

CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING HELD ON MONDAY 23RD FEBRUARY 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 30 th March 2026			
Agenda Item:	4a	Approval of Minutes of Board Meeting – 23.02.26		
Status:	Confidential		For:	Approval ✓
	Non-Confidential	✓		Discussion
				Noting

PRESENT:

Christine McCormack	Board Member
Des Phee	Chair
Louise Bacon	Vice Chair
Stephen Baxter	Secretary
Kevin Boyle	Board Member
Stephen Kelly	Treasurer
Leza Lafferty	Board Member
Julia Cheung-Buchanan	Co-optee

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

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

- Morag Cameron (Board Member)
- Maryam Idris
- Rebecca Leedham (Board Member)

Leave of Absence: • Lucy Madigan (Board Member)

Absent: • None

2. Chairperson’s Remarks

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

CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING HELD ON MONDAY 23RD FEBRUARY 2026 AT 6.00 PM AT 83/85 DOUGRIE ROAD, CASTLEMILK, G45-9NS

The Chair mentioned that the following Agenda Items would be brought forward so that our consultants could present their reports then leave the meeting.

Agenda Item 10 Development Report

Sherriff Development Consultant

3. Declaration of Interest

- Des Phee noted an interest in relation to Southside Housing Association, Agenda Item 12: CEO Staffing & Service Provider Update Report, 4.3.1. Welfare Rights Service.

4. Minutes of Previous Meetings:

4.a Approval of Minutes of the Board Meeting held on Monday 19th January 2026

The Board approved the minute as a true record of the meeting held on Monday 19th January 2026.

Proposed By: Leza Lafferty

Seconded By: Kevin Boyle

The minute was signed and sealed by the Chair.

4.b Matters Arising from the Board Meeting held on Monday 19th January 2026

The Chair asked if anyone had any matters arising from the previous minute of Monday 19th January 2026.

There were no matters arising.

The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 19th January 2026.

4.c Approval of Minutes of the Audit & Assurance Committee Meeting held on Monday 16th February 2026

The Board approved the minute of the Audit & Assurance Committee meeting as a true record of the meeting held on Monday 16th February 2026.

Proposed By: Stephen Baxter

Seconded By: Stephen Kelly

4.d Matters Arising from the Audit & Assurance Committee Meeting held on Monday 16th January 2026

The Chair asked if anyone had any matters arising from the previous minute of Monday 16th January 2026.

There were no matters arising.

CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING HELD ON MONDAY 23RD FEBRUARY 2026 AT 6.00 PM AT 83/85 DOUGRIE ROAD, CASTLEMILK, G45-9NS

The Board noted and approved the Matters Arising Report from the Audit & Assurance Committee meeting held on Monday 16th January 2026 and ratified the following recommendations from the minute.

4d5a – WBG Internal Audit Report on Arrears Management: The Board noted the recommendations from the Audit & Assurance Committee and approved the WBG Internal Audit Report on Arrears Management.

4d5b – WBG Internal Audit Report, Follow Up Review: The Board noted the recommendations from the Audit & Assurance Committee and approved the WBG Internal Audit Report on the Follow Up Review.

4d5c – WBG Annual Report 2025/26: The Board noted the recommendation from the Audit & Assurance Committee and approved the WBG Annual Report 2025/26.

4d5d – WBG Internal Audit Plan 2026/27: The Board noted the recommendation from the Audit & Assurance Committee and approved the WBG Internal Audit Plan 2026/27.

4d6a - Management Accounts, Q3 (31st December 2025): The Board noted and the recommendation from the Audit & Assurance Committee and approved the Management Accounts, Q3 (31st December 2025).

4d7a - Risk Register & Appetite Report: The Board noted and the recommendation from the Audit & Assurance Committee and approved the Risk Register & Appetite Report.

4d8a - 2025/26 KPI Report (Q3): The Board noted the 2025/26 KPI Report (Q3).

5. Rent Report: January 2026

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

The SHO highlighted that the gross rent arrears at 31st January were £68,623.83 and had increased by £6,171.98 from last month. The former tenants rent arrears were £8,603.60 and had increased by £22.42.

The SHO advised that Current Arrears target was 3.5% and was currently sitting at 3.24%, the Actual Arrears target was 2.5% and target was currently sitting at 2.42%.

Case 1/2024: The SHO, HO and Tenant attended court on 21.01.26 where decree was granted to the Association.

We are seeking approval from the Board to proceed with the eviction of tenant with arrears currently totalling £6,171.15. If the Board agree to the eviction, this will proceed once we have received the paperwork from the Sheriff Court.

CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING HELD ON MONDAY 23RD FEBRUARY 2026 AT 6.00 PM AT 83/85 DOUGRIE ROAD, CASTLEMILK, G45-9NS

The Board noted and approved the Rent Report for January 2026. The Board placed a caveat in relation to the eviction. If tenant pays half the arrears presently, the tenant will be given six months to clear the remaining balance, if the tenant does not pay the arrears off within the six months the eviction will go ahead. However, if the tenant is unable to pay half the arrears, the eviction will take place immediately once the paperwork had been received from the Sheriff Court.

