CALEDONIA HOUSING ASSOCIATION LTD

MINUTES OF THE MANAGEMENT BOARD MEETING
HELD ON THURSDAY 13 AUGUST 2026 AT 6 PM
IN PERSON AT SUITE 4, SALTIRE HOUSE, WHITEFRIARS CRESCENT, PERTH
AND VIRTUALLY ON MICROSOFT TEAMS

Present:	Allan Jones	Chair	(SH)
	Derek Robertson		(SH)
	Katherine Burke		(MT)
	Anne Culley		(MT)
	Gary Grigor		(SH)
	Murdo Mackay		(SH)
	Margaret McLay		(SH)
	Amy Ingham-Waite		(MT)
Apologies:	Douglas McLaren		
In Attendance:	Julie Cosgrove	Chief Executive	(SH)
	Ross Carlin	Executive Director of Finance	(SH)
	Jill Fraser	Executive Director of Operations	(SH)
	Barry Johnstone	Executive Director of People & Governance	(SH)
	Cameron Lyall	Head of Finance	(SH)
	Matt Lock	Head of Frontline Services	(SH)
	Stuart Robertson	Governance Manager	(SH)
	Jenny Dalton	Governance Officer (Minute Taker)	(SH)

43.26 Apologies

Apologies were **NOTED** from Douglas McLaren

44.26 Declaration of Interest

Katherine Burke (KB) declared an interest in Agenda Item 59.26.1 – Planned & Cyclical Maintenance Update.

The Executive Director of People & Governance (EDoPG) also declared an interest on behalf of staff and members in relation to Agenda Item 51.26, with regards to the recommendation to adopt revised mileage rates reflecting updated HMRC guidance, as this would benefit staff and Board members.

ITEMS for DISCUSSION and/or APPROVAL

45.26 Draft Minutes of the Management Board Meeting held on Thursday 14 May 2026

Board members **AGREED** that the minutes were a true and accurate record of the meeting. **APPROVAL** of the minutes was proposed by Murdo Mackay and seconded by Margaret McLay. The Governance Officer would arrange for the minutes to be signed by the Chair.

46.26 Matters Arising

Item 31.26 – Group Insurance Renewal – Flooding at Ballinluig	The EDoPG advised that, although it had initially been anticipated that a claim would be administered through the insurance process, subsequent discussions with the broker indicated that it may provide greater long-term benefit to the organisation's insurance premiums not to pursue the claim. This position was expected and subject to formal ratification.
Item 36.26 - Annual Employee and Building Safety Report	The EDoPG confirmed that all outstanding work relating to EICR electrical inspections and LD2 detectors had been completed.

47.26 Draft Minutes of the Special Management Board Meeting held on Tuesday 26 May 2026

Board members **AGREED** that the minutes were a true and accurate record of the meeting. **APPROVAL** of the minutes was proposed by Gary Grigor and seconded by Margaret McLay. The Governance Officer would arrange for the minutes to be signed by the Chair.

48.26 Matters Arising

The EDoPG advised that the Scottish Housing Regulator (SHR) had raised three clarification queries regarding the ARC submission: whether the rent loss figure was correct; whether the two-apartment rental figures for East Dunbartonshire were correct; and whether the two-apartment rental figures for the Highlands were correct. The organisation confirmed that the rent loss figure was high due to service charges at very sheltered accommodation; that the East Dunbartonshire figure was correct; and that the Highlands figure was correct for the current submission. It was noted that an anomaly had arisen because six fire-damaged properties had not been included in the 2024/25 submission. The Regulator confirmed that it was satisfied and assured by the explanation provided.

49.26 Strategy Day Outcomes and Next Steps

This report is confidential as it is commercially sensitive and publication would harm commercial interests.

50.26 Chief Executive's Report

The Chief Executive (CEO) highlighted key areas from her report as follows:

<u>Scottish Government Election Outcomes</u>

All new and re-elected MSPs covering constituencies where the organisation had housing stock had been contacted and invited to visit developments or meet with the organisation. Six responses had been received from thirteen MSPs to date, which was considered positive given the parliamentary recess and the fact that some offices were still being established. Arrangements were being progressed for meetings and visits.

A stakeholder communication plan would be developed to map key stakeholders, including MSPs, and set out how and when the organisation would engage with them. The purpose would be to raise awareness of the organisation, strengthen relationships and support future housing development and investment priorities.

Rosebank Road

This item is confidential as it is commercially sensitive and publication would harm commercial interests.

The Investigation and Commencement of Repair (Scotland) Regulations 2026

The CEO provided an update on new requirements arising from the inclusion of damp and mould within the Right to Repair. Specific timescales now applied for acknowledging reports, investigating cases, providing reports to tenants and commencing works. This was expected to increase the risk of compensation claims and potential legal claims if timescales were not met.

Members queried whether the organisation had sufficient resources to meet the new requirements. The Executive Director of Operations (EDoO) explained that the establishment of the revised maintenance team was intended to increase capacity, with three full-time technical officers and a team leader available to manage repairs-related work, including damp and mould. The position would be monitored closely to assess whether capacity remained sufficient.

The EDoO advised that a proof-of-concept reporting tool was being developed by the Strategy and Innovation team to support monitoring against the new timescales. Following a query from members, it was noted that environmental monitors were currently used in complex cases to help identify underlying causes, however there was no current plan to roll them out across all stock due to the resource implications of managing the resulting data.

Members discussed the importance of a proactive approach, including consideration of whether additional trained staff or investment in technology may be required in future. It was noted that investment planning would also be important, particularly in relation to older stock and property types more likely to be affected by damp and mould. The Board agreed that the issue should be closely monitored, given the vulnerability of many tenants and the priority attached to this area.

A member asked whether data was available on the number of damp and mould reports by scheme and whether particular areas, schemes or house types were more affected. The EDoO advised that available data indicated higher prevalence in older stock, including areas such as East Dunbartonshire, where condensation issues and heating affordability was more challenging. Further improvements to recording and monitoring were expected to support better trend analysis.

Board Recruitment

The CEO provided an update on recent Board recruitment activity. Interviews had taken place and Martin Beattie was the successful candidate. Members involved in the process reported that Martin had a strong financial background, senior leadership experience and a good understanding of the organisation and its purpose. The quality of the applicant field was also noted.

The Board **APPROVED** the application for membership from Martin Beattie and **NOTED** that he would stand for election to the Board at the Annual General Meeting on 17 September 2026.

Awards and External Recognition

The CEO advised that the organisation had been shortlisted for two Herald Property Awards in relation to developments delivered with CCG. Approval was sought for attendance at the awards event in line with the Entitlements, Payments and Benefits Policy.

Members **APPROVED** the purchase of a table of 10 in conjunction with CCG at the Scottish Home Awards.

51.26 Outcome and Minutes of the Remuneration and People Committee Meeting held on Thursday 25 June 2026

The Board noted the minutes of the Remuneration and People Committee meeting held on 25 June 2026 and acknowledged that the matters had been considered in detail by the Committee and were clearly set out in the supporting papers. No further comments were raised.

The Board **APPROVED** the recommendations set out in the report as follows:

- Endorse Murdo Mackay as Chair of the Remuneration and People Committee;
- Adopt the revised Terms of Reference for the Remuneration and People Committee;
- Revise the Travel and Subsistence and Group Membership Policies to increase business travel mileage rates from 45p to 55p in accordance with revised HRMC guidance and backdate to 6 April 2026;

52.26 Governing Body Annual Appraisal Outcomes

The EDoPG presented the report on the governing body appraisal process and thanked members for their participation and for providing the required information within the timescales. He confirmed that the information received had been helpful and provided appropriate assurance.

Members noted the proposed next steps, including a review of the appraisal policy framework, currently scheduled within the policy calendar for February 2027. It was proposed that the revised framework should continue to comply fully with regulatory requirements while moving towards a more principles-based and flexible approach. This would allow future appraisal arrangements to be proportionate, particularly recognising that the previous year's process had been comprehensive and independently supported.

The EDoPG explained that the current policy was relatively prescriptive and that a revised approach would provide greater flexibility while maintaining compliance. Feedback from the Chair and from members who had participated in the appraisal process would be used to inform the review.

Members also noted the appraisal outcomes for the Chair and the Chair of the Audit and Risk Management Committee. The EDoPG confirmed that the process was clearly documented and demonstrated compliance with regulatory standards. Members were reminded that the independent review undertaken the previous year had confirmed that the organisation's approach exceeded best practice and regulatory compliance requirements.

53.26 Cordale Governance Effectiveness Review

This report is confidential as it is commercially sensitive and publication would harm commercial interests

54.26 Annual Accounts 2025/26, Final Audit Findings Report and Letter of Representation

The Head of Finance (HoF) presented the report and confirmed that the consolidated financial statements, Cordale financial statements and the Audit Findings Report had been reviewed in detail by the ARMC at its meeting on 6 August 2026, when the Committee had endorsed the Consolidated Accounts as well as the accounts prepared for Cordale HA and recommended that they be formally approved by the Caledonia Management Board. The Cordale Management Committee had also considered and approved the Cordale financial statements at its meeting on 11 August 2026, subject to them being approved by the Caledonia Management Board.

The Management Board **APPROVED** the Consolidated Annual Financial Statements and Cordale Annual Financial Statements for 2025/26 as recommended by the ARMC. The Management Board also **ENDORSED** the Letter of Representation and its contents and **AUTHORISED** the Chair to sign the document on behalf of Caledonia.

55.26 Very Sheltered and Sheltered Review

This report is confidential as it is commercially sensitive and publication would harm commercial interests.

POLICIES for APPROVAL and NOTING

56.26 Policy Updates: Approval and Assurance

The Board considered the policy updates and **APPROVED** the ICT Strategy, Treasury Management Policy, Forced Access Policy and Domestic Abuse Policy.

Members **NOTED** that the following policies had been reviewed with no material changes.

