Cernach Housing Association

Management Committee Meeting – 24 September 2026

Meeting details

Minute of Management Committee meeting held on Thursday 24 September 2026 starting at 6.02pm in Cernach Housing Association's boardroom, with an option to attend remotely.

1. Present, attendance, and apologies

Present:
J Brannan, Chair (JB)
S McDonald MBE, Vice Chair (SMcD)
K McGinley, Secretary (KMcG)
H Ahmadi, Committee member (HA)
J McFarlane, Committee member (JMcF)
T Bowie, Committee member (TB)
L McKay, Committee Member (LMcK)

Attending:

P Baylis	Director (PB)
E McShane	Head of Corporate Services (EMcS)
K Cowan	Operations Manager (KC)
R Hare	Corporate Services Assistant (RH)
C McCulloch	Finance Officer (CMcC)
P Long	FMD, Finance Agent (PL)

Apologies: C Barr, Committee Member, D MacMillan, Committee member, A Sproul, Committee Member and C Love, Committee Member

Not present: C Stewart, Committee Member

Leave of absence: M Dabek, Committee Member

Minute Taker: R Hare, Corporate Services Assistant

Please note the Management Committee were provided with a copy of the papers six days in advance of the meeting. J Brannan welcomed members to the meeting.

Following Item 4, we proceeded with Item 6.1. P Long and C McCulloch left after Item 6.1 at 18:26. We then returned to Item 5. J Brannan requested that standing orders be suspended at 20:00. L McKay and T Bowie left the meeting at 20:06 during Item 8.5. H Ahmadi left the meeting at 20:09 during Item 8.5.

2. Declaration of interests

2.1	There were no declarations of interest.

3.	Minutes of previous meeting
3.1	The minutes of the Management Committee meeting held on 20 August 2026 were proposed by J McFarlane and seconded by T Bowie.
3.2	The minutes of the Post-AGM meeting held on 7 September 2026 were proposed by K McGinley and seconded by T Bowie.
Decision made	• The Management Committee collectively approved the minutes.

4.	Matters arising from previous meeting
4.1	K Cowan provided an update in relation to Item 9.1, regarding the SFHA funding that had been applied for in conjunction with our Drumcog partners. The application was unfortunately not successful.
Decision made	• Members noted this update.

5.	Governance report
5.1	**Committee declaration and associated documents**
5.1.1	E McShane presented the report on authorised signatories and annual declarations. All committee members had been advised to have read the pro forma on authorised signatories and annual declarations prior to the meeting so that they could contact the Association with any questions or concerns they had prior to the meeting.
5.1.2	E McShane outlined the authorised signatories. For the execution of documents these are the Chair, Secretary, Director, Head of Corporate Services and Operations Manager. For banking, including the signing of checks, the signatories are the five staff members of management team; the Director, Head of Corporate Services, Operations Manager, Senior Maintenance Officer and Senior Housing Officer. For all other operational transactions, such as grant applications and drawdown, the signatories will also be the five members of the management team; Director, Head of Corporate Services, Operations Manager, Senior Maintenance Officer and Senior Housing Officer.
5.1.3	E McShane covered the Code of the Conduct for Committee members, advising that it sets out what is expected of Management Committee members, particularly around confidentiality and being an ambassador for the Association.

5.1.4	E McShane set out the declaration of interest proforma and highlighted the types of interest that we are looking for members to declare. Committee members will complete their annual declarations of interest at the end of the meeting. We will arrange to collect declarations for those members who have submitted their apologies tonight so we can complete declarations by 30 September.
5.1.5	E McShane advised that the Association is required to collect anonymised equalities data on committee members. As it has been a few years since the last Committee survey, we are going to collect this data. R Hare will circulate this survey in October. E McShane emphasised that this survey is voluntary, and not all questions need to be completed for those who do wish to complete this. She encouraged those members who feel comfortable to complete the survey to contribute to our ongoing equalities monitoring commitment.

Decision made	• The Management Committee approved the authorised signatories and the annual declarations. The Committee were also happy for the equalities monitoring information to be issued.

