

**MINUTES OF THE
CAIRN HOUSING ASSOCIATION BOARD MEETING
held on 27 May 2026 at 2:00pm
at the Maldron Hotel, Glasgow and via Teams**

Present: Angus Lamont (Chair)
Lizzie Crawford (Vice-Chair)
Steven Travers
Andrew Latto
John Duncan
Douglas Reid
Nigel Fortnum
Suzie Lyons
Neil Wood (Teams)

In Attendance: Ken Tudhope, Director of Finance, IT and Risk (DFITR) (Teams)
Chris Milburn, Director of Customer Services (DCS)
Jo MacLennan, Director of People & Insights (DPI)
Meg Deasley, Director of Property Services (DPS) (Teams)
Ryan Morgan, Insights, Performance & Projects Manager (IPPM)
Carolyn Owens, Governance Services Manager (GSM) (Minutes)

	Item	Decision/ Action
1	CHA BOARD	
1.1	Board Members only session Members discussed the day's Agenda and agreed to take Item 2.3 first. <i>The DFITR, DCS, DPI, DPS and IPPM joined the meeting</i>	
1.2	Apologies Apologies were received from Andrew Clark and Audrey Simpson, CEO.	Noted
1.3	Declarations of Interest A declaration of interest was noted for Steven Travers as a Director of PCE in relation to Item 2.3.	Noted
2.3	ARC Submission The DPI introduced the ARC (Annual Return on the Scottish Social Housing Charter) for submission to the Scottish Housing Regulator (SHR). The IPPM then gave a presentation and comprehensive overview highlighting: - The IPPM gave a detailed presented and comparison of performance indicators from 2024/25 to 2025/26, noting modest gains in customer satisfaction due to the inclusion of Ancho tenant data, challenges in housing quality and repairs, and improvements in community and tenancy incomes, antisocial behaviour resolution, and tenancy sustainment. Financial indicators such as rent collection and void loss showed positive	

	trends, while some figures reflected changes in survey coverage and data inclusion. - a significant increase in emergency and non-emergency repairs, with the DPS explaining the process for categorising and responding to emergency calls. Satisfaction with repairs remained steady, and gas safety compliance improved. The team attributed changes in repair figures to improved data closure and sector-wide trends, with ongoing efforts to monitor and benchmark performance. - a 30% improvement in stage one complaint resolution times was reported, attributed to focused efforts by the customer insights officer and enhanced team collaboration. The board emphasised the importance of learning from complaints and integrating insights into service improvements, with ongoing investment in data and cultural change to support these outcomes. In response to a member's question on confidence in the data, the DPI and IPPM highlighted the ongoing work to improve data quality, with plans for a root-and-branch analysis of data weaknesses and lessons learned to be presented to the executive and senior leadership teams. Ownership from these groups is imperative to success. In response to the Chair's question, the IPPM advised that third-party validation is conducted through the Scottish Housing Network, feedback in all areas was corrected and lessons learned from this year's process will inform future submissions and benchmarking. A key focus for next year would be on damp, mould and condensation which will be in the new KPI pack for the October deadline. At the proposal of Lizzie Crawford, seconded by John Duncan the Board approved the ARC for submission to the SHR, with expectations of follow-up questions due to changes in the indicators and data, and benchmarking will continue through sector networks.	Approved
1.4	Previous Cairn HA Minutes	
1.4.1	Minutes of the Cairn HA Meeting held on the 26 March 2026 were proposed by Suzie Lyons, seconded by John Duncan and approved	Approved
1.4.2	Minutes of the (Confidential) Cairn HA from the meeting held on 26 March 2026 were proposed by Lizzie Crawford, seconded by Angus Lamont and approved .	Approved
1.5	Audit & Performance Committee Minutes - 12 May 2026 The Chair of the A&P Committee gave a verbal update from the meeting highlighting strong finance, ongoing work on the procurement audit findings, the pace of performance, and introduction of the revised governance report/minute templates for the next meeting. Minutes of the Audit and Performance Committee held on the 12 May 2026 were noted.	Noted
1.6	AMDC Minutes – 14 May 2026	

	The AMDC Chair highlighted a request for an annual report on spend performance which would be circulated to all Board members in June. Minutes of the AMDC meeting held on the 5 March 2026 were noted.	Noted
1.7	Matters Arising The DCS updated members that the total Lease income detailed in Item 2.6 of the previous Cairn HA Minutes was approx. £700,000 p/a.	Noted
1.8	Action Tracker It was noted that the projected closing date for the different reporting frameworks action was June 2026.	Noted
2.	ITEMS FOR DECISION/APPROVAL	
2.1	30 and 5 Year Financial Projections (FYFP) and Loan Portfolio Return The DFITR presented the report and outlined the 30-year financial model underpinning the five-year projections, noting that core debt reduction is expected after 20 years due to planned maintenance spending, and a current low debt to value ratio per property. He highlighted that grant funding for two current development projects would add circa £800k to the income stream in two years' time which would increase the surplus. The DFITR answered members' questions. In relation to risks to the projections he explained that sensitivity analysis covers combinations of risks, with the main concern being the balance between rent affordability and business needs and assured the Board that there is no imminent risk of financial instability unless extreme regulatory changes occur. At the proposal of Steven Travers, seconded by Douglas Reid the Board approved the 30 and 5Year Financial Projections and Loan Portfolio Return submissions to SHR.	Approved
2.2	Q4 Management Accounts The DFITR presented the report and highlighted depreciation and a surplus for the year, with a significant gain from the Ancho business combination. He highlighted key elements detailed in the Appendices of payroll costs within budget, strategic cash reserve reduction due to developments on site and to mitigate interest costs, with cash available through the RBS loan facility. All approvals over £250k had been listed for Board transparency and the auditors would report on the statutory accounts in August. In response to members' questions the DFITR advised that: - considering the positive financial impact of the Ancho merger and the potential for whether future strategic acquisitions should be considered would be discussed at the Strategy Day; - the cost of the desk- top valuation of the Ancho portfolio for the Auditors was provided;	

	- the underspend in planned maintenance was mainly due to void budgetary prudence ahead of the finalisation of tenders. The DPS explained that multi-year contracts and improved programming are being implemented, with ongoing adjustments to budgets and reporting for consistency and accuracy; - the stock condition survey report outcomes had been incorporated into the model over the 30 years. At the proposal of Angus Lamont, seconded by Lizzie Crawford the Q4 Management Accounts were approved.	Approved
2.3	ARC Submission <i>Considered after Item 1.3.</i>	
2.4	Shareholding Membership Review The GSM presented the report on membership cancellations and additions throughout the year advising there were 138 shareholding members as at 31 March 2026. In response to a member's question the GSM advised that membership recruitment is undertaken as part of tenant sessions/visits. At the proposal Steven Travers, seconded by Lizzie Crawford the Shareholding Membership review was approved.	Approved
2.5	Independent Living Review – Mobilisation Plan for the Independent Living Review 2026-31 The DCS presented the report and provided an overview of the year-one operational plan highlighting transitioning telecare systems from analogue to digital by January 2027, ongoing tenant engagement, and iterative annual updates with project meetings scheduled to monitor progress. The DPS referred to the Appendices which provided an overview of work undertaken to date and tenant engagement plans including a site visit to Aitken Court. In response to a members' questions the DCS advised there were no issues envisaged with the plans, but operational monitoring and project delivery updates could be provided to the new Homes, Customers and Communities Committee later in the year, and the Independent Living Manager and project team structure to deliver the plans was explained. At the proposal of Steven Travers, seconded by John Duncan the Board approved the phased Independent Living mobilisation approach and endorsed the Year One (2026/27) focus.	Approved
2.6	Tenant Engagement & Insights Delivery Plan The DCS presented the report and outlined the delivery plan for the tenant engagement strategy, highlighting the recruitment of a tenant engagement officer and customer insights officer, the formation of a tenant voice board, and the launch of a tenant portal. The plan includes KPIs and operational tasks,	

	with regular reporting to the Board in May 2027 and Housing, Communities & Customers Committee. The board discussed the positive response from tenants, with over 160 expressing interests in engagement activities and over 600 signing up to the tenant portal. The DCS highlighted engagement activities, awareness across the organisation and collaboration between departmental teams, with sector peers and with external organisations such as Tenants Together Scotland was noted, and plans were made to invite <i>redacted</i> officers to present at a future Board. The Tenant Engagement and Insights Delivery Plan was proposed by Lizzie Crawford, seconded by Andrew Latto and approved.	Action DCS/DPI Approved
2.7	Voids Management Policy and Procedures The DCS presented the revised Void Management Policy which had been recommended by AMDC and Audit & Performance Committee. The revised Policy emphasises efficient property turnaround, consistent standards, and tenant engagement. There was a discussion about balancing business performance with tenant needs, standardising procedures, and integrating tenant feedback, with the policy approved and plans for ongoing review and engagement. The DPS discussed the importance of consistency with updates to workflows and the integration of former Ancho teams. Training and consistency are priorities, with a strategic voids group overseeing implementation. The DCS explained the new customer service structure and plans are in place to ensure consistency and confirmed the procedure has been updated to reflect the revised Policy and the current relet standard would be reviewed with input from internal review and consultation with tenants to ensure standards meet organisational and customer expectations. At the proposal of John Duncan, seconded by Andrew Latto, Board approved the Voids Management Policy.	Action DCS Approved
2.8	Membership Policy The GSM presented the cyclical review of the Membership Policy which had been updated to align with the Entitlements, Payments, and Benefits Policy, making staff ineligible for membership to avoid any conflicts of interest. At the proposal of Lizzie Crawford, seconded by Nigel Fortnum, the Board approved the Membership Policy.	Approved
3	UPDATES	
3.1	CEO's Report The DFITR presented the report on behalf of the CEO which was noted.	Noted
3.2	Compliance Update The DCS presented the report to provide an update on progress with delivery of the Compliance Review Action Plan at end of Q4. The progress report had	

	been discussed in depth at the recent Asset Management and Development Committee. There had been progress with asbestos and fire risk assessments, working towards compliance with action plans in place and additional resources allocated. In response to a member's query on the presentation of RAG status in reports, members discussed and agreed to adopt a two-table approach to distinguish between progress and statutory compliance. The report was noted.	Agreed Action DPS Noted
3.3	Q4 KPI Performance The DPI presented the KPI's. In response to a member's question the DPS explained that the voids relet average times reflected four long term voids brought back into the figures. The report was noted.	Noted
3.4	Arrears & Write-Off Report The DCS presented the annual report on arrears performance throughout the year. He highlighted the customer service restructure which had streamlined the income management team and focused resources to support improved performance, and a good take up of the Lightening Reach initiative to support tenants. In response to a member's questions, it was confirmed that: – all former tenant arrears write-offs in the accounts represent the gross figure for accounting purposes – in terms of due diligence on prospective tenants, information on previous tenancies is provided at application stage and interviews are undertaken – on the write-off percentages in Bellshill, the DCS advised there had been regional discrepancies and under the organisational restructure the income teams would work more collaboratively across Scotland to address any rental collections issues. The report was noted.	Noted
3.5	Declarations of Interest Report The GSM presented the annual report on Declarations of Interest confirming compliance with policy thresholds and transparency requirements with a reminder to advise of any changed throughout the year. The report was noted.	Noted
3.6	Gifts and Hospitality Register The GSM presented the annual report on the Gifts and Hospitality Register highlighting donations for the SAMH Charity raffle and answering a member's queries on acceptance levels and transparency. The report was noted.	Noted
3.7	Monitoring Report on Corporate Social Responsibility	

	The DFITR presented the annual report on procurement and corporate social responsibility, outlining the integration of CSR criteria in tenders and plans to adopt a sustainability reporting standard for benchmarking. The report detailed how CSR factors such as living wage commitments and waste management are incorporated into procurement scoring. Contractors' commitments are monitored, and plans include formalising sustainability reporting and benchmarking against sector standards. The report was noted.	Noted
3.8	Asset Management Update The DPS presented the report providing updates on the development programme with contracts signed for new developments in Nairn, Elgin, and Irvine, with site starts and funding arrangements in place. The Findrassie project with <i>redacted</i> is being closely monitored, with no legal commitment made until all agreements are finalised. JML contractors have been appointed for the Riverbank project, with the tender coming in well within the allocated budget. The project is on track for completion by September, with environmental constraints such as protected species being actively managed. The report was noted.	Noted
3.9	Risk Register The DFITR presented the updated risk register, noting regular executive review and the introduction of new software for improved visualisation. The Board discussed the prioritisation of risks, with compliance remaining a key focus, and noted the importance of ongoing monitoring and action. The report was noted.	Noted
3.10	Quarterly Corporate H&S report The DPI presented the report and highlighted three key areas of progress from the report. The activity that has commenced around the future procurement of a new, bespoke health and safety system, the overhaul and enhancement of incident management forms, and the recruitment of a Health and Safety Officer. The Board emphasised the importance of leadership behaviours and cultural change in driving health and safety outcomes. The report was noted.	Noted
3.11	Partnership Delivery Update The DPS presented the report highlighting steady Caithness investment and partnership working to address challenges with supply chain issues. The Irvine bathroom contract was progressing, and access challenges were being proactively addressed. The DCS highlighted rent promises would expire next year with all rents in line with Cairn.	

	In response to a member's query the DCS responded that issues were mainly with access and tenant engagement, and explained the governance and delivery framework. The report was noted.	Noted
3.12	Cairn Culture Uncovered <i>See separate Confidential Minutes</i>	
3.13	Care & Repair 2025-26 Update The DPS reported on the successful delivery of the Care and Repair service under new NHS Highland contracts, detailing project volumes, financial sustainability, and the positive impact on supporting people to remain in their homes. The service completed its first year under new contracts, delivering higher-value projects and maintaining a surplus within agreed buffers. The team structure was adjusted to meet contract requirements, and ongoing audits ensure compliance and sustainability. The report was noted.	Noted
4	GOVERNANCE, REGULATION & CORPORATE	
4.1	Chairperson's Update Report The Chairperson reported on activity since the last meeting.	Noted
4.2	Governance & Regulation Update The GSM provided an overview of the recent SHR visit to review the annual assurance statement process, with positive feedback and two minor recommendations. She updated members on the current recruitment for Board and Committee positions. Douglas Reid volunteered as a Board sponsors for the Assurance Statement activities. Members were reminded that the Board Self-Assessment and Development Session were being arranged. The report was noted.	Noted
5	DECISIONS TAKEN UNDER DELEGATED AUTHORITY	
5.1	The DCS advised on the allocation of a property to a member of staff in line with the Allocations Policy.	Noted
5.2	The appointment of JML contractors for the Riverbank project was noted as a decision taken under the CEO's delegated authority following approval by the AMDC.	Noted
6	AOCB	
6.1	The DFITR requested board approval to implement the new HMRC mileage rate for staff, with retrospective claims allowed from the start of the tax year. This was proposed by Angus Lamont, seconded by Steven Travers, and approved .	Approved
7.	DATE OF NEXT MEETING	
	Strategy Day - 28 May 2026 Board Meeting – 27 August 2026	