CORDALE HOUSING ASSOCIATION LTD

DRAFT MINUTES OF THE MANAGEMENT COMMITTEE MEETING HELD ON TUESDAY 22 SEPTEMBER 2026 @ 6pm BY VIDEO CONFERENCE AND IN CORDALE OFFICE

Present	Margaret McCallion (Chair) Douglas Fairley (Vice Chair) Veronica Hamilton Thomas Ewing Michael Currie John Dow Eleanor Kemsley Eric Farren (Teams) Sheena Wain (Teams) Natalie McMillan (Teams)	
Apologies	Jag Shan	
In Attendance	Barry Johnstone	Executive Director of People & Governance, Caledonia HA
	Matt Lock	Head of Frontline Services, Caledonia HA
	Cameron Lyall	Head of Finance, Caledonia HA
	Kevin Nixon	Regional Manager, Caledonia HA
	Gill Donoghue	Head of Business Transformation, Caledonia HA
	Maura Elliott	Governance Officer, Minutes

The Executive Director of People & Governance (EDoPG) welcomed Eleanor Kemsley to the meeting and extended congratulations on her appointment to the Management Committee.

53.26 Election of Office Bearers and Committee Members

The EDoPG chaired the first part of the meeting and called for nominations for the position of Chair. Margaret McCallion (MMcC) advised that she was willing to continue in her role of Chair. This was proposed by Veronica Hamilton (VH) and seconded by Thomas Ewing (TE). There were no other nominations and MMcC was duly elected as Chair. The EDoPG congratulated MMcC who then took over as Chair of the meeting.

The Management Committee were reminded that, in accordance with the Intra Group Agreement between Cordale and Caledonia Housing Associations, the appointment of the Chair by Cordale Management Committee requires the subsequent agreement of the Caledonia Board. The agreements states that this will not be unreasonably withheld and confirmation will be provided promptly.

The EDoPG explained that Margaret McLay, Caledonia Board member, had stepped down from the position as Vice Chair and retired from the Cordale Committee at the AGM. The Caledonia Board had considered the matter and concluded that Margaret McLay would not be replaced on the Committee and that the expectation was that the Cordale Committee would demonstrate t its ability to operate and fulfil governance requirements without the support of Caledonia Board members. The EDoPG advised

that following conversations with Margaret McCallion (MMc) and Douglas Fairley (DF), that Douglas had indicated his willingness to undertake the role of Vice Chair if required.

This was proposed by MMc and seconded by TE. There were no other nominations and DF was duly elected as Vice Chair.

For information, the EDoPG advised that, as there remained an ongoing notifiable event with the Scottish Housing Regulator relating to Cordale governance,, the Regulator had requested notification of the individual appointed to replace Margaret McLay. The Scottish Housing Regulator would therefore be advised of Douglas's appointment as Vice Chair.

It was proposed that the Association's EDoPG be appointed as Secretary of the Association, this was permitted under the rules of the Association and the Group standing orders.

This was proposed by TE and seconded by MMc.

Group Audit & Risk Management and Remuneration Committees

The EDoPG advised that Eric Farren (EF) had represented Cordale on the Audit & Risk Management Committee for the previous three years and that it was considered an appropriate time for another member to take on this role. This would also provide an opportunity to broaden knowledge development amongst Committee members.

The EDoPG added that following discussions with the Chair, newer members of the Committee who appeared to possess relevant skills and experience included John Dow (JD), given his finance background, and Michael Currie (MC), given his risk management experience. However, it was emphasised that the appointment was a matter for the Committee to determine.

Members were invited to express an interest in the role. JD volunteered and was subsequently appointed as Cordale's representative on the Audit & Risk Management Committee.

It was noted that the Committee meets four times per year on a quarterly basis and that meetings are generally held remotely via Microsoft Teams.

Group Remuneration Committee

It was noted that Cordale did not have a confirmed representative on the Group Remuneration and People Committee. TE and Natalie McMillan (NMc) intimated their interested in filling this position, this was **AGREED** by the Management Committee. As the Standing Orders indicated one Cordale representative would be appointed to the Group Committees, EDoPG would liaise with the Caledonia Board to confirm two Cordale representatives.

Group Development Committee

Members **AGREED** that DF would continue to represent the Management Committee on the Group Development Committee.

Group Health, Safety and Wellbeing Committee

Members **AGREED** that VH would continue to represent the Management Committee on the Group Health, Safety and Wellbeing Committee.

