

## ABERTAY HOUSING ASSOCIATION LIMITED

### Minutes of the Board Meeting

Wednesday 4 June 2025 17:00

**Present:** Ron Neave (Chair), Kath Mands (Vice-Chair), Paul Crichton, Alan Fraser, Graeme Watson and Callum Main.

The following joined via Video Conferencing: Ian Byers and Jennifer McAughtrie.

**In Attendance:** Barry Moore (CE) and Clare Talbot (CSO).

#### **25/05/01 Apologies**

Marjorie Sloan, Kevin Braidwood and Darren Keddie.

The Chair welcomed everyone to the meeting.

#### **25/05/02 Declarations of Conflicting Interests**

No Member declared a conflicting interest.

### **Asset Management & Development Committee Reports (AM&DC)**

#### **25/05/03 AM&DC Meeting 30 April 2025**

The Chair of the AM&DC provided a detailed report on the Committee Meeting held on 30 April 2025. The Chair was pleased to highlight the strong progress made in delivering the Planned Maintenance Programme, as well as the significant work undertaken on the Acquired (buy-back) properties throughout 2024/25. The Chair also noted the positive developments regarding the near completion of the Oak Gardens project and ongoing progress of the Angus Street and Clepington Road developments.

The CE expressed his satisfaction with the successful delivery of the Planned Maintenance Programme and echoed the Chair's comments regarding the Oak Gardens development, which will be discussed in further detail later in the agenda.

Board **noted** the AM&DC Report.

### **Audit, Finance & Risk Management Committee Reports (AF&RMC)**

#### **24/05/04 AF&RMC Meeting 14 May 2025**

The Chair of the AF&RMC provided a comprehensive update on the Committee Meeting held on 14 May 2025. It was noted that the appointment of a Vice-Chair remains vacant and will now be addressed at the first meeting following the AGM. In the interim, it was agreed that, in the Chair's absence, another Committee Member would be authorised to Chair meetings.

The Chair reported on the Internal Audit Annual Report for 2024/25, confirming that all audit reports issued during the year received a grading of Substantial Assurance, with the Follow-Up Review achieving a grading of High Assurance.

The Chair discussed the Management Accounts to Quarter 4 2024/25 and noted the changes to the report in relation to the pension information received after the AF&RMC reports has been sent to Members. He was delighted to report that the Income Report evidences that the Association's income streams are secure.

Board **noted** the AF&RMC report.

Board **approved** the Treasury and Investment Management Activity in the quarter as set out as s2.17 of report 25/05/10.

Board **approved** the Treasury Management Annual Report for 2024/25 as set out in item 25/05/12.

Board **approved** the AF&RMC Annual Report to the Board.

## **Board Reports**

### **25/05/05 Minute of Board Meeting 26 February 2025 and Tracker**

The Chair asked for comments relating to the minutes of the meeting held on 26 February 2025. There were no amendments.

**Approved.** **Proposed** Paul Crichton, **Seconded** Kath Mands.

The CE provided an overview of the tracker and noted that the Staff Organisational Structure will be discussed at the next Board Away Day. It was confirmed that the annual report on tree maintenance will be addressed later in the meeting. The asset management strategy is scheduled for presentation at the August Committee. The equality and diversity strategy will be brought forward for consideration between now and the August 2025 Board Meeting. Additionally, the £700,000 in additional planned maintenance expenditure will also be covered later in the agenda.

### **25/05/06 Matters Arising**

There were no matters arising.

### **25/05/07 Chair's Actions / Decisions between meetings**

The CE presented the report and confirmed that whilst no Chair's Actions had taken place between the Board meeting on 26 February 2025 and the scheduled date of the Board Meeting on 28 May 2025, due to the rescheduling of the Board Meeting from 28 May 2025 to the 4 June 2025 two Chair's Actions were necessary in order to comply with regulatory obligations in respect of timescales for submitting documentation to the SHR. The two Chair's Actions related to the submission of the Annual Return on the Charter and the Five-Year Financial Projections Return to the SHR. Both documents were required to be submitted to the Regulator by 31 May 2025. The Chair approved the submission of the Annual Return on the Charter and the Five Year Financial Projections Return to the SHR.

The Chair confirmed this to be the case.

The CE commented that he would address ratification of the Chair's Actions as he presented the respective reports throughout the meeting.

Board **noted** that there had been no Chair's Actions between the Board Meeting on 26 February 2025 and the scheduled date of the Board Meeting on 28 May 2025 and further noted the CE's comments with regard to the subsequent Chair's Actions in respect of the Annual Return on the Charter and the Five-Year Financial Projections Return to the SHR.

### **25/05/08 Internal Management Plan: Quarter 4**

The CE presented the report and provided a detailed overview of the IMP. The CE emphasised the significant amount of work involved in delivering the IMP and commended the efforts and the progress made to date, noting the ambitious nature of the IMP.

The CE highlighted the Objectives and Actions that will be carried forward into 2025/26, outlining the reasons why these had not been completed during 2024/25. The CE reviewed Appendix 2, which

sets out the Objectives and Actions that will be removed from the 2025/26 IMP, having been successfully completed.

The Board expressed their delight and satisfaction with the progress made throughout the year in respect of the 68 Objectives and 78 Actions within the IMP 2024/25.

Board **noted** the progress detailed in Internal Management Plan: Quarter 4 2024/25.

#### **25/05/09 Operational Performance Report KPIs: Quarter 4**

The CE provided a comprehensive overview of the report and reiterated that the combined analysis of the IMP and KPIs presents the Board with clear and robust evidence of the Association's overall progress and performance.

The CE highlighted the acquisition of sixteen properties during the year.

Together with the Chair of the AF&RMC, the CE highlighted the strong performance in income management and the effective management of void properties.

The CE highlighted the exceptional delivery of the planned maintenance programme and concluded by commending staff for their exceptional efforts and expressing his full confidence in their continued strong performance. The CE noted that as a result of the changes following a review of the ARC the figure for PS27 Quarter 4 and Year to Date was 93.73% rather than 93.13%.

Board **noted** the Operational Performance Report: Key Performance Indicators for Quarter 4 2024/25.

#### **25/05/10 Annual Return on the Charter to SHR**

The CE presented the report on behalf of the CSD and advised that this was the first of two reports which required ratifying by the Board.

The CE confirmed that all data contained within the ARC return is consistent with the information previously reported in the IMP and KPI reports.

The CE advised that the results of the Tenant Satisfaction Survey will be discussed in more detail at a future Board Away Day.

Board **ratified** the Chair's Action in respect of the submission of the Annual Return on the Charter to SHR by the Corporate Services Director.

#### **25/05/11 Internal Management Plan 2025/26**

The CE presented the report and advised that the IMP 2025/26 includes 64 Objectives and 74 Actions. He talked through Appendix 2, which outlines the new Objectives and Actions introduced for the 2025/26.

The CE stated that, as highlighted in previous reports, the IMP remains ambitious, aspirational and very target driven. He stressed that staff are fully aware of the significance of the IMP and remain committed to its successful delivery.

Board **approved** the Internal Management Plan 2025/26.

#### **25/05/12 Operational Performance Report KPIs: 2025/26**

The CE presented the report and highlighted the introduction of the new KPIs. The CE provided a detailed overview of these new key performance indicators and the reasons for monitoring and reporting.

The CE noted that as a result of the changes following a review of the ARC the figure for PS38 (formerly PS27) was 93.73% rather than 93.13% and for 2025/26 the Target was 93.86% rather than 93.32%.

A Board Member queried whether KPIs would be introduced to track progress on the Angus Street and Clepington Road developments. The CE advised that whilst these developments are not due to complete until the financial year 2026/27, comprehensive progress reports will be provided to the Asset Management and Development Committee and the Board throughout 2025/26 and 2026/27.

Another Member raised a query regarding the recording and monitoring of the nine new damp and mould KPIs within the SDM system. The CE confirmed that the data pertinent to the KPIs in respect of damp and mould will be recorded and monitored separately to SDM.

Board **approved** the Operational Performance Report: Key Performance Indicators 2025/26.

### **25/05/13 Planned Maintenance Programme 2025/26: Additional Expenditure**

The CE presented the report, advising that its purpose was to seek Board approval for the additional expenditure arising from the Board's earlier decisions on the 2025 Annual Rent Review, the 2025/26 Annual Budget, and the sale of 23 McGonagall Square.

The CE provided comparison figures relating to rent increase scenarios of 2.7% and 6.0%, illustrating the corresponding variances in deficit and surplus for each option.

The CE referred to the Board meeting held on 26 February 2025, during which the Annual Budget for 2025/26 was approved, incorporating a 6% rent increase. As part of that budget, a Planned Maintenance Programme totalling £2,908,896 was agreed.

The CE confirmed that the additional expenditure amounts to £700,000 and that the report sets out a clear and accurate breakdown of how the additional expenditure will be allocated. The CE emphasised that this funding will further strengthen the Association's already significant Planned Maintenance Programme for 2025/26.

Board **approved** the Planned Maintenance Programme 2025/26: Additional Expenditure

### **25/05/14 Development: Angus Street and Clepington Road – Acquisition of the Land**

The CE presented the report, noting that the purpose is to obtain Board approval to acquire the land related to the Angus Street (8 properties) and Clepington Road (31 properties) developments.

Members were reminded that Champion Homes had been appointed as the Development Contractor for Angus Street following the withdrawal of the initial contractor. Planning permissions were granted by Dundee City Council for Angus Street on 10 March 2025 and Clepington Road on 19 May 2025.

The CE detailed the land valuations by DM Hall. In both cases, land is owned by Dundee City Council and will be sold to Champion Homes, who will in turn sell it to the Association subject a Design and Build contract.

For comparison, land cost per unit aligns with previous projects. The Association will receive Affordable Housing Grant funding for both developments.

The CE explained that as the next Board Meeting isn't scheduled until 27 August 2025, in addition to the Board being requested to approve the acquisition of the land at Angus Street and Clepington Road, the Board is also being requested to approve the Association entering into the respective development contracts by way of Chair's Actions. In support of the Chair's Actions, a full history of the Board's decisions leading to the current position will be documented and legal advice will be taken.

Board **approved** the Acquisition of the Land for Angus Street and Clepington Road Developments.  
Board **approved** the Association entering into the Angus Street and Clepington Road Development Contracts by way of Chair's Actions.

#### **25/05/15 Five Year Financial Projections Return to the SHR**

The CE presented the report on behalf of the CSD and advised that this was the second of two reports which required ratifying by the Board.

The CE advised that the 2024/25 figures are based on the Management Accounts reported to the AF&RMC on 14 May 2025 and have been updated to include the final pension figures. The Five-Year Financial Projections have been prepared in line with the 30 Year Financial Plan approved by the Board in February 2025.

Board **ratified** the Chair's Action in respect of the submission of the Five-Year Financial Projections Return to the SHR by the Corporate Services Director.

#### **25/05/16 Loan Portfolio Return to SHR**

The CE presented the report on behalf of the CSD. The CE highlighted that the Loan Portfolio Return reflects the Association's borrowing position at 31 March 2025, as reported to the AF&RMC on 14 May 2025.

Board **approved** the Loan Portfolio Return to the SHR to be signed by the Chair and for the Corporate Services Director to submit it to the SHR.

#### **25/05/17 SHR Communication and Correspondence**

The CE presented the report updating the Board on the communication and correspondence with the SHR since the previous Board Meeting on 26 February 2025. The CE announced the Association has been allocated a new Regulatory Engagement Manager and advised that a meeting will be scheduled with the new Regulatory Engagement Manager in due course.

The CE highlighted the Notifiable Event in relation to the sale of 23 McGonagall Square. The CE confirmed that the Notifiable Event has now been formally closed by the SHR.

Board **noted** the content of the communication and correspondence with the Scottish Housing Regulator.

#### **25/05/18 Risk Management Tables: Quarter 4**

The CE talked through the report and provided an update on the Ten Most Serious and Significant Risks. The CE reported that updates to the Risk Management Tables were highlighted in blue text. The CE confirmed that the Risk Management Tables were discussed at the recent Managers' Away Day. The CE talked through the changes and covered the report in comprehensive detail stating there are robust procedures in place to manage and mitigate all risk identified within the Risk Management Tables.

Board **approved** the Ten Most Serious and Significant Risks.

#### **25/05/19 Health and Safety Quarterly Report: Quarter 4**

The CE presented the report, highlighting the five key areas of compliance covered: Asbestos, Electrical, Gas, Legionella, and Lifts.

In relation to asbestos, the CE referred to point 2.1.5.3 of the report, which outlined the surveys carried out.

The CE provided a more detailed update on electrical compliance, reporting that at the 31 March 2025, 1,875 properties (99.9% of the housing stock) have a valid five-year electrical safety certificate.

The CE confirmed 100% compliance in respect of gas servicing.

The CE provided a comprehensive overview of the legionella and lift Maintenance programmes, both of which are supported by the detailed appendices included with the report.

The CE concluded by saying he was absolutely delighted with the Association's performance in respect of its health and safety obligations.

Board **noted** the Association's performance detailed in the Health and Safety Quarterly Report: Quarter 4.

#### **25/05/20 Tree Maintenance Annual Report**

The CE presented the report, noting that the report had been prepared following a request from the AF&RM Committee for an update on tree maintenance activities to be presented to Board.

The CE referred Members to the section of the report which outlines recent tree removals. The CE also referred Members to the section that details that two consultants provide advice and support to the Property Services Manager in this respect, namely the Landscape Architect and Consultant Clerk of Works.

The CE invited Members to consider whether they would prefer an annual report on tree maintenance or if this one-off report was sufficient. A Member recommended that the Association continue to report on tree maintenance annually, highlighting its importance in relation to tenant and public safety. The CE agreed and confirmed that an annual report would be provided.

In response to a further Member query regarding tree planting linked to new developments, the CE provided a detailed explanation of the requirements for planting two or three new trees for every one tree removed.

Board **noted** the Tree Maintenance Annual Report.

#### **25/05/21 Rent Arrears Report: Quarter 4**

The CE presented the report highlighting the excellent progress made by the Income Team. The CE provided detailed figures on current rent arrears and made year-on-year comparisons, noting consistent improvements despite ongoing economic challenges.

The CE remarked that recent years have been the most economically challenging periods. The CE described the level of income management achieved as exceptional.

Members commended the Income Team for their outstanding performance and acknowledged the broader financial pressures being faced by tenants. Members agreed that the progress made was particularly commendable in such a difficult climate.

Board **noted** the overview of performance associated with current rent arrears throughout Quarter 4 2024/25

#### **25/05/22 Former Tenant Arrears Write-Offs: Quarter 4**

The CE provided an overview of the four cases reported in Q4, detailed in Appendix 1.

Board **approved** the write-off of Former Tenant Arrears detailed in the report.

### **25/05/23 Sundry Debtor & Retention Write Offs Report**

The CE presented the report seeking Board approval to write off sundry debtor amounts, each exceeding the delegated threshold of £1,300. He advised that there were three such cases and provided details on each.

The CE explained that writing-off debts and retentions deemed unrecoverable supports financial transparency by presenting a more accurate reflection of the Association's financial position.

Board **approved** the write-offs detailed in Sundry Debtor & Retention Write Offs Report.

### **25/05/24 Tenancy Sustainment Annual Report**

The CE presented the report, highlighting the vital role of the Tenancy Sustainment Officer in reducing failure to sustain a tenancy. The CE emphasised that early intervention and support begins from the outset of each tenancy, significantly contributing to positive outcomes.

