CLOCH HOUSING ASSOCIATION

Minutes of Board Meeting
held on Thursday 14 May 2026 at 6pm
Hybrid (via MS Teams/office)

Present: Kelly Ferns (Chair)
Ken Robertson (Vice Chair)
David McIndoe
Nicola McLachlan
Elizabeth Simpson
Karen Aitken
Erin Kane

K Ferns
K Ferns (Oct 4, 2026 11:13:02 GMT+1)

Apologies: Eleanor Robertson
Clair Malpas
Femi Okelade

Attending: Robert Pollock, Chief Executive Officer (CEO)
Ewan Barr, Head of IT & Corporate Services (HITCS)
Michael Monaghan, Director of Customer Services & Communities (DCSC)
Megan Hughes, Finance Director (FD)
Joanna Voisey, Director of Assets (DOA)
David Quinn, Corporate Services Manager (CSM)
Richard Fairley, Head of People & Culture (HoPC)
Carolyne Swinney, Corporate Services Officer (CSO) - on minutes
Maria Gagatsiou, Observer
Seyar Qaderi, Observer

Item	Description
1.	**Apologies & Declarations of Interest** Apologies had been received prior to the meeting from Eleanor Robertson, Clair Malpas and Femi Okelade. There were no declarations of interest tendered from the Board.
2.	**Minutes of Meeting held on 26 March 2026** The Minutes of the meeting were approved as a true record, with no further redactions on the motion of: - **RESOLUTION** Proposed: Ken Robertson Seconded: Erin Kane **ACTION -** CSO to send approved Minutes to Chair for signing.
	Karen Aitken joined the meeting at 18.05pm
3.	**Matters Arising & Outstanding Actions** The Board noted the completed actions, highlighted in green. The CEO confirmed that the majority of actions were complete and would be removed from tracking:

	• Key Performance Indictor (KPI) setting would be reviewed at the six-month point. • Progress continues on former and current tenants' rechargeable repairs write-off process. • Rubixx system implementation remains on schedule with go-live date, 01 June 2026, imminent.
	ITEMS FOR APPROVAL
4.	**Scottish Housing Regulator (SHR) Annual Stock Return & Annual Return on the Charter (ARC)** The DCSC introduced the report that had previously been issued. The Board considered the report. The main highlights of the report were: - • Delegated authority to CEO request to amend data following final validation, along with authority to specifically update the 'repairs completed right first-time indicator' should the validated figure differ from that presented in the draft return. Any changes would be reported to Board. • ARC performance video was presented, explaining key performance trends, contextual factors, and any notable variances compared to prior years or sector benchmarks. • Customer satisfaction remained constant as results used for 3-years, however, new survey being carried out in June. • Re-let times improved to 17.72 days. • Only Two abandonments. • Rent arrears figure had fallen for the third year in a row. • Tenancy sustainment had slightly declined, however, performance stable. • Rent collection remains strong at 99.9%. • Complaints: Stage 1 reduced, Stage 2 increased along with response times but remained within the Scottish Public Services Ombudsman (SPSO) targets. • Reduction on repair volumes. • Zero failures across gas, electrical and fire safety. • Further validation required for 'right first time' repairs. • Emergency repairs timescales 2 hours & 37 minutes. • Damp & mould: First time recording, therefore no comparison, however, extra efficiencies can be put in place to improve these figures. • Adaptations reduced from 64 days to 39 days. • Overall good performance for the Association. The Chair appreciated the data comparison sheet. **RECOMMENDATION:** The Board were asked to approve the SHR Annual Stock Return & ARC submissions and grant delegated authority to the CEO to make any necessary post-audit amendments, including updates to the 'repairs completed right first time' indicator with any changes reported to Board via the Board Portal. **RESOLUTION** The Board approved the SHR Annual Stock Return & ARC, along with CEO delegated authority on the following motion: - Proposed: David McIndoe Seconded: Elizabeth Simpson **ACTION –** The Board are to be updated of any post-audit changes or amendments made.
	Seyar Qaderi joined the meeting at 18.17pm
5.	**Nationwide Mandate Update**

