

CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING HELD ON MONDAY 19TH JANUARY 2026 AT 6.00 PM AT 83/85 DOUGRIE ROAD, CASTLEMILK, G45-9NS

Craigdale Housing Association Limited

Report To:	Board of Management			
Meeting Date:	Monday 23 rd February 2026			
Agenda Item:	4a	Approval of Minutes of Board Meeting – 24.11.25		
Status:	Confidential		For:	Approval ✓
	Non-Confidential	✓		Discussion
				Noting

PRESENT:

Des Phee	Chair
Louise Bacon	Vice Chair
Stephen Baxter	Secretary
Kevin Boyle	Board Member
Stephen Kelly	Treasurer
Rebecca Leedham	Board Member
Leza Lafferty	Board Member

IN ATTENDANCE:

Linda Chelton	Chief Executive Officer (CEO)		
Frances Cunningham	Corporate Manager (CM)		
Lisa Campbell	Senior Housing Officer (SHO)		
Callyn McTaggart	Corporate Assistant (CA)	Minute Secretary	
Gail Sherriff	Development Consultant (SDC)	Left meeting at 6.40pm	
Fettes McDonald	FMD Financial Services Ltd	Left meeting at 6.55pm	Zoom

1. Apologies for Absence Apologies were tendered on behalf of the following:

Morag Cameron (Board Member)
 Julia Cheung-Buchanan (Co-optee)
 Christine McCormack (Board Member)
 Maryam Idris (Board Member)

Leave of Absence: Lucy Madigan (Board Member)

Absent: None

CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING HELD ON MONDAY 19TH JANUARY 2026 AT 6.00 PM AT 83/85 DOUGRIE ROAD, CASTLEMILK, G45-9NS

4.c Draft Minutes of the Policy Committee Meeting held on Monday 8th December 2025

The Board noted the draft minute of the Policy Committee Meeting held on Monday 8th December 2025.

4.d Matters Arising from the Policy Committee Meeting held on Monday 8th December 2025

The Chair asked if anyone had any matters arising from the previous minute of Monday 8th December 2025.

The Board noted and approved the Matters Arising Report from the Policy Committee meeting held on Monday 8th December 2025 and ratified the following recommendations from the minute.

4d06: Standing Orders, Remits & Delegated Authorities Policy:

- The CM highlighted that Committee minutes will now come to the Board for approval rather than waiting 3 months to be approved by the Committee, all recommendations from the Committee minute are approved by the Board. The Committee minute will be presented to the next Committee meeting for noting.
- The CM highlighted that the Standing Orders will be reviewed after the Board meeting in June once they have agreed the Board/Committee Structure.

The Board noted the recommendation from the Policy Committee and approved the Standing Orders, Remits & Delegated Authorities Policy.

4d07: Staff Expenses Policy:

The Board noted the recommendation from the Policy Committee and approved the Staff Expenses Policy.

4d08: Smoke Free Policy:

The Board noted the recommendation from the Policy Committee and approved the Smoke Free Policy.

4d09: Alcohol & Substance Misuse Policy:

The Board noted the recommendation from the Policy Committee and approved the Alcohol & Substance Misuse Policy.

4d10: Fraud & Bribery Policy:

The Board noted the recommendation from the Policy Committee and approved the Fraud & Bribery Policy.

4d11: Tenant Participation Strategy:

- The CM highlighted that the graphics will be added into the tenant participation policy to make it more user friendly.

The Board noted the recommendation from the Policy Committee and approved the Tenant Participation Strategy.

4d12: Whistleblowing Policy:

The Board noted the recommendation from the Policy Committee and approved the Whistleblowing Policy.

4d13: Dignity at Work Policy:

The Board noted the recommendation from the Policy Committee and approved the Dignity at Work Policy.

4d14: Stress Management Policy:

The Board noted the recommendation from the Policy Committee and approved the Stress Management Policy.

4d15: Flexible Working Policy:

The Board noted the recommendation from the Policy Committee and approved the Flexible Working Policy.

4d16: Flexi Time & TOIL Policy:

The Board noted the recommendation from the Policy Committee and approved the Flexi Time & TOIL Policy.

5. Rent Increase for 2026/27

The CEO presented Rent Increase for 2026/27 and highlighted the following:

- Rent Consultation letters were sent out on 8th December to all tenants. Only one tenant contacted the office, and this was in relation to the quality of the close cleaning contractor. SHO has arranged to speak to the contractor.
- Open Day took place on 6th January 2026. No one turned up to the event.
- Telephone Consultation: Research Resource interviewed 70 tenants.
- The CEO highlighted that this will be the last year of +2% until we work out what is required for future.

**CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING
HELD ON MONDAY 19TH JANUARY 2026 AT 6.00 PM AT 83/85 DOUGRIE ROAD,
CASTLEMILK, G45-9NS**

- L Lafferty mentioned that her previous employer had obtained a 36% return using the text service. CEO highlighted that we are currently setting this up and would use this for next year's consultation.
- R Leedham highlighted that this was poor that nobody had turned up to the Open Day event over the past 4 years. The CM highlighted that she doesn't recall anyone ever turning up to this event.
- K Boyle mentioned that we have to increase rents so that we can invest in our properties.
- The Chair asked when are the increases scheduled to be uploaded to Housing Benefit. The CEO advised that SHO & HO will be working on this tomorrow.

The Board approved a rent Increase of 5.6% for the period 2026/27.

6. Draft Budget for 2026/27 (First)

F McDonald advised that the purpose of the draft annual budget is to provide members with details of the expected financial position of CHA for 2026/27 based on the main assumptions employed. The information contained within the budget was provided by and discussed with staff members.

The starting position at 1st April 2026 is based on the annual budget for 2025/26 with changes to reflect the actual results to March 2025 and any expected changes in outturns for 2025/26. Currently, the surplus and cash position is expected to reduce by £120k.

Following discussion and agreement any changes to the draft budget will be updated and shall be presented to members for approval prior to the start of the financial year.

The draft budget for the year indicates a projected surplus of around £173k. As always, the projected outturn will depend on the assumptions employed and any changes in the assumptions will result in a change to the expected position.

MAIN ASSUMPTIONS

- Rent rise of 5.6%
- Voids of 0.5%
- Bad debts at 0.75%
- Salaries increase by 5.1% plus increments where applicable
- Overall maintenance provision of £577k
- Medical adaptations £27k
- Loan interest rates pre margin at rate of 3.75%
- New build costs of £nil
- Component replacement costs of £516k
- Spend on other fixed assets £2k
- Gross rent arrears of 3.5%
- Loan capital repaid of £179k
- Pension deficit payment of £23.5k

Overall surplus for year of £173k.

**CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING
HELD ON MONDAY 19TH JANUARY 2026 AT 6.00 PM AT 83/85 DOUGRIE ROAD,
CASTLEMILK, G45-9NS**

The cash position at 1st April 2026 is projected at £2.03m with the balance reducing to £1.83m by 31st March 2027.

Based on the draft budget loan covenant compliance is achieved with headroom of £855k.

Staff costs as a % of turnover and rent ratios continue to show positive outturns. Overheads as a % of turnover at 11.53% is high-a rate of 5% is low and 10% is high.

Updates to the long-term projections shall be carried out in the final quarter of 2025/26 following receipt of updated long term maintenance projections and these shall form the basis of the 5-year budget submission to SHR.

Cash typically has been around the £2m mark in the past few years. As the forecast cash drops to £1.83m at March 27, there may be further cost reductions in the final version of the budget.

Additionally, in the final budget there will be additional costs for development once these figures are known. Costs will relate to preparation of new build development with no site acquisition costs expected until the year 2027/28.

Another item to note is that the IT provision for the association will be going out to tender. As a result, costs relating to IT provision may change come the final budget once more accurate figures can be obtained.

- The Chair asked what is in the IT budget. Fettes highlighted there is just under £100k in the Office Equipment budget, of this £50k has been allocated to IT.
- The Chair asked if it would be prudent to pay the pension deficit in one payment instead of instalments. Fettes highlighted that we have incorporated the deficit payment in the long-term projections over 4 years with a 3% increase each year. Paying it off in one payment would have a small benefit.
- FMD highlighted although it is only a draft so there will be some tweaks. Overall, there is no cause for concern with the draft budget.

The Board noted and approved the first draft of the Budget for 2026/27.

7. Procurement: Phase 1 & 2 External Door Contract

The CEO presented the Phase 1 & 2 External Door Contractor Procurement Report.

- The CEO highlighted that out of the eleven tenders MSI where the cheapest and joint highest in relation to quality scoring.
- The CEO advised that there are 5 additional doors to be added that had been missed from the original contract list.

The Board approved the respective report on the procurement of Phase 1 & 2 External Door Contract and the appointment of MSI Scotland Ltd.

8. Development Report

Gail Sherriff (SDC) presented the Development Report and highlighted the following:

3.1.6 Meeting with AS Homes: SDC advised that a positive meeting was held with AS Homes on 4 December 2025. Several issues were drawn to their attention.

3.1.7 Procurement of Works: Board will recall the Advice Note received from Harper Macleod dated 27 October 2025 outlining the 3 options to ensure a lawful works procurement exercise was carried out as follows:

- 1) Identify an existing framework agreement to which the Association has access that allows for the calling-off of works and services of the type required in connection with the Project and make a direct award of a contract under that framework agreement in accordance with its terms.
- 2) Identify an existing framework agreement to which the Association has access that allows for the calling-off of works and services of the type required in connection with the Project and conduct a mini-competition for award of a contract under that framework agreement in accordance with its terms.
- 3) If a suitable existing framework agreement cannot be identified, conduct an advertised public procurement exercise under the Regulations, using either the open (one-stage) or restricted (two-stage) procedure for the award of the relevant contract.

