

**Minutes of the Board Meeting held on
Wednesday 27 May 2026 at 6pm
in the McGinlay Suite in the Association's office**

Present:	in person	online	apologies
Michael Smith (Chairperson)	✓		
Kimberley Barker	✓		
Patricia Gallagher	✓		
Simon Gaunt			✓
Helen Gracie			✓
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)	✓		
J. Millin, Acting Finance Director (JM)	✓		
M. Hutcheson, Executive Support Manager (MH)	✓		
J. Greer (Observer)	✓		
M. Murphy (Observer)	✓		

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

M. Smith welcomed J. Greer and M. Murphy to the meeting as Observers.

Apologies:

Apologies were **noted** on behalf of Board Members S. Gaunt & H. Gracie.

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 29 April 2026

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

Proposed: K. Barker

Seconded: M. Smith

(3) Matters Arising/Actions/Decisions

(i) Matters Arising

There were no matters arising.

(ii) Actions:

The Board **noted** the Actions report.

There was a fire drill which required everyone to evacuate the building. The evacuation was completed very quickly but it was pointed out that the staff member co-ordinating the drill had held a door open for Board and staff members when they should have been at the muster point.

3. Matters for Approval

(1) Regulatory Return - Annual Return on the Charter

KC highlighted the increase in days to relet, confirming that it remains a challenge. A detailed note has been included in the ARC. KC advised that a specialist role had been created in the team to deal with voids and contract management.

There was some discussion about the satisfaction data in the ARC, with KC referring to the statistics that will remain unchanged until the next main survey. This led to a debate about the frequency of the surveys. Although some members would prefer to have them carried out more frequently than triennially, it was acknowledged that this is standard practice in the sector. KC also mentioned that an interim satisfaction survey has been commissioned for late June/July. This will allow us to see how satisfaction levels have been affected by the staff restructure.

KC referred to the drop in number of tenancies sustained by homeless applicants and said various measures had now been put in place. There is a really good relationship with the Casework Team and this is already achieving better outcomes.

KC also spoke about the positive impact of the annual tenant visits and the high levels of access being achieved by the staff member carrying out the visits.

The Annual Return on the Charter was **approved**.

(2) Regulatory Return - Stock Report

The Board **asked** for the report to be amended to note the actual number of properties acquired during the year.

The Stock Report was **approved**.

(3) Regulatory Return - Five Year Financial Projections

NL explained that the information within this document was based on the Business Plan. She referred to the high gearing compared to other housing associations but said there was excess security on our loans. However, it will still be necessary to look at efficiencies in the coming years and find ways to make savings.

The Five Year Financial Projections document was **approved**.

(4) Regulatory Return - Loan Portfolio

NL confirmed that the Association had met the covenants for all its lenders.

The Loan Portfolio was **approved**.

(5) Rent Harmonisation

KC provided background to the proposal for the rent harmonisation exercise. She explained that the Rent Setting Policy approved in January included the model from the previous rent harmonisation model in 2019. The model has been updated with the new monthly rental amounts. It is hoped that the Tenant Information Service (TIS) will provide support during the consultation period. The Board was asked to approve the proposal from TIS for this support. It is planned to make the whole process as inclusive as possible, with a lot of digital engagement. A point was raised about the risk assessment for the project. It was **suggested** that it should be categorised as high risk rather than medium due to the significant changes to some rent levels. This was **agreed**. The Board also **asked** for this to be a standing item on the agendas from now until it is completed and for it to be included in the organisational risk register. Both points were agreed. KC was asked if she could provide the Board with information from the last rent harmonisation model. She agreed to prepare a report for the next meeting. The Board **approved** the proposal to appoint TIS to carry out the tenant consultation.

4. Chief Executive Officer's Report

Staffing Update - **see Confidential Minute**.

NL advised that the HR Officer will be starting in June.

Notifiable Events - NL confirmed all notifiable events are closed.

Internal Audit Plan - this was approved recently by the Audit, Risk and Assurance Sub-Committee. NL confirmed that Health & Safety audits are carried out by ACS every two years. There was some discussion about the level of subject areas on the list. NL advised that another audit needs assessment will be carried out after this year's audits are completed.

