Minutes of the Board meeting held on 26th March 2026 at 6pm in the Cadder Community Hub

Board Member	Attended	In Person or Online	Apologies
Kristina Bowie (KB)			X
Jamila Flynn (JF)			X
Stephanie Harverson (SH)	X	In Person	
Mark Fisher (MF)			
Ross Kirkwood (RK)	X	Online	
Kenny Wiggins (KW)			X
Adele Drennan (AD)	X	In Person	
Scott Mould (SM)	X	In Person	
Darren Ritchie (DR)			X
Claire Tetsill (CT)	X	In Person	

In Attendance	
Pamela Milne (PM)	Chief Executive Officer
Charlie Wood (CW)	Head of Asset Management
Carey Dunn (CD)	Senior Housing Officer
Lauren McClure (LM)	Governance and Corporate Services Officer (Minutes)
Daradjeet Jagpal (DJ)	Information Law Solutions
Alex Cameron (AC)	Cameron Audit (Internal Audit)
Fettes McDonald (FM)	FMD

Agenda Item	Description	Action By	Target
1.	**Apologies**		
	Chair advised apologies had been received from K. Bowie, J. Flynn, K. Wiggins and D. Ritchie.		
2.	**Chairs Welcome - Meeting Format**		
	SH to Chair meeting in absence of K Bowie. Chair welcomed everyone to the meeting and thanked everyone for their attendance both online and in person.		

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3.	**Declaration of Interests**		
	No Declarations of Interest.		
4.	**Minutes for Previous Meetings**		
4.1	26th February 2026 PM noted misspelling of FM name within 26th February 2026 minute. Minute approved subject to amending typing error. 1st Approval – SM 2nd Approval - AD		
4.1.2	Matters Arising No matters arising.		
5.	**Action Tracker**		
	PM noted key points outstanding on the Action Tracker: • Stock Tour – Board agreed to schedule this for Thursday 30th April at 4pm, prior to next meeting. • Process of organising laptops/tablets for some Board members is ongoing • No answer to query regarding KPI table at last meeting, [redacted] • Spoke with potential lease holder for the Community Hub looking to open a nursery, confirmed they won't be using a washer or dryer on the premises CW noted key outstanding points relating to Asset Management on the Action Tracker: • As per discussion at last Board meeting, proceeded with highest verbal offer for the Balmore Unit – now entered formal negotiations. • 4 potential properties have been identified for van storage once Balmore Unit is sold • Progress is being made with the feasibility study for the properties above the Cadder shops, structural survey is complete and CW hopes to bring Board a report in April AD asked if the staff team were aware of Glasgow City Council's Liveable Neighbourhood plans for nearby area, team advised they had not seen the plans – AD to send to team. **Board Approve Action Tracker.**		
6.	**Reports for Approval**		

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6.2	**Internal Audit Follow Up Report** *(Chair allowed for AC to present their reports in different order than presented on the agenda.)* AC provided summary of scoring methodology throughout report in response to a question from Board member on Decision Time prior to the meeting. AC summarised the purpose of the follow up report, explaining that the Internal Auditor carries out an evaluation of the progress made on the recommendations from the previous year's audits and presents this to Board periodically AC outlined the main reasoning behind the Moderate Assurance level of assurance is due to having 24 out of 29 recommendations marked as ongoing. The majority of which come from 2 audits; Factoring Internal Audit and the Assurance Statement. AC noted that three financial governance recommendations have been implemented. AC advised that revised target dates have been updated but would encourage staff team to progress with these. AC noted that the purpose of the Assurance Statement audit was to implement best practice and raise Board to next level therefore several recommendations were expected. Board member asked question around prioritising these recommendations, AC explained that the report is laid out based on priority level. PM gave Board brief overview of plan to complete some of the recommendations in the near future by bringing reports to upcoming Board meetings. **Board Approve Internal Follow Up Report.**		
6.1	**Internal Audit Annual Report** AC explained to Board that the purpose of the Internal Audit Annual Report is to summarise the audits carried out in the current year. AC reminded Board of the following audits which have been undertaken: • Resident Health & Safety • Annual Assurance Statement Review • Rent Arrears Follow Up • Factoring Follow Up • Follow Up Report		

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	AD asked for a mid-year update on the follow-up report. It was agreed this would be presented at the October meeting – follow up report 8th October meeting (have for 30TH September) AC confirmed the overall audit opinion is Reasonable, based on overall assurance level and the weighted average of the recommendations which gives an overall score of 63%. AC advised the Follow Up report discussed at Agenda Item 6.2 is largely responsible for this. AC noted no priority recommendations or severe control risks. AC highlighted Internal Audit Charter, confirmed to Board that they are available if Board have any concerns over fraud or whistleblowing and can be contacted directly. Also confirmed there has been no infringement on their objectivity as an Internal Auditor during the year and complied with Internal Audit standards without incident. Board given opportunity to speak with AC privately, Board declined opportunity. **Board Approve Internal Audit Annual Report.**		
6.3	**Internal Audit Plan 2026/27** AC outlined suggested Internal Audit Plan for 2026/27: • Cyber security • Complaints handling • ARC Verification AC noted uptake in Cyber Security Audits throughout the sector and feels appropriate due to Cadder's new contractor and Cyber Essentials work. AC noted Page 4 outlined previous Internal Audits carried out and future projections for 2027/28 but this is at the discretion of the Board. **Board Approve Internal Audit Plan 2026/27.** AC left meeting at 18:32.		
6.5	**DPO Annual Report** *(Chair allowed for DJ to present their report in different order than presented on the agenda.)*		

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	DJ presented highlights of the report to Board and outlined the work they have undertaken for Cadder HA from March 2025 to March 2026. DJ advised that Cadder HA have received and responded to 4 UK GDPR rights requests during the above period, this is a small increase compared to the previous year. DJ outlined the training they have provided to staff in this period and advised of their recommended time frame for refresher training. DJ gave overview of the audit Information Law Solutions would carry out should they be the organisation's DPO going forward. PM raised point made on Decision Time by a Board member who highlighted inconsistencies between the Social Media Policy and the Mobile Devices Policy, Board discussed and agreed to amend policy wording in line with their decision that staff won't access personal social media on any organisation device. **Board Approve DPO Annual Report and the following policies subject to outlined amendment:** • **Data Retention Policy** • **Data Protection Policy** • **Mobile Device Use Policy** • **Information Security Policy** • **ICT, Internet and E-Mail Use Policy** • **Social Media Policy** DJ left meeting at 18:59.		
6.6	**Legal Services for Data Protection and Freedom of Information** *(Chair allowed for change in order of agenda for PM to present Legal Services for Data Protection and Freedom of Information report next).* PM explained that the report relates to procurement of DPO services. PM advised they sought advice from procurement specialist who confirmed a Quick Quote would be best practice in line with procurement law however explained that this was not started on time. PM asked Board for an extension on Information Law Solutions contract for three months to allow for procurement process to take place.		

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	Board Approve the extension of our contract with Information Law Solutions for the provision of Legal Services for Data Protection and Freedom of Information for a period of three months to 30th June 2026.		
6.4	**5 Year Financial Plan** FM gave overview of the 5 Year Financial Plan Report and reminded Board of the obligation to submit this to the Scottish Housing Regulator using their template. FM noted the main assumptions which are based on the updated long-term projections and the annual budget for 2026/27. **Board Approve the submission of the 5 Year Financial Plan to SHR.**		
6.7	**Proposed KPIs for 2026/27** CD gave overview of the KPIs relating to Housing Management, advised Board of the current target and explained reasons behind proposed KPI for 2026/27: • Gross arrears as a percentage of total rent due - current target is 5.5%. Proposing target remains the same for 2026/27. CD outlined work being carried out by Housing Management team to tackle high arrears currently. • Former tenant arrears – current target is 1.3%. Proposing this is increased to 1.5%. CD advised that currently not close to meeting target and wants to make the target more realistic and believes 1.5% is achievable as areas of improvement in current processes have been identified • Current Factoring arrears – current target of £52,000 however Factoring arrears currently sit well above this target. Proposing that target be changed to £100,000. Board member asked if gross arrears target is realistic given the cost of living, CD explained that the Association understands pressures on tenants and believes this is a target which is challenging but not demoralising in terms of being unachievable. Discussion took place around the number of tenants in receipt of Universal Credit. Board member highlighted that new tenants in receipt of Universal Credit may be unable to comply with rent in advance procedures. CD acknowledged this and advised that		

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	in these circumstances, the team are having discussions about payment plans etc. PM acknowledged that the current gross arrears percentage is high especially in comparison to peers and therefore improvement is required however the Association appreciates the increasing cost of living and explained this is where the new Energy Advisor and the Money Advice Officer can assist residents. **Board agrees to review rent arrears target in 6 months time.** CW gave overview of the KPIs relating to Property Services, advised Board of the current target and explained reasons behind proposed KPI for 2026/27: • Average days to relet empty homes – target of 25 days, currently averaging 16 days due to decrease in volume of voids this year and most properties have been returned in good condition. Over last 5 years the average days to relet empty homes is 31 days. Therefore, due to unpredictability, proposing the target remains the same for 2026/27. • Average hours to complete emergency repairs – current target is 5 hours. CW notes good performance in this area and suggested that Association continues to strive for improvement. Proposing target of 4 hours for 2026/27. • Average days to complete non-emergency – current target is 6.5 days and proposing this remains the same for 2026/27. • Percentage of time not met gas safety check– target currently 0% and proposing this remains at 0% for 2026/27. PM gave Board an overview of remaining KPIs: • Percentage of overall staff sickness absence: current target is 4%. Proposing this remains at 4% for 2026/27. • Percentage of frontline complaints responded to on time: Current target 100%, proposing this remains the same for 2026/27 due to SPSO standards. **Board approve KPIs included in Proposed KPIs for 2026/27 Report.**		
6.8	**Insurance Renewal**		

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	PM reminded Board of circumstances around the Insurance Renewal in March 2025 and outlined that they, along with Fettes McDonald from FMD, met with our Insurance Broker to review the Insurance renewal terms for the coming year commencing 1 April 2026. Given the renewal terms, which in our Broker's opinion are reasonable and with keeping with the Long-Term agreement for the Social Housing Policy, our Brokers, recommend that the Social Housing Policy is renewed with the current insurer. The Association will conduct procurement for Insurance via Public Contracts Scotland (PCS), prior to the end of the Long-Term agreement with Aviva which ends on 31st March 2028 for the 28/29 insurance year or if Aviva break the Long-Term agreement for the 27/28 insurance year. PM addressed question on Decision Time from a Board Member who asked if the costs are expected to decrease after the sale of the Balmore Unit. PM confirmed this is what is expected. **Board Approve insurance renewal terms of 2026/27.** FM left meeting at 19:21		
6.9	**Former Tenants and Former Owners Write off Report** CD summarised content of report: • Presenting 21 former tenant write off cases which equate to approximately £36,000 • Presenting 5 former owner write off cases which equate to approximately £1700 CD satisfied that all avenues of recovering these monies have been exhausted in line with the Rent Arrears Policy. CD highlighted the Association has no current Sequestration Cases however there are 5 instances of Trust Deeds; 4 involving current tenants and 1 involving an owner-occupier. CD acknowledged that there is currently a knowledge gap in relation to write-off processes and suggested that in order to address this, the Housing Management team develop a formal Write-Off Policy, alongside a detailed procedural guide for staff. In addition, training will be arranged to ensure consistent understanding and application across the organisation.		

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	Board Approve the Write-off of arrears owed by former tenants and owners. **Board Approve the reinstatement of biannual write off schedules with reports to be presented six monthly at Board meetings.** **Board Approve for Housing Management Team to develop a Write Off Policy and procedural guide for staff.**		
6.10	**CEO Report** PM summarised CEO Report and highlighted key points. Advised SHR have written to CEO to confirm that Cadder will have a Standard Engagement Plan, which will be published on SHR website at the start of April. **Board note the update from SHR on the new Engagement Plan for 2026/27.** PM also confirmed that the Notifiable Event relating to the authorisation of a recent mutual exchange has now closed and there are no other Notifiable Events at this time. **Board note the position regarding Notifiable Events.** PM discussed the recent Board Mini Conference and reminded Board of the Board Charter, advised that Particia Gallagher has produced this and now looking for Board Approval. **Board approve the Board Charter.** PM referenced Appendix 2 which illustrates Board attendance, with reference to internal audit recommendations, presenting this to Board for discussion. PM highlighted that May 2025 Board meeting was not quorate and therefore never went ahead, asking everyone to attend May 2026 meeting where possible as this is a vital meeting for ARC discussion and approval. **Board note the Board Attendance.** PM reminded Board of the Assurance Framework set up last year and the subsequent internal audit as part of the review of SHR Framework compliance Assurance Statement Audit. PM advised they intend to follow the same approach this year start from April. Reminded Board to review DT on regular basis for documents being added to the Evidence Bank.		

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	Board approve approach to the Annual Assurance Statement. Staff left meeting at 19:42 for Board to discuss additional Bank Holiday on 15th June 2026. Staff returned to meeting at 19:55. Board considered the additional bank holiday and advised they would prefer to avoid disruption of service provision and have the office to remain open on a skeleton staff basis with some staff taking the bank holiday off on Monday 15th June and others taking the day as leave later in the year. PM advised the Association purchased a further property in line with the Buy Back policy which increases stock to 699.Property will go through full tenant Health and Safety and void turnaround process ahead of it's let to a tenant. **Board note the acquisition of the additional property.** CD updated Board on Rent/factoring consultation and efforts to speak with residents who provide feedback during this process. Advised the exercise has concluded. **Board note the update on the Rent/Service Charge consultation.** PM gave update on the verbal update given at February 26 Board meeting regarding factoring invoices. Advised thorough process has been carried out following this and no further complaints have been received. [redacted] **Board note update on Factoring accounts issue.**	PM	April 2026
7.	**Reports for Noting**		
7.1	**Health and Safety Update** CW confirmed no accidents to report in the reporting period. Noted recent training undertaken by Property Services staff and Board Health and Safety training completed at the recent mini conference. **Board Noted Health and Safety Update.**		
7.2	**Community Hub Update** PM outlined main update regarding the Community Hub and the possible nursery let; discussions are ongoing and PM is		

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	meeting with individual on 13th April 2026. PM advised they are hoping to bring a draft lease agreement to Board in April. PM advised they anticipate interviews for Creative Wellbeing Officer will take place on 13th April 2026 and the panel will consist of PM, SM and member of staff from Community Links who has been involved in developing the job description etc. **Board approve the panel for the Creative Wellbeing Officer interviews.**		
	Any Other Business		
	PM advised that there is a possibility of acquiring a property in the area through the Mortgage to Rent Scheme, asked Board to approve CEO to proceed with this process. **Board approve for CEO to proceed with purchasing property through Mortgage to Rent Scheme.** Meeting ended 20:10		
	Date of Next Meeting		
	Next meeting 30th April 2026.		

Signed: ______________________________

Date: ______________________________