5.2	**Annual Assurance Statement – evidence review**
5.2.1	E McShane presented the paper on our evidence review of the Annual Assurance Statement that is due to be submitted in October. E McShane highlighted how the working groups earlier in the year have helped Committee Members and staff gain a fuller understanding of the Annual Assurance Statement and the regulatory requirements generally.
5.2.2	E McShane displayed our assurance evidence bank on the screen for members to view. E McShane highlighted that there is an evidence bank which has been sent to Cameron Audit for review, as well as a more in-depth evidence bank in line with the Association's usual process. E McShane highlighted some information still to be compiled within the evidence bank due to timing, such as the stock condition information and the most recent annual report – both of which will be available prior to the submission of the Assurance Statement in October. E McShane also highlighted that we are awaiting an update on the Association's water tank programme as one tank requires access to an owner occupiers property which will not be given until the following week.
5.2.3	Committee members commented on the evidence bank. A member questioned what would happen if we were unable to gain access to a property in a block that has a water tank to do legionella testing due to it being an owner's property. E McShane explained that at the moment we

	are not compliant due to this issue, but we are hopeful that the owner should allow us access next week as they have been in contact and booked in. If they do not, we are restricted on actions we can take to gain access as they are not a tenant and communal water tank inspections do not give statutory powers of entry. E McShane highlighted that the water tank in this instance has been inspected in the communal areas and is compliant, however the final checks on the owner's property are what requires to be inspected.
5.2.4	A member asked whether it could be worth providing some funding to these owners to convert to a suitable system within their property which would allow decommissioning of tanks. E McShane noted that this had been considered but ultimately would require a high level of funding that the Association could not support owners with at this point. E McShane did highlight that the Association continue to monitor homeowner funding opportunities to support this process and also consider front funding to allow works to progress.
5.2.5	E McShane encouraged Committee Members to come into the office to discuss aspects of the evidence bank with staff.
5.2.6	E McShane gave a brief summary of the results of the Assurance Survey that was issued to tenants and closed on Tuesday. This information will be fully collated and analysed, but interim results show a positive level of assurance with tenants. Highlights included tenants reflecting positively on the maintenance service, in particular the gas servicing programme, as well as prompt responses from housing management staff. Some helpful suggestions on service areas included consideration of more enforcement on poor garden maintenance, and more circulation of routes to contact other services such as the council. One person in the survey had raised a damp and mould issue which was immediately passed to the maintenance team for follow-up.
5.2.7	Finally, E McShane highlighted that the actual Statement which will be submitted to the Scottish Housing Regulator and posted on the Association's website will include some additional information this year. E McShane highlighted requests from the SHR to include more specific assurance on stock data, including RAAC and high-risk cladding, as well as Gypsy/Traveller sites. None of these areas are an issue for the Association but this will be specifically confirmed. E McShane also highlighted feedback from the Association's regulation manager which will also be taken into account.
Decision made	• The Management Committee noted the report.

5.3	**Internal audit – proposed program 2026/27**
5.3.1	E McShane presented the paper on the proposed internal audit program for 2026/27. The audit program is proposed to be: • Payments (Finance) • Rent Arrears • The repairs journey This has been recommended by the Assurance Sub Committee.
5.3.2	E McShane noted that due to high risk activity, payments is a regular audit topic. It will be useful for us to look at rent arrears as these have not been under consideration for some time. The repairs journey will look at the whole process from identifying a repair through to raising lines, final inspections and satisfaction survey results.
5.3.3	E McShane asked the Management Committee to note other audit processes that the Association performs, such as carrying out our external annual assurance statement assessment this year. The Internal Auditor will also be looking at any allocations to connected persons. The Association also reserves budget in case a situation arises that we need the internal auditor to look into, such as complex complaints.
Decision made	• The Management Committee noted the report. Committee approved the three proposed internal audit topics for 2026/27
5.4	**Governance report – standing items**
5.4.1	P Baylis presented the regular report covering routine governance matters.
5.4.2	There have been three entries in the entitlements, payments and benefits register this month. These are in relation to prizes won at the AGM by members of our Management Committee.
5.4.3	We have no notifiable events at this time.
5.4.4	The Regulator is not engaging with us beyond the standard returns that every Scottish RSL is required to make. The Regulator wrote inviting us to an in-person workshop at their office. This is so landlords can feed back on how they are reporting on requested information in relation to damp and mould ARC indicators. K Cowan will attend this session.
5.4.5	P Baylis discussed sector data and how we can benchmark the Association against these in relation to this. P Baylis noted that sector wide figure on satisfaction have improved, whereas we noted a decrease