	The FD introduced the report that had previously been issued. The Board considered the report. The main highlights of the report were: - • Updated signatories following CEO change encompassing the removal of Alana Durnin and addition of Robert Pollock. • Proposed company positions, CEO, FD, and Finance Manager (FM) would hold the mandate. If any personnel changes took place for these positions, the Chair/Secretary or one of the mandate holders would have the authority to advise Nationwide by email, providing a copy of the new signatory's specimen signature. • New loan agreements would be presented to Board. **RECOMMENDATION:** The Board were asked to consider and approve the requested changes to the Nationwide mandate. **RESOLUTION** The Board approved the on the following motion: - Proposed: Ken Robertsion Seconded: Erin Kane
	POLICIES FOR REVIEW - Approval
6.	**Policies Review – Executive Summary** The DCSC discussed the covering report that had been previously issued with an update provided by the relevant business area on each policy.
6.1	Electrical Safety (No.116) The CEO confirmed this policy had been re-written and repositioned as strategic asset management, aligned with the standards. Wording had been updated, a clear statement introduced with clearer inspection definitive. There had been a more strategic approach on coding systems which would help with future asset and planned works. The policy strengthened operation control and robust access managements, assuring regulator risks are met, and tenant responsibility regarding access, reporting faults, and unauthorised meter tampering. KPIs had also included in the policy.
6.2	Alterations & Improvements (No.078) The CEO advised that although this policy had been re-written there were changes to tenants' statutory rights. It was a clearer statement of content with strengthened definitions around approvals and enforcement. The application and decision-making process had been clarified with clearer requirements. The transparency of the policy reduced future risks. A Board member queried, in terms of consent requirements, including building warrants that it should be included that a tenant needs to provide the appropriate warrants and completion certificates if having warrantable works carried out. The CEO confirmed these changes would be made to the policy. A Board member queried remedial works and if this extended to the property and the grounds, fences, and driveways. This led to a discussion on approvals, staff time on reviewing approvals, compensation if having to move out, decking, garden, and driveway applications as well as building warrant completion certificate. The CEO thanked the Board for their feedback and confirmed that separation between property and surround areas would be made more explicit. A Board member asked if statutory approvals could also be included for driveways. Even though planning and building warrants not necessarily required, if reducing kerbs them road construction consent is needed. The CEO would include this in the policy.

6.3	Rent Setting (No.034) The DCSC confirmed this policy had been simplified with a better structure, modern language gave clearer expectations and caught tenant views. It strengthened the concept of financial planning and transparency in decision making was clearer. The Chair asked if acquisitions should be included in the policy as could not see reference made to these. The DSCS confirmed acquisitions were included in the policy, however, would strengthen this within the policy and under section 9.3 and add acquisitions.
6.4	Shared Ownership (No.043) – The DCSC advised that there had been no significant changes. Strong articulation on the legal framework and clearer information regarding responsibilities had been improved. The Association currently had 14 sharing owners in which it was important to have clarity. The Chair asked whether there would be any circumstances in which the Association would consider purchasing a share in a shared ownership property. The Director of Customer Services & Communities advised that, whether in the case of purchasing the share directly from an owner or from an inheritor following the owner's death, this would not generally be the Association's preferred approach. This reflects both the Scottish Government's underlying intention for the shared ownership model and the practical considerations associated with such properties. The option would therefore be considered only in exceptional circumstances and broadly as a last resort.
6.5	Membership (No.055) The CSM explained this policy was linked to Association's Rules. This review had resulted in minor grammar changes, intended to improve clarity and consistency.
6.6	Rent Arrears (Current & Former Tenants) (No.026) – The DCSC confirmed that although this policy had been rewritten to strengthen the envisage on intervention, there had been no fundamental changes. The Legal & Regulatory framework reduced the legal challenges and risks. There was also assurance given to the Board that senior Leadership approval would be required prior to any case proceeding to legal action. As courts review engagement, and support put in place by Housing Associations, the policy now strengthened cases for court, more focus put on income and expenditure and rent collection improvement.
	RECOMMENDATION: The Board were asked to approve the Electrical Safety, Alterations & Improvements, Rent Setting, Shared Ownership, Rent Arrears (Current & Former Tenants) policies, and the requested amendments to be included. **RESOLUTION** The Board approved the on the following motion: - Proposed: Ken Robertson Seconded: Nicola McLachlan