CIH Membership - there was a question about individual membership of CIH for Board members. MH to investigate for two Board members.

5. Health & Safety

(1) Health & Safety Update

DW highlighted some of the key points from his report. He confirmed that reports on the office inspections can be accessed in the Resources section of oneAdvanced (Decision Time).

There was some concern about the delay in the renewal of the HMO licence for the care home. DW will check the position with the insurers.

6. Performance

(1) Management Accounts for the Year to 31 March 2026

NL advised that it had been a challenging time producing various reports due to the introduction of the new system. She went on to highlight some of the key points:

- Small surplus, highlighting major variances.
- Reactive and void expenditure has increased - tenancy visits have identified many repairs including issues with damp and mould. This has contributed to the overspend and is being monitored closely.
- Significant expenditure connected with the staff restructure and new IT system.
- Further adjustments to come at the year end.
- Housing properties cost - this was written off when moved to the new system so has very minimal impact on income and expenditure accounts.

The Board **asked** for a more detailed report on volume and trends relating to reactive repairs. They also said it would be helpful to get a covering report with a snapshot of the variances.

(2) Quarterly Performance Report

NL said she was pleased to report trends improving in relation to complaints performance, satisfaction with repairs and ASB. Rent arrears are stable and turnover is reducing year on year. Unfortunately, the number of days to relet is significantly affected by the number of void properties requiring major work. There was a lot of discussion on this issue, particularly since the internal condition of many properties will continue to deteriorate over time. Should consideration be given to increasing expenditure to improve properties, e.g. skimming walls? The Board **commented** on the significant improvement in performance around damp and mould. KC said credit should be given to the Service Improvement Group (SIG) for their work in this area and the staff member who is the damp and mould champion. The robust procedures now in place will lead to further improvements.

(3) Quarterly Business Plan Report

NL said it is proposed that tenancy sustainment visits will look at social value. Also, the appointment of the HR Officer will allow us to progress outstanding actions in “Our People” category.

The Board **commented** positively on the report format.

(4) Strategic Risk Register

NL advised that one of the internal audits in the coming year will relate to risk. The Board **confirmed** they are happy with the risk appetite and like the new cover report.

(5) Annual Complaints Report

KC pointed out that although performance has improved during the year, there is an issue about the high proportion of Stage 2 complaints. The recent introduction of an early intervention approach has resulted in an increase in Stage 1 complaints, so it is hoped this trend continues. The Board **asked** for more detail on the service improvements to be included in the annual complaints report. KC agreed that providing this information would be appropriate and that the annual complaints report would be updated accordingly.

7. Report back from Meetings/Conferences attended

Nothing to report.

8. Any Other Competent Business

Strategy Session - NL said it had become necessary to change the date of the strategy session and the proposed date was now 3 October 2026. MH will send an email to Board members to check availability.

Signatories - NL asked for approval to change signatories to cover her annual leave. It was **agreed** that the Directors should have increased levels of authorisation.

Workingrite - KC explained that an invoice had been received relating to March 2025. It was **agreed** that this should be paid but noted that it affects the budget.

Summer Community Activities - a question was raised about risk assessment for the various activities. KC confirmed that all of this had been taken care of.

Prospective Board members - NL thanked M. Murphy and J. Greer for attending to observe the meeting. She asked them to leave the meeting so that the Board could discuss their potential membership. They both left the meeting.

The Board was delighted to have two new members and commented on the benefits of recruiting from the SIG. It means that the new member has already built up knowledge of the Association and has an understanding of the challenges faced. It was also excellent to bring HR expertise to the Board's range of skills. It was **agreed** that M Murphy and J Greer should become Board members.

NL also asked the Board to approve the membership application from M. Murphy. This was **approved**.

9. Date and Time of Next Meeting

The next **Board** meeting will take place on **Wednesday 24 June 2026** at **6pm**.

10. Review of Board Meeting

Signed: **Date:**