	in satisfaction indicators in 2025/26. This has been actively interrogated by the staff team and is being reported quarterly to the Operations Sub Committee to closely monitor performance for 2026/27. Committee members noted the recent improvements in satisfaction following a return to telephone and face-to-face surveys rather than digital.
5.4.6	P Baylis gave an overview of the new thematic review on damp and mould published by the SHR. Some key points were that 59% of cases were caused by condensation and 92% of cases were resolved, with no reoccurrence in the financial year. We will need to report how many cases of damp and mould we have open at 31 March each year. It was noted that gaining access to properties can be an issue when trying to resolve damp and mould.
5.4.7	E McShane outlined movement in risks for the Association.
5.4.8	The risk in relation to the Care in the Community property potentially losing funding has now been removed as we have received written confirmation from Health and Social Care partnership that our property is not subject to these changes – it is more focussed on addiction services/homelessness accommodation, rather than care services.
5.4.9	A risk in relation to Freedom of Information and Environmental Impact Regulations has been added due to good practice guidance recommending inclusion in all organisation's risk registers as well as legislative changes coming into force.
5.4.10	A risk in relation to damp, condensation and mould has been added as it is a practical risk that we must continue to monitor closely with the introduction of Awaab's Law.
5.4.11	Our highest risk is Care in Community properties not being fully occupied causing void rent loss. We are looking closely at funding, as the properties have ringfenced funding reserves which is currently reducing. The Association are working with the care providers and the health and social care partnership to carefully identify people who are suitable for the units. We are also making sure staff are aware of how to reduce call outs which have a cost implication.
5.4.12	Members discussed the difficulties with filling spaces in the Care in Community units as we are not able to control allocations. Members further noted that placements are not always suitable due to complex needs and the need to integrate with existing residents. A member asked

	about what would happen if we were to convert the units and E McShane advised that this is not something currently under consideration but would mean that grant money may need to be returned if we are to change the purpose of the accommodation. P Baylis also noted the loss to the community if we were to convert these units as they provide much needed housing for those in the local area who require complex care needs.
5.4.13	E McShane highlighted upcoming training from Drumcog on the Employment Rights Act changes. A member highlighted that the changes are significant and it would be useful for as many members as possible to attend. E McShane further highlighted training prior to the next Committee meeting on 29 October 2026 from the Association's Data Protection Officer.
Decision made	• Members noted the report and observed the registers available for review.

6. Director's report

6.1 Management accounts to June 2026

6.1.1	P Long presented the report outlining the operating surplus for the period to 30 June 2026. This is £244,000, which is higher than budgeted. This is mainly due to lower maintenance costs at this stage.
6.1.2	P Long advised that rental income is in line with the budget and void loss is lower than the budget at 0.2% of rental income. P Long took the Committee through individual budget headings and spend to date.
6.1.3	The Association's cash balance is £3.951 million, which is higher than the budgeted amount of £3.311 million. This is mainly due to a higher opening balance, the higher surplus and lower capital expenditure.
6.1.3	Staff costs have not been as high as expected as there have been some changes to staff and some posts were unfilled for short periods.
6.1.4	In regards to reactive maintenance, cyclical maintenance and major repairs, costs are lower than the budget. This is due to some payments that are still to be made and invoices that have yet to be received.
6.1.5	Office Maintenance costs have been paid earlier in the year than expected. This variance is likely to reduce later into the year.