	ACTION – Inclusion of statutory approvals (e.g. building warrants, planning) in the Alterations & Improvements policy, along with clarification that property includes gardens and external areas. In the Rent Setting policy strengthening of acquisition references required.
	Richard Fairley joined the meeting at 18.55pm
7	**Performance Management Framework** The HOPC introduced the report that had previously been issued. The Board considered the report. The main highlights of the report were: - • A structured performance and capability framework would improve consistency in performance management which aligned with organisational objectives. • There would be no change to contractual terms with staff consultation to be undertaken. • The Association wanted staff to taken on challenges knowing that they are supported. • Future investment in an HR system. • At present there was not a clear framework on performance and capability in which there was an inconsistent approach as managers were currently using their own judgement. • The changes created a coherent, streamlined people framework where performance, development, training, and capability were clearly distinguished while remaining properly connected. • The Performance Management framework considered culture and long-term development. Sessions on how it would work were being held with managers the following week. This included providing training, practical tools and imbedding it across the Association thus being a strong base along with a new HR system. In discussion the Board sought clarification about: (1) Clarification on alignment with EVH conditions as concerns regarding confusion in relation to appeals, lawyers or the Union if following a new process. The HOPC confirmed that there was no change to staff contractual terms & conditions. Within the procedure it breaks down and aligns everything to EVH, however, could make that clearer in the capability policy and procedure. (2) Under section 8, performance, could the terminology "reward" be reviewed. It was appreciated that it was more about recognition. The HOPC explained the word "reward" was more structured, and not unusual terminology within the sector, however, would not be adverse in removing the word. During the staff consultation will include this and get staff views in which they may have some suggestions. (3) If staff feedback would be presented to Board. The HOPC confirmed it would. **RECOMMENDATION:** The Board were asked to approve in principle the Performance & Development policy and procedure and also the Capability policy and procedure. Board were to be given sight of staff feedback as further amendments may be required. The Board were also asked to note the staff consultation, and manager training. **RESOLUTION** The Board approved in principle the Performance & Development and Capability policies and procedures and also noted the staff consultation and manager training. Proposed – Erin Kane Seconded – David McIndoe **ACTION –** HOPC to make minor refinements to make wording clearer in capability policy and procedure. HOPC also to report back to Board, staff feedback from consultation.
8	**Board Learning, Development & Succession Plan**

	The CSM introduced the report that had previously been issued. The Board considered the report. The main highlights of the report were: - • Strong bank of prospective Board members. • Two vacancies on the Board in which two potential members are currently observing tonight's meeting. • Impressed at the skillset of the applicants and what they can bring to the Board. • Two current Board members have indicated their intention to step down at the Annual General Meeting (AGM). • Officer bearer roles discussions have taken place and planning underway. • Bitesize training approach in which there will be an increased use of the e-learning portal with subjects taken from Board members comments. • Board appraisals review in which these could be held internally by staff and for assurance, externally every second year. This approach would save the Association money allowing commencement of succession planning, learning & development whilst reducing administration burden. In discussion the Board sought clarification about: (4) If the new Board appraisals approach would affect SHR requirements. The CSM confirmed SHR satisfied that external assurance every couple of years. (5) Consistent approach and response required. Approach could be reviewed after this year's appraisals as could be carried out externally every three years. (6) Timing of the appraisals and financial cost saving. The CSM confirmed saving would be £3,500 and there is the resource within the Corporate team to carry these out. The Chair advised the current 360 appraisal approach for the CEO was an appropriate one. The CSM would formulate an Appraisal plan in which the Board could reflect on two or three year for external assurance. **RECOMMENDATION:** The Board were asked to approve the proposed approach to the 2026/27 Learning & Development plan, approve the proposal to manage Board appraisals in-house for 2026 with external delivery to be reviewed accordingly and note the progress made in relation to the Board succession planning. **RESOLUTION** The Board approved the Learning & Development plan and in-house appraisals with flexibility to refine frequency following review. The Board also noted the succession planning progress which were on the following motion: - Proposed: Erin Kane Seconded: Ken Robertson
	ITEMS FOR INFORMATION / NOTING
	2025/26 Business Plan Update The CEO introduced the report that had previously been issued. The Board considered the report. The main highlights of the report were: - • Assurance given to Board regarding business planning. • Strong value for money outcomes. • Support in assurance requirements in particular financial wellbeing, governance, and safety. • Strong annual performance with record investments, strengthen on governance, and resilient financially. • 2026-27 delivery programme oversight from Audit, Risk & Assurance Committee. • Approx. £8.5m investment in planned maintenance • Net zero aims with the new windows programme, along with £3m grant received.

	• £547k secured for tenants through advice services, including money advice, energy advice, and Community Support team. • Year end surplus of approx. £2m. • Full compliance across health and safety indicators. • Regulatory returns submitted on time. • Governance review improved Board papers. • Internal audits were substantial assurance. • Clear evidence of strong delivery and sound governance with solid foundations and priorities for 2026-27. The Chair noted the positive outcomes from Kilmacolm Road and Maukinhill along with the tremendous effort from the staff and Board.
10	**Fraud Response** The DCSC introduced the report that had previously been issued. The Board considered the report. The main highlights of the report were: - • Strategic overview given of the cash handling incident in January 2026 involving the receipt of £40 (2 x £20) in counterfeit notes received as part of payment at reception. • Bank made the Association aware of the counterfeit after it had been deposited in which staff recorded it in the fraud register. • There had been no internal fraud or staff misconduct. • Treated as low risk as financial loss was minimal and written off with delegated authority. • No counterfeit detection equipment • Inconsistent cash handling procedures • Delay in escalation • The fraud had been a control failure in which an investigation found inconsistency when logging money received and although updated in the fraud register the escalation process had not been followed in that the Leadership team had not been made aware of what had happened. • Steps had been taken to rectify the issue in that a standardise process had been put in place for the storing and noting of cash for staff to follow which allowed traceability. • Staff training refreshed. • Detection equipment introduced, unfortunately does not recognise Scottish tender so will be replaced. • Important to note that this was not a notifiable event, it was a control error, however, it was important to investigate and report to the Board. In discussion the Board sought clarification about: (1) The four weeks to being alerted to the fraud, was this staff or Leadership? The DCSC confirmed it was Leadership. Cash is taken to the Bank every Friday and the Association were notified for the counterfeit notes within 20 minutes. (2) How did the Association approach the tenant? The DCSC explained that this was the issue in that the way payments were registered the tenant could not be identified as could not identify where the cash came from. The tenant could also have been innocent in this, they themselves having received counterfeit cash unbeknown to them. The Chair noted that it could have been a higher amount and that it had been a worthwhile exercise, taken seriously with a good, detailed report and strong response as the initial ‘no cash’ rule would not have been good for the Association’s tenants needs. **RECOMMENDATION:** The Board were asked to note Fraud Response report.

	RESOLUTION The Board noted the Fraud Response report.
	STANDARD AGENDA ITEMS
11	**Notifiable Events –** Nothing to report.
12	**Health & Safety –** Nothing to report.
13.	**GDPR -** Nothing to report.
14.	**Co-Optee Board Membership applications** Maria Gagatsiou and Seyar Qaderi who had been observing the meeting were asked to leave at 19.33pm to allow the Board to discuss their applications. On discussion the Chair explained that they, the CEO and CSM had met with four candidates who each will bring different strengths to the Board. The two candidates for approval tonight have finance and HR experience. The other two candidates will observe the June meeting and there will be a phased induction period in which all four candidates will fully join the Board in September. **RESOLUTION** Both applications were approved with Maria Gagatsiou and Seyar Qaderi being co-opted onto the Board on the following motion: - Proposed: Elizabeth Simpson Seconded: Erin Kane
15.	**AOCB & Reflections -** Feedback can be sent to Chair if preferred. The CEO discussed the structural engineer's concerns regarding the building and that another engineer had inspected the building. There was no immediate building risk and where wall ties had failed, these could be repaired, however, the building was at the end of its life. Remedial and investment works could be carried out but would need to last 20 to 30 years to make it cost effective. The latest report was expected within the next week. The Chair noted that updated comments from engineer were positive and as works now remedial, would a full options appraisal still be undertaken in which the CEO confirmed it would. On discussing the costs of remedial works, insurance reinstatement survey, business condition report, funds allocated and the size of the building, a Board member explained that cost analyse would need to be carried out. Future use of the office accommodation was to be explored, including redevelopment or relocation options. The CEO advised that these were all positive reasons to examine at the option appraisal which would be presented to the Board in the near future. The Chair confirmed they would be unable to attend the June Board meeting, in which Ken Robertson would chair in their absence. Positive feedback was also given on the recent Board planning day.
	Date of Next Meeting – 25 June 2026
	DEFERRED ITEMS – Policies Health & Safety (No.097) Financial Regulations (No.016)
	There being no further business, the meeting concluded at 19.44pm