The EDoPG reminded members that under the SLA between Cordale and Caledonia, there was an opportunity for Committee members to attend Group Committeeand Caledonia Board meetings as observers. It was noted that this could be particularly beneficial for new members as part of their induction or ongoing development, providing valuable insight into the wider Group structure and supporting relationship building with members and senior staff across the organisation. Members were encouraged to take advantage of these opportunities where appropriate.

54.26 Apologies

Apologies were received from Jag Shan.

55.26 Declaration of Interest

There were no Declarations of Interest.

56.26 Draft Minutes of Cordale Management Committee Meeting held on Tuesday 11 August 2026

Committee members **AGREED** that the minutes were a true and accurate record of the meeting. **APPROVAL** of the minutes was proposed by VH and seconded by MC.

57.26 Matters Arising

Cordale Governance Effectiveness Review - The EDoPG advised that the Caledonia Board had considered the review at their meeting on 13 August 2026 and concluded that positive progress had been made in strengthening governance arrangements within Cordale. It was emphasised that the key priority would be to ensure that these improvements were sustained over the longer term and that Cordale continued to fulfil its constitutional and regulatory responsibilities without reliance on Caledonia Board appointees.

The Caledonia Board highlighted the importance of the Cordale Committee maintaining its focus on risk management, regulatory compliance and wider performance oversight. In addition, members were encouraged to continue participating in Group Strategy Days and Group Committee meetings to ensure Cordale was appropriately represented and able to contribute to discussions at Group level.

In 2027, it would be two years since the last independent governance review. Accordingly, consideration would be given to commissioning an independent

consultant to undertake a Group wide review of governance arrangements and value for money, providing assurance that both organisations remained well positioned to meet the needs of tenants and other stakeholders.

Members were advised that representatives of the Scottish Housing Regulator would be meeting with Caledonia as part of the annual engagement process and that an update on Cordale governance arrangements would be provided during those discussions.

Waterside View Review - the EDoPG advised that the minutes did not accurately reflect the Committee's previous discussion regarding the conservatory at Waterside View. For clarity, he confirmed that the Committee had approved officers undertaking further work and returning with a detailed business case and options appraisal for consideration at a future meeting.

The Management Committee **NOTED** the action points.

58.26 Executive Director of People and Governance Update

The EDoPG presented the report and provided members with updates and information on significant strategic or operational matters that impacted the Association and the broader Caledonia Housing Group.

The EDoPG highlighted the key points to note from the report:

- Programme for Government
- Annual Environmental, Social & Governance report for 2025/26
- Scottish Social Housing Charter Self-Assessment
- Waterside View Review
- West Dunbartonshire Common Housing Register

<u>Annual Environmental, Social & Governance Report for 2025/26</u>

The EDoPG provided an update on the ESG activity across the Group and advised members that the draft ESG report for 2025/26, outlined the key achievements from the previous year and identified priorities for the year ahead. It was highlighted that ESG work focused on demonstrating the broader positive impact the Group had on tenants and communities, beyond the provision of affordable housing.

<u>Scottish Social Housing Charter Self-Assessment</u>

The EDoPG advised that Cordale had achieved full compliance with all 14 Charter Outcomes and Standards. Key strengths highlighted included compliance with the Scottish Housing Quality Standard, strong first-time repair performance and the establishment of a new maintenance team to support compliance with upcoming damp and mould legislative requirements. The EDoPG also highlighted challenges relating to higher stock turnover and rent loss from empty properties compared to housing associations of similar size, particularly within older tenement stock, and recognised the need to monitor these risks and future investment requirements

closely. It was noted that the Charter report would be published before the end of October 2026.

Waterside View Review

The EDoPG provided an update on tenant consultation regarding the strategic review of Waterside View. He advised members that all tenants had been visited and provided with surveys, a tenant meeting had been held with good attendance, and eight survey responses had been received to date. Given the importance of obtaining a comprehensive understanding of tenants' views and support needs, further engagement would be undertaken through individual visits involving the Caledonia Registered Manager and Area Leader. Members agreed it was important to gather as much feedback as possible to inform the review.

Common Housing Register

The EDoPG provided an update on the development of the Common Housing Register (CHR), which represented the next stage of the partnership initiative between Cordale, Caledonia and West Dunbartonshire Council. Members were reminded that the Committee had previously considered the Common Housing Application Form and that the CHR would build upon this work to create a more streamlined and accessible housing application process.

In providing context, the EDoPG advised that Cordale currently owned and managed approximately 531 homes, while Caledonia managed around 880 homes across West Dunbartonshire, including approximately 90 properties in Renton and Alexandria. It was noted that the introduction of a Common Housing Register would increase visibility of available housing opportunities and provide benefits to both organisations.

The intended outcomes of the CHR were outlined as improving demand for available properties and limiting rent loss. Members noted that the new arrangements would also reduce administrative burdens on staff, allowing greater focus on providing advice and support to tenants rather than processing applications. It was emphasised that responsibility for approving allocations would remain with the housing associations and that decision-making would not be transferred to the local authority.

In response to a question from the Chair regarding the number of applicants currently on the housing list, the Regional Manager (RM) advised that while he could not provide an up-to-date figure at the meeting, previous marketing and promotion of housing opportunities had increased applicant numbers from approximately 350 to around 550. It was anticipated that numbers may now be higher. The RM further explained that, following implementation of the CHR, Cordale would retain housing transfer applications from existing tenants, while new applicants would join the Common Housing Register administered by West Dunbartonshire Council. The RM advised he would confirm the number of applicants to the members.

A member queried whether any other housing associations were joining the Common Housing Register. The RM advised that no other organisations had formally joined at present, although interest had been expressed and added that other RSL partners were monitoring the initiative with interest and may consider joining in the future if it

proved successful. It was noted that one local housing association was too small for participation to be viable and that the current model had been developed collaboratively following previous unsuccessful attempts to establish a common register.

Members also discussed whether local authority restrictions could impact allocations. The RM confirmed that Caledonia already operated successfully within a number of Common Housing Registers and that, while applications would be administered through the register, housing associations would retain responsibility for allocation decisions and the ability to refuse nominations where a tenancy would not be suitable or sustainable.

The Head of Frontline Service (HoFS) further advised that participation in the Common Housing Register would be monitored through an annual membership arrangement, with opportunities to review performance and withdraw if necessary. However, the focus remained on working collaboratively to ensure the partnership's success.

A member also sought clarification regarding applicants with no recourse to public funds. The EDoPG confirmed that such applicants would not be excluded from joining the register. However, allocation decisions would continue to be considered in line with the relevant policies and eligibility criteria, with housing associations retaining discretion over individual allocations.

The Management Committee members **NOTED** the contents of the report.

59.26 Annual Assurance Statement 2026

The EDoPG presented the draft Annual Assurance Statement 2026 and thanked members of the working group for the work undertaken over the summer.

The Working Group had reviewed four thematic reviews, informed by Scottish Housing Regulator guidance and aligned with the Group strategic risk register. The reviews covered customer engagement, cyber security, data on homes, and tenant and resident safety. The review concluded that Cordale was fully compliant with minor opportunities to strengthen processes and monitoring in relation to tenant and resident safety.

The Working Group also completed a regulatory compliance checklist, reviewing all applicable 73 regulatory standards and the EDoPG advised that this exercise also provided strong assurance regarding compliance.

The EDoPG reported that the draft Annual Assurance Statement, together with an associated improvement plan to further strengthen governance and assurance arrangements, had been considered and approved by the Caledonia Board. The final statement would be submitted to the Scottish Housing Regulator and published on the website by the end of October.

The Committee **APPROVED** the Annual Assurance Improvement Plan and the Annual Assurance Statement 2026 for submission to the Scottish Housing Regulator.

60.26 Policy Updates: Approval & Assurance

The EDoPG presented the policy updates report and advised that the policies submitted were part of the Group annual policy review programme and highlighted that the policies were reviewed on a cyclical basis in accordance with the approved policy review calendar.

The Committee **NOTED** the development, review and amendments in relatioin to the Domestic Abuse Policy, Forced Access Policy, ICT Strategy and Treasury Management Policy.

Members also **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
- Adverse Weather Policy
- Probation Policy
- Mortgage to Rent Policy
- Group Tenancy Change Policy
- Factoring Policy
- Estates Management Policy
- Stage 3 Adaptations Policy
- Group Corporate Performance Management Policy

Following a query from a member, the EDoPG confirmed that the Group Treasury Management Policy had been reviewed by an independent advisor and that assurance had been provided that the policy remained appropriate. The EDoPG added that treasury management had previously been identified by the Committee as an area where further member development would be beneficial and advised that, at an appropriate time in the future, a dedicated treasury management training session would be arranged.

61.26 Annual Complaints Handling Report

The Executive Director of People & Governance presented the Annual Complaints Handling Report for information and advised that housing associations across the sector continue to experience increases in both the volume and complexity of complaints.

Members were advised that research undertaken by the Governance Manager found that the RSL sector had experienced an increase of 25% in Stage 1 complaints and 85% in Stage 2 complaints over the last five years.

This indicated that tenants who were dissatisfied with Stage 1 outcomes were increasingly likely to escalate complaints. In addition, complaints were becoming more complex, with a wider range of issues and questions being raised.

Trends experienced by Cordale were consistent with those observed across the wider housing sector, with the majority of complaints relating to reactive repairs and maintenance services. This reinforced the importance of the new maintenance framework that had recently been implemented.

The EDoPG further advised that Cordale continued to perform well against the Scottish Public Services Ombudsman (SPSO) Complaints Handling Procedure, achieving compliance with target response times of five working days for Stage 1 complaints and twenty working days for Stage 2 complaints. Complaint volumes and trends would continue to be monitored closely given increasing tenant expectations regarding service delivery and investment.

The EDoPG highlighted that regular complaint performance information would continue to be reported through quarterly performance reports to enable ongoing scrutiny and oversight by the Committee.

The Chair asked about the performance of the new maintenance contract and asked whether positive feedback had been received from tenants.

The RM advised that relationships were still being established and added that the contractor was currently recruiting staff, procuring vehicles and equipment, and putting in place the resources required to deliver services effectively. Weekly meetings were being held with the contractor to monitor progress and build strong working relationships. He explained that lessons had been learned from the previous contract and that robust monitoring arrangements had been introduced for the new contract.

The HoFS added that while the transition had generally progressed well, there remained opportunities for further improvement and added that close oversight would continue to ensure that previous issues were not repeated. Regular contractor meetings were taking place, and an issues log had been introduced to allow staff to record and monitor any concerns so that corrective action could be taken promptly. Members were advised that no significant increase in contractor-related complaints had been identified at this stage and that the initial performance of the contract had been encouraging.

A member queried whether it would be difficult to determine the impact of the new maintenance contractor on complaint levels, particularly if complaint volumes continued to rise in line with wider sector trends.

The HOFS acknowledged that it may be challenging to directly attribute fluctuations in complaint numbers to the performance of the contractor alone, given broader sector-wide factors. However, complaint trends would continue to be monitored alongside contractor performance data and operational feedback. It was noted that, to date, there had been no significant increase in complaints relating to the new contractor and that existing monitoring arrangements should help identify any emerging issues at an early stage.

A member also asked whether SPSO complaints handling training and continuing professional development opportunities had been provided to staff, particularly given the increase in complaint numbers.

The EDoPG confirmed that regular training was provided to frontline staff to ensure they could identify, record and manage complaints appropriately in accordance with the SPSO framework. Members noted that one factor contributing to increased complaint numbers was that staff had become more effective at consistently recording expressions of dissatisfaction, enabling the organisation to identify trends and learn from customer feedback.

The EDoPG also advised that members of the Governance Team regularly delivered workshops and attended operational meetings to provide guidance on complaints handling, performance trends, learning opportunities and best practice. This support helped ensure that complaints were responded to promptly, recorded accurately and used to drive service improvements across the organisation.

The Committee **NOTED** the contents of the Annual Complaints Handling Report and the update provided regarding complaints themes and trends.

62.26 Draft Minutes of the Audit & Risk Management Committee Meeting & Strategic Risk Map – Wednesday 6 August 2026

The Management Committee **NOTED** the draft minutes.

63.26 Draft Minutes of the Group Health, Safety & Wellbeing Committee Meeting – Wednesday 18 August 2026

The Management Committee **NOTED** the draft minutes.

64.26 Any Other Competent Business

The EDoPG advised members that the next Group Strategy Day was scheduled to take place on 20 November 2026 at Dunblane Hydro and correspondence would be circulated in due course.

The Chair expressed sincere thanks to **Margaret McLay** for her contribution and commitment whilst serving as Vice Chair over the past year.

Date & Time of Next Meeting:

Management Committee Meeting – Tuesday 3 November 2026 @ 6pm
Group Strategy Day – Friday 20 November 2026, details to be confirmed

The meeting ended at 19.20

Signed (Chair): ----------

Date: _____