6. Staff Wellbeing Report

The CEO advised that as part of the continued wellbeing development and strategy programme, it was agreed for the Wellbeing Consultant to carry out a wellbeing resilience survey with all staff during January 2026. Seven staff were invited to participate in the survey, five staff completed the survey.

The CEO highlighted that the World Health Organisation (W.H.O.) recommends that a score of 13 or above is considered a good measure of wellbeing resilience. Five members of staff scored 13 or above in their wellbeing resilience check. These staff showed good levels of wellbeing resilience and require no further support.

Month	Wellbeing score
October 2025	72.5%
January 2026	77.6%

The CEO asked for approval for every 8 weeks the Wednesday afternoon (training time) the Wellbeing group can conduct activities.

The Board noted and approved the recommendations from the Staff Wellbeing Report.

7. Tender Report: Insurance 2026/29

The CEO advised that the purpose of this Tender Report is to advise the Board of the outcome of the tender process for the Association's Insurance and Related Services for the period 2026-29 (with 2 x single year extension options).

We received a total of three submissions. Tenders were set out in the ITT and evaluated on the basis of a Quality & Cost Assessment which was split 40% Quality and 60% Cost.

The CEO advised that she had attended the recent GWSF meeting in relation to Damp & Mould litigation and had contacted the three Insurers who advised that we are insured in relation to Damp and Mould litigation.

The Board noted the Tender Report on Insurance 2026/29 procurement and approved the appointment of Howden Insurance Brokers.

8. Board Appraisals Proposals

The CM advised that the purpose of this report is to discuss the options available for the Board Appraisals 2026 and highlighted that the Scottish Housing Regulator's Regulatory Framework requires governing bodies to undertake an annual assessment of its own skills and knowledge and constructively challenge itself to meet the needs of the organisation.

The CM advised that the CEO and the Chair have been asked to input into the questionnaire regarding appraisals.

The Board noted and approved the Board Appraisal Proposal and agreed to appoint GK Housing Services Ltd.

9. Notifiable Events (CONFIDENTIAL)

Redacted due to confidentiality.

The Board noted the Notifiable Events Report.

10. Development Report

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

Gail wants to confirm timescales with Wheatly regarding further development.

3.1.1.Land ownership is now on track.

The Lock up 1/36 of area is owned by Wheatly

Julia Cheung-Buchanan queried timescales regarding moving the substation.

Gail advised the current lease is nearly up and we will keep an eye on it as it is already flagged.

Gail advised a few areas of the land have Japanese rose and horsetail, but this will all be dealt with.

The Board agreed that there is no need to also add 1 off acquisitions as it is not in budget for this year.

The Board noted and the Development Report.

11. Chief Executive Officer Report

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

They have been invited to UK Live to speak regarding digital innovation and have been asked to be part of Housing, Health and Social Care Strategy Group.

The Board noted the Chief Executive Officers Report.

12. 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.

13. Business Plan 2024-27: Strategic Objectives Delivery Plan (Year 2 - Q3)

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 the Tenants Table will meet Tuesday 24/02/2026 to finish off the repairs report.

The Board noted and approved the Business Plan 2024-27: Strategic Objectives Delivery Plans (Year 2 - Q3).

14. Business Plan 2024-27: Operational Delivery Plan (Year 1-3) Quarter 3

The CM presented the Operational Delivery Plans (Q3) and noted that everything was progressing well.

Additional Grant was given for medical adaptations however the contractor was unable to fit these in before the deadline for grant claim. One was carried out last week and one is scheduled for March.

Focus Group have appointed a technician to upgrade our IT system.

The Board noted and approved the Business Plan 2024-27: Operational Delivery Plan (Q4) and approved the new target dates.

15. Development Legal Update (CONFIDENTIAL)

Redacted dur to confidentiality.

The Board approved the Development Legal Update.

16 Correspondence

- a) GWSF – Update Report (January 2026): For Noting
- b) GWSF – Awaab’s Law Damp & Mould: For Noting
- c) EVH – Update January 2026: For Noting

**CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING
HELD ON MONDAY 23RD FEBRUARY 2026 AT 6.00 PM AT 83/85 DOUGRIE ROAD,
CASTLEMILK, G45-9NS**

- d) GWSF – Summer Conference 19th June 2026: If anyone would like to attend to advise CM.

The Board noted the information given.

17. Any Other Competent Business

- a) The CEO advised they have been invited to a webinar regarding digital innovation and also Sterling University.

The Board approved.

18. Date of Next Meeting

Board Meeting:

Monday 30th March 2026 at 6:00pm

The meeting concluded at 19:05pm

Minute Signed by the Chairperson:
