

**Minutes of the Board Meeting held on
Wednesday 25 March 2026 at 6pm
in the Ben MacDui room in the Association's office**

Present:	in person	online	apologies
Michael Smith (Chairperson)	✓		
Kimberley Barker	✓		
Patricia Gallagher	✓		
Simon Gaunt			✓
Helen Gracie	✓		
Fiona Koroma	<i>leave of absence until 31.3.26</i>		
Andrew McCafferty	<i>leave of absence until 31.3.26</i>		
Hollie McGarry	✓		
David Mulhern	✓		
John Russell	✓		

In Attendance:	in person	online	apologies
N. Logan, Chief Executive Officer (NL)	✓		
K. Chalmers, Customer Service Director (KC)	✓		
D. Weir, Asset Director (DW)	✓		
M. Hutcheson, Executive Support Manager (MH)	✓		
L. McKee, potential Board member (observing)			

1. Apologies and Declarations of Interest (including agenda item to which this refers)

Apologies:

Apologies were **noted** on behalf of Board Member S. Gaunt.

Declarations of Interest:

There were no declarations of interest.

2. Minutes of previous Board Meeting

(1) Decisions taken between meetings - *nothing to report.*

(2) Board Meeting 25 February 2026

The Minutes were **approved** as an accurate record of the meeting.

Proposed: P. Gallagher

Seconded: M. Smith

(3) Matters Arising/Actions/Decisions

(i) Matters Arising

Nothing to report.

(ii) Actions:

The Board **noted** the Actions report.

3. Matters for Approval

(1) Business Plan and Financial Projections

NL explained that she had prepared a presentation to address the points raised by Board members prior to the meeting. She went on to summarise the changes to the Business Plan:

- Damp and mould:
 - target reduced to 20 days.
 - target % cases resolved during the reporting year that were re-opened changed from 20% reduced to 5%.
 - Waiting for clearer guidance before reviewing the policy.
 - Currently considering further training for Property Services Officers.
- IT: there will be savings over time but during the transition period there are some double charges.
- Insurance: higher than expected due to increased insurance value.
- Major repairs:
 - Showers will not be replaced as a separate item but incorporated into the bathroom replacement programme.
 - Close doors and entry systems - 21 this year.
 - Heating & boiler replacement programme - plan to carry out a Feasibility Study next year due to the level of work likely to be required. Deterioration of heating systems has resulted in a sharp increase in reactive costs.
- Development:
 - SDFP referred to 4 properties being acquired but this is not a limit. The Acquisitions Policy states the requirement for a budget. A budget of £300,000 has been incorporated for an estimated 2 properties, however we will come back to the Board if this budget is fully utilised.
 - Arden Phase 6 is now on site. Grant level is 65%.
 - Old Darnley is scheduled to commence on-site on completion of Arden 6.
 - Consideration to be given in future to type of property that attracts highest level of grant.

- Key assumptions:
 - Rent increase will be CPI plus 1%.
 - Salary increase this year is 5.1%, next year assume 4.2% but if inflation is higher this will affect the increase. Aiming for savings in salaries in year 2. The new Housing Management system will lead to efficiencies.
 - Reactive and void costs have increased more than inflation.
 - Planned Maintenance - £2m has been moved forward into the first 10 years to cover fire safety work and boiler replacements.
 - Changed expenditure profile and timing of development projects.
 - Loans - increase from £3.7m to £4.1m.
 - Sensitivities to be reviewed in next year's Business Plan.

The Board discussed the current financial position and asked for a separate presentation on planned maintenance expenditure at a later date due to its fundamental impact on the cash flow. They **acknowledged** that NL is still covering part of the Finance Director role and has had to spend a significant amount of time on these documents. A Board member provided feedback on areas they would like incorporated in future papers.

The Business Plan and Financial Projections were **approved**.

NL presented an additional report outlining a review of the Asset Management Team staff resources. Given the volume of work planned for the next few years, she asked the Board to consider recruiting an additional senior member of staff to the team. NL had compared structures in other associations, but it was difficult to benchmark. She said that Phase 2 of the restructure involved a review of the Asset section. There was discussion on the number of staff in the Asset Team and whether one additional member was sufficient. The Board discussed the level of experience and qualifications that would be required and **agreed** that the role of Asset Manager should be added to the structure.

(2) Budget for the year to 31 March 2027

There was no need for further discussion on the budget as the main items had been discussed in the previous item. The Board **approved** the budget.

(3) Risk Management

NL advised that she had updated the risks and indicators. She will investigate training for Board members on AI. It was suggested that the risk relating to difficulty recruiting and retaining key staff should be increased. It was **agreed** to increase to 5 for both likelihood and impact. There was some discussion about whether to have a separate Health and Safety Risk Register or to filter these to the top of the report regardless of their score. NL agreed to review the register. The Board **agreed** that the new format of report was better than the previous one. The Board **approved** the updated risks.

(4) Development Report including SDFP 2026-27

The Board **noted** the report, with some items having been discussed at Agenda item (1). The SDFP was **approved**.

(5) Proposal for Board Effectiveness Review 2026

Board discussed the proposal for MH to lead the process this year. Whilst most were supportive of the proposal, there was a question about the lack of an independent perspective. It was **agreed** that the new format would be adopted this year and reviewed at the end of the process. There was further discussion about the timing of the individual meetings. If the 9-year rule applied to any member, their review would need to take place before the AGM. It was **agreed** that a proposal for the timing of the effectiveness review and the Strategy Session would be presented at the April Board meeting.

(6) Tenant Engagement, Participation and Scrutiny Strategy 2026-29

KC explained that this is a new Strategy that replaces the previous Tenant Participation Strategy. It incorporates best practice and embeds 27 recommendations from the Service Improvement Group. The Board was very complimentary about the new Strategy. However, there was a comment about whether it appears more focused on service delivery rather than the “bricks and mortar”. This led to further discussion and agreement that the full document implies that it relates to all services, including how our properties and estates are maintained and improved. The Board **approved** the Strategy and agreed to the proposed joint opening statement subject to KC updating it to include projects and initiatives.

4. Chief Executive Officer's Report

- (1) **Staffing:** *See Confidential Minute*
- (2) **Membership application:** there was one membership application from L. McKee. This was **approved**.
- (3) **Nationwide Signatories:** NL explained that, in order to comply with the Financial Regulations, the Board is asked to confirm that the Chief Executive and each of the Directors has authority as a signatory on the account and that J Millin, Acting Finance Director, is added as a named signatory. This was **approved**.
- (4) **Board Governance Plan 2026-27:** The Board **agreed** it was useful to have a Plan for the year. There was concern about the volume of information being presented at the May meeting, compared to the June meeting. It was **suggested** that policies to be approved by the Board are grouped together according to the area of the business, e.g. all housing related policies at the same time.

The Board also **asked** for a cover report for each policy review to summarise changes from the previous document. NL said this should already be happening so colleagues will be reminded. NL also explained that the Governance Plan is a working document but it should act as a reminder of items that need to be discussed at certain points in the year.

5. Health & Safety

(1) Health & Safety Update

It was **agreed** to suspend Standing Orders for 5 minutes to discuss the remaining items.

DW confirmed that the HMO licence application had been submitted before it expired therefore we can still operate under the current licence. He then spoke about a recent fire in a property. No tenants were harmed and it was contained within the ground floor. Agreed to consider any learning from the incident that can be highlighted in the next newsletter. DW also reminded the Board that a copy of the latest office Health and Safety inspection can be found in the Resources section of oneAdvanced (Decision Time).

6. Policies

There were no policies for approval.

7. Report back from Meetings / Conferences attended

There was nothing to report. MH advised that the handout from the recent Health & Safety training session was available in the Resources section of oneAdvanced (Decision Time).

8. Any Other Competent Business

NL asked if the Board would agree to L. McKee filling a casual vacancy on the Board. This was **agreed**.

A question was raised about the links on oneAdvanced (Decision Time) - it would be helpful if they could be named. MH will investigate this.

9. Date and Time of Next Meeting

The next **Board** meeting will take place on **Wednesday 29 April 2026** at **6pm**. PG and JR submitted apologies for the next meeting.

Signed:

Date: