christopher Tait of the Castlemilk Community Council had informed her that they were unsuccessful in gaining CCTV in the lane between 6-8 Birgidale Road.

c) Retirement: The CM advised that Linda Burns our Receptionist has advised us that she will be retiring at the end of August 2026.

20. Date of Next Meeting

Board Meeting: **Monday 29th June 2026 at 6:00pm**

The meeting concluded at 19:40pm

Minute Signed by the Chairperson: ______________________