Board is reminded that the Association's Procurement Policy confirms the last option as noted above.

Taking account of the current situation, and particularly the following matters, the Board is requested in this instance to adopt the first compliant procurement route as noted above. In reaching this recommendation, the following is drawn to the Board's attention for discussion and consideration:

- Planning Application – Whilst the issues identified have been/will be resolved, there is still the matter that the current application assumes AS Home's house types. If the project is not built to these house types, including layouts and elevations (which would form part of the approved planning consent), then a new application would be required, including the appointment and necessary professional services to produce new house types to the satisfaction of the Association. This would result in abortive costs in terms of services as well as the requirement for a 2nd planning application fee.
- Building Warrant – Again, to appoint a party other than AS Homes, would result in the need for new professional services, again leading to abortive costs.
- Project Delays – To identify and thereafter progress an alternative procurement route would result in significant project delays resulting in further expenditure.

**CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING
HELD ON MONDAY 19TH JANUARY 2026 AT 6.00 PM AT 83/85 DOUGRIE ROAD,
CASTLEMILK, G45-9NS**

Whilst the above recommendation effectively requires the Board to set aside its own Procurement Policy in this instance, the proposed procurement route is deemed to be a lawful and compliant process and considered to be in the best interests of the Association for the reasons cited above. Further, it is recommended that the framework agreement to be considered is Scotland Excel's 2nd generation new build framework. Utilising SXL's framework does not include the cost of a levy like many other frameworks, all suppliers must deliver community benefits which are reflective of the Scottish Government's National Outcomes and the framework takes account of current legislation, including Fair Work First etc. As stated above, it would be necessary to accord fully with the framework provider's terms. Subject to Board approval on the proposed procurement route, an early meeting would be held with Scotland Excel, including the Employer's Agent to discuss the terms and procedures. Board would be kept informed in this respect.

The Development Consultant stressed that the Board was not being requested at this stage to award a contract to AS Homes, but to consider a compliant procurement route that differs from the Procurement Policy. The Development Consultant confirmed that a Contract Award would only be requested if an acceptable tender is received from AS Homes, and a subsequent Tender Offer of Grant is received from NRS at a level that is a financially viable option for the Association. Further, the Development Consultant confirmed that some discussions had taken place with the CEO and Finance Consultant, as a Contract Award in the future would also only be requested once the required private finance has been secured. It was also confirmed that the current new build framework is due to expire September 2026; however, based on comments from SXL, it is highly likely that the framework will be extended for a further 2 years.

The Board approved the use of an existing framework agreement to which the Association has access that allows for the calling-off of works and services of the type required in connection with the project.

3.1.9 Appointment of Principal Designer: Subject to approval from the Board to progress with the project, in terms of the Construction (Design & Management) Regulations 2015, it is essential that a Principal Designer is appointed as quickly as possible. Taking account of the Procurement Policy, 3 quotes should be sought, with the process being administered via PCS. As highlighted in a previous Development Report, NBM had been requested to provide a fee quote, which has so far not been provided. Subject to Board approval, NBM can be invited to submit a fee quote and 2 other practices identified by the Development Consultant. As the anticipated value of this appointment should be less than £30,000, the CEO has approval, in line with the Procurement Policy to award this appointment. Notwithstanding, Board will be updated on the results of the procurement exercise.

The Board agreed to adhere to the Association's Procurement Policy and obtain 3 quotes including NBM to quote for these works.

The Board noted and approved the recommendations from Development Report.

**CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING
HELD ON MONDAY 19TH JANUARY 2026 AT 6.00 PM AT 83/85 DOUGRIE ROAD,
CASTLEMILK, G45-9NS**

9. Membership Report (Confidential)

The CM presented the Membership Report to the Board and advised that we had received one application for membership from the following applicant.

- Julia Cheung-Buchanan

The CM advised that there was no reason why the application for membership should be refused. The Board noted the level of membership would increase to 57.

The Board noted and approved the Membership Report and ratified the Membership Application Form for Julia Cheung-Buchanan.

10. Board Application Report (Confidential)

The CM advised that we have received one application to join the Board from the following. The CM advised that there is no reason why the application to join the Board should be refused.

- Julia Cheung-Buchanan

The Board noted and approved the Board Application Report and ratified the appointment of Julia Cheung-Buchanan to join the Board. Julia will become a Co-opted Board member until the AGM in September.