The CE provided an in-depth overview of the Tenancy Sustainment Officer's work, referencing Appendix 1, which outlines the extensive activities carried out in collaboration with the Income Team throughout 2024/25. This included detailed information on the range of support provided and the various funding streams secured for the direct benefit of tenants.

A Member suggested that it would be good practice to maintain a record of the number of referrals made to DCC for benefit checks. The CE agreed and confirmed that this information will be incorporated within future Annual Reports.

Board **noted** the content of the Tenancy Sustainment Annual Report.

### **25/05/25 Voids Reasons for Termination of Tenancies**

The CE presented the report and gave a comprehensive overview on the reasons for terminations. The CE advised that there was no recurring theme in the reasons for termination that would require specific action by the Association. Notably, no terminations were attributed to rent levels being unaffordable. The CE reported that the two most common reasons for tenancy termination were due to tenants passing away or moving into a nursing home, both circumstances beyond the Association's control.

The CE assured Members that all aspects relating to tenancy terminations are closely monitored to ensure the effective management of voids and the allocation process.

Board **noted** the reasons why tenants have terminated their tenancies throughout 2024/25.

### **25/05/26 Void Rent Loss Report: Quarter 4**

The CE presented the report, noting that it was the final report linked to Income Management for the reporting period. The CE highlighted that all sections of the report confirmed continued progress and consistently strong performance figures. In response to a Member query regarding relet times for Supported Housing, the CE explained that delays are often due to the time taken by the local authority to identify and secure a suitable tenant.

The CE emphasised that performance in respect of void rent loss is very good and drew attention to the positive correlation between void relet times and void rent loss.

Board **noted** the performance, and the financial implications associated with void rent loss in respect of Quarter 4 2024/25.

**25/05/27 Tenant Allowances Report: Quarter 4**

The CE presented the report and advised that two compensation payments were made to tenants during Quarter 4. Both issues occurred over the Christmas period and were in relation to delays caused by waiting for parts for an ASHP.

Board **noted** the two tenant allowances paid to tenants in Quarter 4 2024/25.

**25/05/28 Procurement Quarterly Report: Quarter 4**

The CE presented the report on behalf of the CSD confirming that there had been one tender awarded over £50,000 within the period 1 January – 31 March 2025.

Board **noted** the Procurement Quarterly Report: Quarter 4 2024/25.

**25/05/29 Procurement Strategy Annual Report**

The CE presented the report on behalf of the CSD, noting that the Annual Procurement Report had been prepared in accordance with Section 18 of the Procurement Reform (Scotland) Act 2014.

The CE provided an overview of the regulated procurements undertaken during 2024/25, as well as the proposed procurement activity for 2025/26. The CE highlighted key updates and changes since the previous reporting period.

The CE confirmed that the Annual Procurement Report would be published on the Association's website in line with legislative requirements.

The CE referred Members to the statement contained in Appendix 2 and provided further context and discussed the procurement plans for 2025/26 and 2026/27, while emphasising that these remain proposals and that final approval of any procurement activity would rest with the Board.

Board **approved** the Procurement Strategy Annual Report.

**25/05/30 Acquisitions and Disposals**

The CE presented the report on behalf of the CSD, confirming that since the last report two properties have been acquired / purchased and a further five acquisitions are currently in progress.

It was also reported that one property has been sold since the previous report, with no further disposals currently pending.

The CE referred Members to the section of the report which provided details of the pending acquisitions.

Board **noted** the current position on acquisitions and disposals.

**25/05/31 Complaints Annual Report**

The CE presented the report on behalf of the CSD explaining that as a Registered Social Landlord, the Association was required to comply with the Scottish Public Services Ombudsman Model Complaints Handling Procedure and as such were to produce an Annual Report on complaints. The CE highlighted that the annual complaints report would be published on the Association's website.

Board **noted** the Complaints Annual Report for 2024/25.

**25/05/32 GDPR and FOI Annual Report**

The CE presented the report on behalf of the CSD and provided details of six GDPR data breaches or potential breaches during the year. None of these were significant enough to require reporting to the ICO.

Board **noted** the GDPR and Freedom of Information Annual Report.

**25/05/33 Gifts and Hospitality Annual Report**

The CE talked through the report highlighting that the Board were to be presented with an Annual Report each May providing details on the value of gifts and hospitality given and received during the year. The CE provided details highlighting that all relevant information had been noted on the Register in accordance with the Association's policy.

Board **noted** the Gifts and Hospitality Annual Report.

**25/05/34 Entitlements, Payments and Benefits Report**

The CE talked through the report and confirmed that all names and relevant information had been noted on the Register.

Board **noted** the Entitlements, Payments and Benefits Report.

**25/05/35 Confidential HR Annual Report**

The CE presented the report, providing a comprehensive overview of internal staff movements and recruitment activity over the past year. The CE drew Members' attention to Appendix 1, which detailed staff length of service, highlighting in particular those employees with over 30 years' service.

The CE initiated a discussion regarding the potential introduction of a retirement payment for employees with more than 20 years' service, referencing an employee who is due to retire at the end of June 2025 after over 30 years' service with the Association. Members discussed potential approaches to recognizing this, including financial implications and tax considerations.

Board **noted** the Human Resources Annual Report 2024/25.

**25/05/36 CGPR: Health and Safety Policy Statement 2025/26**

The CE talked through the report highlighting that it covered the Policy Statement only. He sought approval from Board Members for the Chair and him to sign and date the Statement on behalf of the Board.

Board **approved** the Health and Safety Policy Statement 2025/26 and consented to the Chair and the Chief Executive signing and dating the Statement on behalf of the Board.

**25/05/37 CGPR: Board Member Appraisal Process**

The CE presented the report on behalf of the CSD, advising that the Board Member Appraisal Policy, last approved in February 2022, was now due for review. The policy has been updated to reflect current practices, and the CE recommended that the Board approve the revised version.

Board **approved** the Board Member Appraisal Policy.

**25/05/38 CGPR: Business Continuity Strategy**

The CE presented the report on behalf of the CSD, advising that the Business Continuity Strategy, last approved in May 2022, was now due for review. The Internal Audit of Business Planning in January 2025 recommended that the Association refer to the financial scenario planning undertaken when setting the Budget and 30 Year Financial Plan in the Business Continuity Strategy. This has been added at s4.5

Board **approved** the Business Continuity Strategy.

**25/05/39 CGPR: Privacy and Data Protection Policy**

The CE presented the report on behalf of the CSD, advising that the Privacy and Data Protection Policy last approved in May 2022, was now due for review. Since last agreed by Board, some terminology has changed and the policy has been updated to reflect these changes and reviewed by our Data Protection Officer.

Board **approved** the Privacy and Data Protection Policy

**25/05/40 CGPR: Standing Orders**

The CE presented the report on behalf of the CSD, advising that the Standing Orders were last agreed by the Board in May 2022, now due for review. The Standing Orders generally relate to the Association's Rules which have not changed since they were last approved. Only minor terminology has changed and the policy has been updated to reflect these changes.

Board **approved** the Standing Orders

**25/05/41 Share Membership Register: Update Report**

The CSO presented the report, advising of one new Share Member application and one removal.

Board **approved** the Share Membership Register: Update Report.

**25/05/42 Board Training Report**

The CSO presented the report noting training available for Board Members.

Board **noted** the Board Training update.

**25/05/43 AOB**

The CE provided the Board with an update on the health and wellbeing of a staff member.

The Chair extended his thanks, on behalf of the Board, to all staff for their continued hard work and dedication over the past year. This sentiment was echoed by the CE.

The Vice Chair concluded the meeting by expressing appreciation to the Chair for his leadership and commitment throughout the year.

Meeting closed at 19.27hrs.