6.1.6	P Long highlighted the newbuild retention which remains within our accounts. P Baylis noted that this has been discussed with the external auditor and the Association is taking legal advice on this matter.
6.1.7	There was discussion on some of the costs in subscription which are higher than anticipated at quarter one's budget.
6.1.8	P Long concluded that the Association is complying with financial covenants with significant headroom. P Long also highlighted the forecast outturn and noted that this will continue to be the case in March 2027. The Association currently only has covenants with one lender.
6.1.9	The Chair encouraged members to attend DRUMCOG training as he has found it very useful in regards to understanding changes that have been made relating to Employment Rights Act.
Decision made	• The Management Committee noted and approved the Management accounts to 30 June 2026.

6.2	**Strategic Away Day planning**
6.2.1	P Baylis presented the report on planning for the annual Strategic away day. The focus of the away day will be having a full review of our three-year Strategic Plan as we are currently in the final year of our three-year Plan.
6.2.2	P Baylis recommended that we use the Golden Jubilee Conference Hotel as a venue and Brian Coyle as a facilitator as we have done in previous years.
6.2.3	We received feedback that the suggested date in the paper for the strategic away day is not suitable. We are therefore proposing the 12 March 2027.
6.2.4	A discussion was had around how to approach the agreeing of the KPIs for the year. A member suggested that we take KPIs out of the Strategic away day and discuss these at Committee meetings instead. Another member suggested that a session on KPIs could be had in advance of the Strategic away day so that the discussion on the day will not need to be as detailed as last year. It was agreed that a KPI session would be held directly before a Committee meeting so that a new date does not need to be put in the diary for members.
Decision made	• Members approved for the away day to be held on the 12 March 2027 at the Golden Jubilee Conference Hotel in Clydebank. They also approved Brian Coyle as the external facilitator.

6.3	**Staff Bios**
6.3.1	P Baylis presented the reported on the staff profiles that have been written. The purpose of these is to help enhance the Committee's understanding of how each member works in the overall team.
6.3.2	Several members commented on how they found the staff profiles useful and enjoyed reading them.
6.3.3	P Baylis asked whether Committee would be interested in doing similar profiles. This would be useful for staff who do not spend much time with Committee, as well as new Committee members. Members said that they would only be comfortable doing this if it was kept internal. P Baylis reassured them that the information would be for internal use only and not published on the website or social media.
6.3.4	It was agreed that Committee profiles would be produced and that the Corporate Services team would provide templates to support with this.

Decision made	• Members agreed that the information in the staff profiles was sufficient and agreed to the creation of Committee bios.

7. Operations report

7.1	**Boiler Renewal Procurement Report**
7.1.1	K Cowan presented the report on the boiler renewal procurement for 2026/2027.
7.1.2	K Cowan summarised the proposed work at 60 properties and the procurement timetable, highlighting key dates. The contract completion date is planned to be January/February 2027.
7.1.3	The tender opening meeting will be held at the Cernach HA office on the afternoon of Wednesday 30 September. For which 2 volunteers from the Management Committee are being sought.
7.1.4	Following the tender opening, each submission will be scored based on quality and price submissions. This will then be presented to Management Committee at the meeting on the 29 October for approval.
7.1.5	K Cowan asked for two Committee members to volunteer to attend the tender opening on the 30 September. J Brannan and J McFarlane volunteered.

Decision made	• The Management Committee noted the report and confirmed that J Brannan and J McFarlane would attend the tender opening meeting.

7.2	**Stock Condition Survey Report**
7.2.1	K Cowan presented the report outlining the results of the stock condition survey that took place during May/June 2026.
7.2.2	A total of 235 properties were surveyed by JMP Construction, which was more than target. JMP surveyed a variety of properties so that we could understand the lifecycles of different components.
7.2.3	There are two key factors that can have an impact on the cost of our long-term programme: The timing of replacement and the cost of replacement.
7.2.4	The analysis and validation work has now been completed. The findings indicate that the housing stock remains in good overall repair condition with no major repairs backlog issues identified. The increased costs for planned maintenance over the 30-year period now stand at £38 million. The forecast cost per unit for planned maintenance has increased from £33,757 to £43,329 – an increase of 22% per unit. The Association does not anticipate affordability issues, but will continue to monitor the long-term position.
7.2.5	The SHQS performance remains that 99.4% of our housing stock complies with standards.
7.2.6	The EESSH2 framework originally had a 2032 deadline for Housing Associations to achieve EPC band B in their properties. K Cowan advised that the Scottish Government has now put a pause on this target and are developing a new approach – the Social Housing Net Zero Standard (SHNZS).
Decision made	• Members noted the contents of the report.

