



**Minutes of the Board meeting
held on 29th January 2026 at 6pm
in the Cadder Community Hub**

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


In Attendance	
Pamela Milne (PM)	Chief Executive Officer
Carey Dunn (CD)	Senior Housing Officer
Paula McColgan (PMc)	Receptionist (Observation)
Olwyn Gaffney (OG)	Share

Agenda Item	Description	Action By	Target
1.	Apologies		
	Apologies received from J. Flynn, R. Kirkwood, A. Drennan and S. Mould.		
2.	Chairs Welcome - Meeting Format		
	Chair welcomed everyone to the first meeting of 2026 and thanked everyone for their attendance.		
3.	Declaration of Interests		
	No Declaration of Interests.		
4.	Minutes of the Previous Board Meeting held on 27th November 2025		

Agenda Item	Description	Action By	Target
4.1.1	<u>Approval & Signing</u> 1 st Approval – CT 2 nd Approval – SH		
4.1.2	<u>Matters Arising</u> CD provided update to Agenda Item 9.1 from Board Meeting held on 27 th November 2025. The approved eviction was not carried out as the tenant made contact and cleared a considerable amount of the arrears on the account. Paper work from the Court has been received following the November meeting for the second eviction and this eviction is scheduled for 11 th February 2026.		
7.1	Board Appraisal Report (Governance and Compliance Report)		
	<p>Chair approved change to agenda, Board Appraisal Report presented by Olwyn Gaffney from Share moved to earlier in the meeting.</p> <p>OG thanked Board Members for their time during the appraisal process and briefly outlined the process.</p> <p>OG discussed new and existing Board Member’s motivations for joining the Board, the induction process, member highlights, succession planning and other elements of the appraisal discussion.</p> <p>OG outlined the recommendations from the report and advised that an action plan and individual learning statements will follow.</p> <p>OG reminded Board Members that the Share E-Learning Portal is there for people to complete their training at a time that is convenient for them.</p> <p>OG reinforced that the overall appraisal process was positive and encouraged Cadder and the Board to keep up the good work.</p> <p>Board Approved Board Appraisal Report.</p> <p>OG left meeting at 18:36.</p>		
5.	Action Tracker		

Agenda Item	Description	Action By	Target
	<p>PM advised that several of the actions relate to Board training which was discussed by OG or will follow later in the CEO report.</p> <p>PM updated Board on progress of the new website, this has stalled after the first training session due to staff sickness. Final session to be arranged.</p> <p>PM confirmed that the Balmore Unit is still on the market, with field specialists involved to manage interest.</p> <p>PM discussed organisation of another stock tour for Board, LM to contact Board with possible dates.</p> <p>Board Approved Action Tracker.</p>	LM	Feb 26
6.	Finance Reports		
6.1	<p><u>Proposed increase for rents, management fees and service charge for 2026-27</u></p> <p>CD reminded Board of their approval at the November 25 meeting to consult tenants and owners on a proposed 5% increase for rents, management fees and service charges for 2026-27.</p> <p>The consultation period ran from 8th December 2025 – 9th January 2026, in the form of a printed letter with a response form and a QR code for residents who wished to respond digitally. Links were also posted on the Associations social media. Staff also encouraged residents to respond during any interactions.</p> <p>CD outlined that 28 tenants responded, a total of 4.1% of all tenants. This is in line with a decline in response rates over the last few years. CD advised that the Association will explore how to increase response rates. 30 owners responded, a total of 7.4% which is an increase from previous year.</p> <p>78.5% of tenants disagreed with the proposed rent increase and most provided feedback alongside this. 71% of those who disagreed, highlighted the cost of living as a factor in their decision. CD advised that their team will be contacting tenants directly to discuss any specific issues they raised during the consultation process.</p> <p>90% of owners disagreed with the proposed increase to management fees and service charges. Estate management emerged as a reason for disagreeing as well as the cost of</p>		

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	<p>living. CD advised that the on-going Factoring Review will help to drill down deeper into these responses.</p> <p>Discussion turned to overall resident engagement, the current level of arrears and actions being taken to tackle this.</p> <p>Board approved a rental increase of 5%, effective from 1 April 2026.</p> <p>Board approved the increase of 5% in management fees and service charges for factored owners effective from 1 April 2026.</p>		
7.	Governance and Compliance Reports		
7.2	<p><u>Chief Executive Officer's Report</u></p> <p>PM confirmed that recruitment for the Energy Advisor post is currently live, Cadder staff will be involved in shortlisting and interviewing. The closing date for applications is Monday 2nd February with interviews being held on 11th February 2026.</p> <p>Board note the update on the recruitment for the Energy Advisor post.</p> <p>PM reminded Board of the paper issued to them on 15th December 2025 detailing a Notifiable Event regarding a Mutual Exchange. PM confirmed that along with notifying SHR, lawyers were also consulted and our lender was notified. The Notifiable Event remains open with SHR and they have asked for a copy of the January 2026 Board minute.</p> <p>PM asked for any questions. Board discussed learning outcomes following the Notifiable event.</p> <p>Board agreed to send SHR draft minute from January 2026 Board meeting.</p> <p>Board noted the position regarding the Notifiable Event.</p> <p>PM summarised the Board appraisal and induction process discussed during Agenda Item 7.1. Part of the induction process is for new members to be given a buddy; the Chair and office-bearers have volunteered to be buddies so far. Board discussed role/responsibilities of a buddy.</p> <p>PM raised discussion around Board Mini Conference, planned for 6th & 7th March 2026 – provisionally in the Grosvenor Hotel Glasgow. LM previously sent Board details of Grosvenor facilities and costs. PM and Chair asked Board members to</p>		

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	<p>confirm by Friday 5th December if they can attend. Following Board members confirmed their attendance MF, DR, SH, KB, CT (Saturday only).</p> <p>PM asked Board Members to contact her if they had any suggestions for training.</p> <p>Board agree to book Grosvenor Hotel in Glasgow.</p> <p>PM acknowledged that training for Decision Time portal should be organised but informed Board that there are useful videos on how to use the platform which LM will email to Board. PM discussed advantages of using Decision Time.</p> <p>Board consider the full implementation of Decision Time.</p> <p>PM suggested LM meets with Board members to activate their Share E-Learning portal.</p> <p>Board note the details regarding the Share Training.</p> <p>PM reminded Board members to contact PM or LM if they wish to have a specific laptop or tablet for Board meetings.</p> 	<p>Board</p> <p>LM</p>	<p>Feb 26</p> <p>Feb 26</p>
	<p>PM to check if current service agreement with counselling service extends to Board and what EVH offer in this field.</p> <p>MF Volunteered to be fourth Board buddy.</p> <p>PM summarised the outcomes of the Business Planning Day on 7th November 2025, these outcomes will be incorporated into the quarterly Business Plan Report and Risk Report.</p> <p>Board Note the update on the Business Planning Day.</p> <p>PM confirmed that following legal advice on the procurement of the Association's Insurance for 2025/26, Board agreed the recommendation from our brokers, that Cadder should change our insurer for our Social Housing Policy to Aviva Insurance Ltd as this offered best value for money for the Association and agreed to accept the broker's recommendations regarding our other insurances. The Social Housing Policy was a three- year</p>	<p>PM</p>	<p>Feb 26</p>

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	<p>deal. The CEO has met with the Insurance Broker and has agreed that to ensure we abide by procurement law, if Aviva break the three- year deal, we will ask for an extension to this policy to allow us to procure the Insurance by open procurement through Public Contracts Scotland.</p> <p>Board note the information regarding the insurance renewal and to complete the questionnaire attached as an Appendix.</p> <p>CD and PMc left meeting at 19:36.</p> <div data-bbox="280 651 1173 801" style="background-color: black; width: 100%; height: 67px; margin-bottom: 10px;"></div> <div data-bbox="280 831 1173 920" style="background-color: black; width: 100%; height: 40px;"></div> <p>CD and PMc rejoined meeting at 19:46.</p>		
7.3	<p><u>Share Membership Applications</u></p> <p>PM presented Board with 4 Share Membership Applications.</p> <p>Board Approved the proposed Share Membership Applications.</p>		
7.4	<p><u>Menopause Policy</u></p> <p>PM outlined that this is a EVH Model Policy.</p> <p>Board Approve Menopause Policy.</p>		
7.5	<p><u>Eviction Report</u></p> <p>CD presented Board with an eviction report, Decree granted for Anti-Social Behaviour. CD explained the background to this case and detailed the engagement the Association has had with the tenant and other agencies.</p> <p>Provisional date set for 16th February 2026.</p> <p>Board approve the enforcement of the decree and the eviction to be scheduled.</p>		

Agenda Item	Description	Action By	Target
8.	Community Hub Reports		
8.1	<p><u>Community Hub Update Report</u></p> <p>PM informed Board that Kindness have arranged several new classes for 2026 and talks are still ongoing with individual looking to let a space long term for a nursery.</p> <p>PM updated Board on Glasgow Community Fund, Association was unsuccessful but GWSF are meeting with the Glasgow City Council to discuss reasons why so many Housing Associations did not receive funding.</p> <p>Application for funding of £10,896 for 25/26 to allow for sessional janitorial staff has now been approved and the money was received in December 2025. PM met with the Council and it was agreed that Kindness could facilitate and invoice us for this service. Currently this service is provided by volunteers from within Kindness.</p> <p>Board noted the Community Hub Report.</p>		
9.	Health and Safety Reports		
9.1	<p><u>Health and Safety Update Report</u></p> <p>Board noted Health and Safety Update report.</p>		
10.	Any Other Business		
	<p>PM pointed Board Members to the Budget for the Tenancy Sustainment Officer and asked them to approve this ahead of the 2026/27 budget being finalised.</p> <p>PM advised Treasury Management Policy states that the Association can only invest an exact amount with one institution at a time and we have currently reached this limit. Asked Board to agree update to this limit to £2 million.</p> <p>PM asked Board to remove old signatories for Bank of Scotland and update these to PM, TM, CW and Alistair MacPhee (Finance Officer).</p> <p>Board approve Tenancy Sustainment Officer budget, change to Treasury Management Policy for investment limit of £2 million and update of signatories.</p> <p>PM advised that Wellbeing Group is arranging for staff to do the Kiltwalk and welcomed Board members the opportunity to join. Wellbeing group to contact Board members.</p>	Wellbeing Group	Feb 2026

Agenda Item	Description	Action By	Target
	Meeting ended 20:00.		
11.	Date of Next Meeting		
	Wednesday 26 th February 2026.		

Signed: _____

Date: _____