Equality, Diversity and Inclusion Policy
Complaints Policy
Redress Policy
Procurement Policy
Health, Safety & Wellbeing Policy
Board Recruitment, Development and Succession Policy
Anti-Fraud Policy
Mortgage to Rent Policy
Group Tenancy Change Policy
Factoring Policy

A member queried how the Association identified vulnerable tenants where there had been limited engagement or no recent need for access to the property. The Head of Frontline Services (HoFS) advised that a new dashboard report had been introduced to identify tenants with whom there had been no recent contact, including where there had been no recent repairs reported or repeated missed rent payments. This enabled neighbourhood officers to make proactive contact and helped reduce the risk of vulnerable tenants being missed. Members were also assured that, where access was required, the Association followed an escalation process involving multiple contact attempts, door knocking, phone calls and involvement from neighbourhood teams to maximise the opportunity to engage with tenants.

In relation to the ICT Strategy, a member queried whether the proposed timing for AI adoption appeared late, noting that some AI-enabled tools were already in use. The EDoF clarified that current AI activity and staff training were already underway in accordance with the approved AI policy, and that the later roadmap reference related to more advanced opportunities to transform the operating model rather than general adoption. It was **AGREED** that the wording in the ICT Strategy roadmap should be clarified to distinguish between current AI use and future, more transformational AI opportunities.

ITEMS for INFORMATION

57.26 Group Sub Committee Minutes

The following minutes were **NOTED**.

- Draft Minutes of the Group Health, Safety & Wellbeing Committee Meeting held on Thursday 30 April 2026
- Draft Minutes of the Cordale HA Management Committee Meeting held on Tuesday 5 May 2026
- Draft Minutes of the Cordale HA Special Management Committee Meeting held on Thursday 26 May 2026
- Draft Minutes of the Group Audit & Risk Management Committee Meeting held on Wednesday 1 July 2026 and Corporate Risk Map

The Chair suggested that the reference to a legionella “outbreak” in the Group Health, Safety & Wellbeing minutes should be amended as this implied a more serious incident. The EDoPG confirmed that the matter related to a positive test result recorded in the water system and that the wording would be amended.

58.26 Quarterly Business Performance Reporting

58.26.1 Business Performance 2026-27 – Quarter 1 Update

The EDoF presented the Business Performance Report and noted that, at quarter one, 15 of the 20 quarterly KPI indicators were on target. Members welcomed the positive progress made regarding improvements in average relet times, tenancy sustainment and sickness absence, all of which had moved from red to green since the previous quarter.

The EDoF noted that four KPIs were newly reporting as red, although most were only marginally below target. Gas safety had moved out of compliance due to access issues resulting from Police engagement in one property. Stage two complaint response performance was also marginally below target.

For the third quarter, Void rent loss continued to report as red. The HoFS explained that the figure included properties held as management voids, alongside properties requiring significant works before they could be re-let. Examples included Cameron Court, the former lodge property and other properties where alternative options, including disposal or stock investment decisions, have been considered. An action plan was being prepared setting out all properties currently categorised as management voids or requiring major repair, together with the proposed approach for each. It was noted that value-for-money decisions may be required where the level of investment needed to return properties to lettable standard was significant.

In relation to the business plan update and financial position, the Board noted that forecasts remained broadly on track, with a small number of emerging challenges being monitored. The EDoO advised that new reactive contractors were being onboarded and that the new contract arrangements were expected to support improvements in service performance.

58.26.2 Management Account for the Three Month Period to 30 June 2026

The HoF advised that first quarter results presented a robust financial position, with income (outwith voids) tracking to budget, with no material issues to note. There were a number of expenditure pressures pertaining to bad debts, reactive repairs, relet and damp & mould remediation. Overall, the net surplus remained strong at £1,548k, exceeding the comparative period, with a year-end outturn in line with budget currently being forecast.

Board Members **NOTED** the management accounts for the three month period to 30 June 2026.

59.26 Assets Update

59.26.1 Development Programme Update

This report is confidential as it is commercially sensitive and publication would harm commercial interests.

59.26.2 Planned & Cyclical Investment Update

The EDoO advised that the programme was generally progressing well with the principal ongoing issue relating to the BISF properties. The appointed BISF contractor had not delivered the works as expected and alternative arrangements were therefore being progressed to ensure the works were completed, with the aim of delivering the planned spend within the current financial year where possible.

Members **NOTED** the planned and cyclical investment update.

60.26 Rule 68 Assurance and ARMC Annual Review

60.26.1 Rule 68 Update

Board members **NOTED** that Rules 62 to 67 of the Association's Rules had been followed.

60.26.2 Annual Report of the Group Audit & Risk Management Committee

The EDoPG advised that the purpose of the report was to provide a summary of the work undertaken by the Group ARMC during the 2025/26 reporting period.

Board members **NOTED** the activities carried out in the year and the contents of the Annual Report.

65.25 Any Other Competent Business

Following a query from a member, the Chair confirmed that the Annual General Meeting would be held at 1 p.m. on Thursday 17 September 2026 and that this would be followed by a Management Board meeting. The Chair added that the Board meeting would be followed by an early evening meal, to which all Board members and Executive Management Team members were invited.

There being no other competent business, the meeting concluded at 8 p.m.

Chair's Signature: ………………………………………………………………………………………………………