8. Policy review

8.1	**Environmental information regulations**
8.1.1	E McShane presented the changes to the Environmental information regulations policy and the Freedom of Information (Scotland) policy. These will be combined into one document due to changes in data protection legislation. Committee training in relation to this will be organised for 29th October 2026.

Decision made	• The Management Committee approved the Freedom of Information and Environmental policy and procedure.
8.2	**Freedom of Information (Scotland)**
8.2.1	As explained in Item 8.1, the Freedom of Information (Scotland) policy has been combined with our Environmental information regulations policy.
Decision made	• The Management Committee approved the Freedom of Information and Environmental policy and procedure.
8.3	**Guide to Information**
8.3.1	E McShane presented the changes to the Guide to Information. The amending of this policy was brought forward due to changes to data protection and FOISA legislation. There were no substantive changes to the document overall, rather the links to the information on the Association's website have been updated in line with our policy schedule.
Decision made	• The Management Committee approved the Guide to Information.
8.4	**Image retention policy**
8.4.1	E McShane presented the changes to the Image Retention policy. The amending of this policy was brought forward due to changes to data protection and FOISA legislation. The policy confirms the Association's lawful processing of image data arising from the CCTV system and now explicitly states that we will not govern the use of private domestic CCTV systems. The policy also signposts residents to the Scottish Information Commissioner or Police Scotland in regards to disputes arising from Private domestic CCTV systems.
Decision made	• The Management Committee approved the Image Retention Policy.
8.5	**Succession planning policy**
8.5.1	P Baylis presented the changes to the Succession planning policy. Following SFHA's package of governance guidance, a wider range of succession has been implemented.
8.5.2	P Baylis discussed the addition of Committee role descriptions which were introduced last year, and include reference to succession planning via ongoing training and development. The policy was also updated to include reference to the annual skills assessment carried out as part of the committee appraisal process, including discussion of planned retirements and members who wish to develop to being office bearers in future.
8.5.3	P Baylis discussed some changes to the staffing section of the policy, clarifying that two members of the Management Committee are able to

	carry out the annual Senior Officer appraisal, updating the policy to note that the Head of Corporate Services deputises for the Director in periods of absence, and updates the section on staff appraisals to reflect updated practice focussing on training and development and overall wellbeing.
8.5.4	P Baylis also presented changes to the Senior Officer recruitment section to reflect that the Association no longer has a part-time Director planning retirement and instead redirects focus to forward planning for succession by use of appraisals, training and development, risk assessment and business planning. P Baylis also noted the longer timescales involved with a three-month notice period providing advance notice and further minimising risk.
8.5.5	Members discussed the policy and noted that succession planning is just a plan, and all posts for both Staff and Committee are open to election or competitive recruitment.
Decision made	• The Management Committee approved the Succession planning policy.

8.6	**Risk Management methodology policy**
8.6.1	P Baylis presented the changes to the Risk Management methodology policy. We have broadened the scope to strategic, operational and change activity; linked the policy to the Strategic Plan, reported on the clear and consistent approach when managing risks and linking to reporting arrangements and assurance documents.
8.6.2	P Baylis highlighted changes which expand the scope of the policy to more expressly comment on both current and future activities, with reference to risk assessing new projects. The policy was also updated to more expressly tie in with the Association's annual assurance statement process, including more explicit reference to Management Committee's responsibilities in identifying and managing risks.
8.6.3	P Baylis also highlighted the risk appetite statement which has been expanded to continue being generally risk averse, but also providing scope in which to take controlled risks. P Baylis also concluded by highlighting the Association's overall culture of risk identification, reporting and management which demonstrates all staff and Committee's roles in relation to risk.
Decision made	• The Management Committee approved the Risk Management methodology policy.

9.	Sub Committee minutes, feedback and recommendations
9.1	**Operations Sub Committee**
9.1.1	There are no minutes for noting nor any recommendations for Management Committee approval.
Decision made	• The Management Committee noted the item.

9.2	**Assurance Sub Committee**
9.2.1	The minutes of the meeting on 7 May 2026 were noted. P Baylis provided recommendations and feedback from the meeting held on 27 August 2026 highlighting that the Risk Matrix, Stress management policy, Committee induction policy, Menopause at work policy and Personal relations at work policy were approved.
9.2.2	P Baylis highlighted the recommendations for internal audit topics were discussed and approved earlier in the agenda.
9.2.3	P Baylis also presented a recommendation from the Sub Committee in relation to hybrid working. P Baylis discussed key feedback from the pilot period, including staff feedback from a survey. The recommendation from the Sub Committee was to make hybrid working a permanent offering for staff, retaining the procedures in the pilot period for the last year which involves one day a week working from home, with the option to select from three possible days so that all staff are working from the office on Wednesdays and Thursdays each week. Members discussed the recommendation and approved.
Decision made	• The Management Committee noted the feedback from the Sub Committee meeting, and approved the recommendation in relation to hybrid working

10.	Membership and use of seal
10.1	E McShane presented the paper highlighting the cancellation of five memberships in line with our Rules following the AGM. There have been no requests for membership.
Decision made	• The Management Committee noted the membership cancellations.

11.	**AOCB**
11.1	R Hare advised that the annual EVH Conference is to be held at the Glasgow Westerwood Hotel, Cumbernauld on Thursday 29 and Friday 30 October, and noted that our next Committee meeting is the evening of Thursday 29 October. There are leaflets for this that Committee can take home and look over. If anyone is interested in attending the two days or as a day delegate, they should contact the Corporate Services team.
11.2	R Hare presented a request for donation from Cloan Nursery. Members discussed the donation application and did not approve the request.
11.3	K Cowan updated members on the success of the litter pick organised by the Association on Scottish Housing Day. This was also attended by a class of local children from Langfaulds Primary School and volunteers from Dakok Community Support Group. Several of the Committee noted that they had seen the positive impact of the litter pick.
11.4	Members asked about how the meeting that recently took place that had been organised by a local councillor. All housing associations in the area were invited to attend along with Glasgow City Council. K Cowan represented the Association at the meeting and provided an update. Glasgow City Council and one invited housing association did not attend the meeting. Discussions took place at the meeting regarding issues that constituents are facing in the area in relation to environmental issues and what actions are being taken. As there was no representation from Glasgow City Council's staff teams, this meant that there were limitations on discussions that could take place.
11.5	A member suggested putting in our next newsletter information that lays out the Association's responsibilities and Glasgow City Council's responsibilities clearly for residents. This will help ensure that residents reach out to the correct organisation.
Decision made	• The Management Committee noted the items.
12.	**Date and time of next meeting**
12.1	The meeting concluded at 20:21 with a note of thanks from the Chair.
12.2	The next Committee meeting is due to be held on Thursday 29 October 2026 at 6.00pm.

Actions from Meeting			
Item No.	**Agenda Item**	**Action Required**	**Lead Officer**
3.1	Minutes of meeting held on 20 August 2026	Publish minutes on the website	RH
3.2	Minutes of meeting held post-AGM on 7 September 2026	Publish minutes on the website	RH
5.1	Annual declarations – including code of conduct	Annual declarations and code of conduct to be signed by all members either after the meeting, or by 30 September for those not in attendance	RH/EMcS
5.1	Annual declarations – including code of conduct	Send out electronic equalities survey to all committee members	RH
6.2	Strategic Away Day Planning	Organise for KPI discussions to be held before a Committee Meeting(s)	PB
8	Policy Review	Freedom of Information and Environmental policy and procedure, Guide to Information, Image retention policy, Succession planning policy and Risk Management methodology policy to be published on website	LC
11	AOCB	Respond to donation request	LC
11	AOCB	Include section in newsletter about responsibilities of Cernach and those of Glasgow City Council	KC/LC

I certify that the above minute has been approved as a true and accurate record of proceedings:

Chair: ..... Date: .....