11. Notifiable Events

The CM confirmed we have one new Notifiable Event since the writing of this report, from the meeting the CEO and SDC had a meeting with SHR in relation to Phase 11. The Regulator highlighted it was not a Notifiable Event but would like it recorded as a Notifiable Event and that it was the correct decision to keep them notified.

The Board noted the Notifiable Events Report.

12. Rent Report: December 2025

The SHO presented the Rent Report for December 2025 and gave the following update.

The SHO highlighted that the gross rent arrears at 31st December 2025 were £62,451.85 and had decreased by £1,014.68 from last month. The former tenants rent arrears were £8,581.18 and had decreased by £39.97.

The SHO advised that Current Arrears target was 3.5% and was currently sitting at 2.95%, the Actual Arrears target was 2.5% and target was currently sitting at 2.26%.

Case 1/2024: The SHO highlighted that Angela and herself would be going to court on Wednesday 21st January 2026. The Tenant has since made contact to inform that they are receiving universal credit and is starting work as of Monday 26th January 2026.

The Board noted and approved the Rent Report: December 2025.

13. Chief Executive Officer Report (CONFIDENTIAL)

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

3.1.2 New Funding Bids: The CEO highlighted that she met with Ardenglen, Cassiltoun, North View and East Kilbride HA to discuss an extension of the 5G Innovation project and expanding the use of AI to other aspects of asset management. A funding bid is now being scoped for submission to the Energy Redress fund for a 3-year joint project.

- L Bacon mentioned that the Energy Redress fund only funds a project for 2 years. The CEO will double check the period.

The CEO mentioned that she will be speaking at the Digital Evolution Conference in February.

POST MEETING NOTE: The CEO spoke with Simon Gabriel on 28.01.26 and he has confirmed that the funding is for 2-years.

3.1.3 Update on Former Development Manager: REDACTED due to confidential nature.

The Board noted and approved the Chief Executive Officers Report.

14. CEO Staffing & Service Provider Update

The CEO and CM presented the Staffing & Service Provider Update to the Board and advised the following:

3.1.2 Delegated Authority: The CM advised that her operation did not take place however, asked if the delegated authority level for the SHO and HO could still stand when she eventually goes into the hospital. (SHO to £20k from £15k and HO to £15k from £10k). **The Board approved that the delegated authority level for the SHO and HO would stand when she has her operation.**

4.3.2 Focus Group: The CEO & CM advised that they had met with the Focus Group on 9th December 2025 and have been advised that we have a 5-year contract not a 1-year contract, to terminate the contract if would cost £110k in breakage fees. CM highlighted that Focus Group had reviewed our system and highlighted that it will cost £11k + vat to bring our system up to Focus Standard. We are currently speaking with FMD to see if we can afford to carry out the upgrade prior to 31st March 2026 or if it needs to go into the 2026/27 budget.

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

15. Board & Staff Members Training Plan

**CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING
HELD ON MONDAY 19TH JANUARY 2026 AT 6.00 PM AT 83/85 DOUGRIE ROAD,
CASTLEMILK, G45-9NS**

The CM presented the Board & Staff Members Training Plan to the Board and gave a brief update on the following:

EVH Disciplinary & Grievance Training will take place Monday 1st June 2026 at 6.00pm and Board as an Employer will take place on Monday 8th June 2026 at 6.00pm.

The Risk Management Training will be carried out Monday 26th January 2026 at 6.00pm on Zoom.

The Board noted the Board & Staff Members Training Plan.

16. Policy Review Register

The CM presented the Policy Review Register to the Board and highlighted that the Policies approved tonight will be uploaded onto the Website this week.

The Board noted the Policy Review Register.

17. Equalities & Human Rights Action Plan Report

The CEO presented the Equalities & Human Rights Action Plan Report.

The CEO highlighted that we will be working with Carol Ewart to create a new report format.

The Board noted the Equalities & Human Rights Action Plan Report.

18. Correspondence

- a) SHARE - Annual Conference 2026: Morag Cameron will attend this conference.
- b) AAB - JB Bennet (Contracts) Ltd Administration Update: For noting
- c) Scottish Housing Regulator - Letter to Landlords on Serious Concerns Factsheet: For noting.

19. Any Other Competent Business

- a) **Board Appraisals:** The CM asked the Chair if he would be interested in taking part in the Board Appraisals this year. The Chair asked if we could get someone in to conduct the Board Appraisals. The CM will contact GWSF to ask if they would put this out to the Membership.

The Board noted the information given.

15. Date of Next Meeting

Board Meeting:

Monday 23rd March 2026 at 6:00pm

**CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING
HELD ON MONDAY 19TH JANUARY 2026 AT 6.00 PM AT 83/85 DOUGRIE ROAD,
CASTLEMILK, G45-9NS**

The meeting concluded at 19:45 pm

Minute Signed by the Chairperson:
