

ABERTAY HOUSING ASSOCIATION LIMITED

Minutes of the Board Meeting

Wednesday 27 August 2025 17:00

Present: Ron Neave (Chair), Kath Mands (Vice-Chair), Alan Fraser and Graeme Watson. Jennifer McAughtrie, Callum Main and Kevin Braidwood attended via VC.

In Attendance: Barry Moore (CE), Marjorie Sloan (CSD and Secretary) and Clare Talbot (CSO).

25/08/01 Apologies: Paul Crichton and Ian Byers.

In accordance with Rule 44.3 of the Association's Rules Darren Keddie was granted special leave of absence.

The Chair welcomed everyone to the meeting.

25/08/02 Declarations of Conflicting Interests

No Member declared a conflicting interest.

Asset Management & Development Committee Reports (AM&DC)

25/08/03 AM&DC Chair's Report to Board

AM&DC Meeting 30 July 2025

The Chair of the AM&DC provided an update on the AM&DC Meeting held on 30 July 2025. The Chair highlighted the progress made to date on the Planned Maintenance Programme, noting its varied and extensive nature, and commended staff for their effective monitoring and ongoing delivery of the programme.

The Chair of the AM&DC briefly referenced progress on developments, acknowledging that a more detailed update would be provided by the CE later in the meeting.

The Chair highlighted the range of policies presented for approval at the meeting.

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

Board **approved** the following policies:

- Asbestos Policy
- Rechargeable Repairs Policy
- Repairs and Maintenance Policy
- Condensation, Damp and Mould Policy
- Void Management Policy

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

25/08/04 AF&RMC Chair's Report to Board

AF&RMC Meeting 13 August 2025

In the absence of the Chair of the AF&RMC, the Corporate Services Director provided an update on the AF&RMC Meeting held on 13 August 2025.

It was noted that the Internal Audit Reviews of both Treasury Management and Factoring received Substantial Assurance. The CSD confirmed that there had been no changes to the Financial Statements, the Letter of Representation or the Audit Summary Report presented by Amie Lang of Alexander Sloan at the meeting.

The Chair of the AF&RMC has confirmed he will sign the Financial Statements on Thursday, 28 August 2025 subject to approval.

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

Board **approved** the Report and Financial Statements for the year ended 31 March 2025 and asked the Chair of the Board, the Chair of the AF&RMC and the Secretary to sign them.

Board **approved** the Letter of Representation and asked the Chair of the Board and the Chair of AF&RMC to sign it.

Board **noted** the Audit Summary Report.

Board **approved** the Audit Financial Statements Return and asked the Chair and the Vice Chair of the Board to sign it and the Corporate Services Director to submit it to the SHR.

Board **noted** the Treasury and Investment Management Activity in the quarter as set out as s2.14 of 25/08/10, Management Accounts to June 2025.

Board Reports

25/08/05 Minute of Board Meeting 4 June 2025 and Tracker

The Chair reviewed the minutes of the meeting held on 4 June 2025 and invited comments. No amendments were noted.

Approved. Proposed by Alan Fraser, **Seconded** by Kath Mands.

The CE provided a detailed update on the tracker, noting that the Equality and Diversity Strategy will be circulated ahead of the Board Meeting on 17 September 2025, with approval to be sought at that meeting.

25/08/06 Matters Arising

There were no matters arising.

25/08/07 Chair's Actions / Decisions between meetings

The CE presented the report, confirming that there had been two Chair's Actions since the Board Meeting held on 4 June 2025. The CE provided details of the first Chair's Action as outlined in Appendix 1 and noted that the second Chair's Action had been approved by the Board at the Board Meeting on 4 June 2025.

The CE confirmed that at the 4 June 2025 Board Meeting, the Board ratified two Chair's Actions related to Regulatory Returns submitted to the SHR, ensuring compliance with the relevant submission deadlines.

Board **approved / ratified** the Chair's Actions in respect of the two Chair's Actions detailed in the Report.

Board **noted** the record in respect of the two Chair's Actions ratified by the Board at the Board Meeting on 4 June 2025.

25/08/08 **Confidential** Chief Executive's 2025 Annual Appraisal

The Chair confirmed that all Board Members had received a copy of the CE's Annual Appraisal. The CE thanked the Board Members for their continued support.

Board **noted** the report.

25/08/09 AGM Arrangements and Board Election

The CSD presented the report confirming the arrangements for the forthcoming AGM, scheduled for Wednesday 17 September 2025 at Dryburgh Gardens Retirement Housing Complex. The CSD noted that the AGM would be held as a hybrid event, allowing Share Members to participate either virtually or in person.

The CSD reviewed the current Board Membership and vacancies, highlighting that three Members, Ron Neave, Kevin Braidwood, and Darren Keddie will reach their third anniversary at this year's AGM and are therefore required to stand down. All three have indicated their willingness to stand for re-election.

As Ron Neave has continuous service of more than nine years, he left the meeting for the Board Members to consider his continued effectiveness. This was confirmed and Ron returned to the meeting.

The CSD also noted that the three co-opted Members, Callum Main, Jennifer McAughtrie, and Graeme Watson are required to retire at the first AGM following their co-option but may stand for re-election without nomination if they are Share Members (Rule 39.2). Jennifer McAughtrie is not yet a Share Member but has submitted an application, which will be considered under Agenda Item 25/08/28. Accordingly, all three co-opted Members will stand down at the AGM. All three have indicated their willingness to stand for re-election.

The CSD advised that a Board Meeting will take place after the AGM at 14:00, at which, in accordance with Rule 59.5, the election of new Office Bearers and Committee Members will be conducted. The CSD confirmed she will communicate with the current Office Bearers via email regarding these arrangements.

The CSD confirmed in writing, as per Rule 68, that Rules 62 to 67 had been followed. The CSD explained that these rules relate to the use of the seal, the keeping of the Register of Members, display of the Association's name and keeping of books.

Board **noted** the AGM Arrangements and Board Election.

25/08/10 Internal Management Plan 2025/26: Quarter 1

The CE presented the report, providing a comprehensive and detailed update on the Internal Management Plan, including a page-by-page explanation to assist the three new Members in their understanding.

The CE provided an update on the Oak Gardens development, noting that a recent meeting with Scottish Water had been very positive.

Board **noted** the progress detailed in the Internal Management Plan: Quarter 1 2025/26.

25/08/11 Operational Performance Report KPIs 2025/26: Quarter 1

The CE presented the report, providing a comprehensive and detailed update on the Operational Performance Report KPIs for Quarter 1 of 2025/26, with additional explanation to support the understanding of the three new Members.

As previously reported, the CE reiterated that the IMP and KPIs together offer the Board a thorough and integrated overview of the Association's progress and performance.

The CE delivered a detailed review of the KPIs as outlined in the appendix, with particular emphasis on acquisitions and disposals, income management, voids, customer services, health and safety, and planned maintenance.

The CSD advised that the comparative ARC figures are due to be published by the Regulator on Friday 29 August and will be presented to the Board accordingly.

Board **noted** the Operational Performance Report: Key Performance Indicators for Quarter 1 2025/26.

25/08/12 SHR Communication and Correspondence

The CE presented the report, highlighting communications received during the quarter, particular reference was made to a recent introductory meeting attended by the CE and CSD with Gavin Leask and Carolyn Anderson from the Scottish Housing Regulator. Gavin Leask has been appointed as the Association's new Regulatory Manager.

The CE informed Members that the meeting was a very positive and constructive introduction; reflecting the very transparent and honest relationship the Association has with the SHR. The CSD echoed the CE's comments.

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

25/08/13 Risk Management Tables: Quarter 1

The CE confirmed that, in line with the Board's request, the full Risk Management Tables were presented for review at the August Board Meeting. Updates to the Risk Management Tables were clearly marked in blue for ease of reference.

The CE noted that the Risk Management Tables contribute to support the accuracy and robustness of the Association's Annual Assurance Statement.

Each Risk Management Table was discussed in detail by the CE.

The CSD provided an update on the IT report, referring to the previous report in which the potential risk was identified regarding Housing Online, supplier of the SDM portal, recently acquired by Aareon. It was noted that this risk has now increased, as support for the SDM portal will be withdrawn in just over a year. In response, the Association has implemented its risk mitigation strategy and product demonstrations have been arranged with Housing Insight and Home Master to assess potential replacement systems.

The CE advised that, given the forthcoming changes and the planned retirement of the Finance and IT Officer, an internal IT Working Group has been established to oversee the development of the Association's IT infrastructure.

In response to a Member's query about whether the recent property revaluations impacted the Association's loan covenants, the CSD confirmed that one of the loan covenants relates to the valuations, and the recent figures have increased the Association's cover.

The CE concluded by advising that the Governance Training Plan will be reviewed at the next Board Away Day and highlighted the inclusion of a new standing item, the Annual HR Report.

Board **approved** the 10 Serious and Significant Risks and the complete tables in respect of: Corporate Governance, Finance, Human Resources, Information Technology, Housing Services and Property Services.

25/08/14 Health and Safety Quarterly Report: Quarter 1

The CE talked through the report highlighting the five areas covered: Asbestos, Electrical, Gas, Legionella and Lifts.

The CE highlighted there were 7 asbestos surveys, and 3 asbestos removals carried out.

The CE provided an update on the Five-Year Electrical Safety Checks stating that the end of Q1 showed that 99.9% of the housing stock had five-year electrical inspection certificates.

The CE provided an update on Gas Safety Checks declaring that 100% of properties had an up-to-date Landlord's Gas Safety Certificate and no properties had passed their annual anniversary date.

The CE highlighted that legionella testing had been carried out as detailed in the appendices.

The CE reported that lift testing and maintenance had been completed, as outlined in the appendices.

The CE further advised that, commencing this year, two insurance inspections will be carried out annually on an ongoing basis.

Board **noted** the Association's performance in respect of its health and safety obligations detailed in the report.

25/08/15 Rent Arrears Report: Quarter 1

The CE presented the report highlighting the excellent progress made by the Income Team. He talked through paragraphs 2.1.1 and 2.1.2 which showed figures before and after Universal Credit payments have been taken into account. The CE provided a comprehensive overview of the legal action for rent arrears.

The CE concluded stating the Association's arrears performance is in the top quartile.

Board **noted** the overview of performance associated with the current rent arrears throughout Quarter 1 2025/26.

25/08/16 Former Tenant Arrears Write-Offs: Quarter 1

The CE presented the report, providing an overview of the two cases reported in Q1. The CE highlighted that the write-offs were very low in value, with the work being carried out by the Income Team the figures continued to reduce.

Board **approved** the write-off of the former tenant arrears detailed in the report.

25/08/17 Voids Reasons for Termination of Tenancies

The CE presented the report, noting that there were a total of 34 terminations recorded in Quarter 1. The CE referred to historical data included in the report, which allows for year-on-year comparisons. It was noted that once five years of data have been compiled, this analysis will be used to inform discussion at future Board and Staff Away Days. The CE also drew attention to paragraph 2.1.1 and the appendix, which provide further detail on the terminations.

With regard to terminations attributable to 'deceased' and 'move to nursing home', Members discussed the Association's tenant demographic.

A Member requested that future reports include the terminations as a percentage of total stock.

Board **noted** the Voids Reasons for Termination of Tenancies: Quarter 1 Report 2025/26.

25/08/18 Void Rent Loss Report: Quarter 1

The CE provided a comprehensive update, confirming continued positive progress and strong performance across key areas. The CE highlighted that void rent loss remained well within acceptable levels and noted that the average re-let time of 21 days continues to be a highly ambitious and

challenging target. As previously reported, the CE reiterated the clear correlation between tenancy terminations and the subsequent reletting of properties.

Board **noted** the performance and financial implications associated with void rent loss in respect of Quarter 1 2025/26 Void Rent Loss Report: Quarter 1 2025/26.

25/08/19 Tenant Allowances Report: Quarter 1

The CE presented the report highlighting that there had been two tenant allowances approved in Quarter 1. The CE provided a comprehensive update on each case.

Board **noted** the Tenant Allowances Report: Quarter 1 2025/26

25/08/20 Procurement Quarterly Report: Quarter 1

The CSD presented the report, highlighting that three tenders exceeding £50,000 had been awarded during the reporting period.

Board **noted** the Procurement Quarterly Report: Quarter 1 2025/26

25/08/21 Value for Money Annual Report

The CSD presented the report, detailing the performance against strategic objectives and key indicators which was reported to the Board in June 2025. Appendix 1 provides benchmarking data to address any gaps in performance.

The CSD talked through the appendices which provided the explanatory information and statistics.

A Member queried whether the Association would consider offering modern apprenticeships or training opportunities in collaboration with contractors. The CE advised that discussions have taken place with the Chair and Vice-Chair in this respect and this will be discussed at the Board Meeting in September 2025.

Board **noted** the Value for Money Annual Report.

25/08/22 Acquisitions and Disposals

The CSD presented the report and provided an update on developments since the report was produced. The CSD confirmed that a grant application for fifteen properties has been approved. This includes seven properties listed in Table 2.1 and one property reported to the Board at the Board Meeting on 4 June 2025. Grant has been claimed for the eight properties and the Association will receive this in the coming days. The purchase of Flat 24, 1 Dryburgh Gardens was completed on 26 August 2025. The remaining six properties are still to be acquired, three of which are going through the legal process and three are still to be identified. Once these are completed, the remaining grant can be claimed. There is also potential for further grant funding later in the year.

The CSD advised that Appendix 1, entries 7–11, should be updated to reflect the correct date of August 2025 and the total grant potential updated to reflect the actual grant per property being received this financial year.

The CE highlighted the strength of the Association's relationships with Dundee City Council and the Scottish Government and noted that the content of the report provides clear evidence of this collaboration. The CE further emphasised that planned maintenance and investment in these areas is contributing to the wider regeneration of local communities

Board **noted** the Acquisitions and Disposals Report.

25/08/23 CGPR: Communications Policy

The CSD presented the report, stating that Communications Policy was last approved in August 2022 and is now due for review. The policy is based on the EVH model policy and has been reviewed and updated with revised terminology and to change the term of policy review from three to four years. Board **approved** the adoption of the Communications Policy

25/08/24 CGPR: Procurement Policy

The CSD presented the report, stating that the Procurement Policy was last approved in August 2022 and is now due for review. The Procurement Policy has been reviewed with minor amendments. Board **approved** the adoption of the Procurement Policy.

25/08/25 CGPR: Equality and Diversity Strategy

The CE advised that the Equality and Diversity Strategy will be circulated to Members in advance of the Board Meeting on 17 September 2025 and prior to the next meeting of the Audit, Finance and Risk Management Committee.

Board **noted** the arrangement for presenting the Equality and Diversity Strategy in advance of the Board Meeting on 17 September 2025,

25/08/26 HSPR: Rent Arrears Policy

The CE presented the report stating this was last reviewed in January 2022 and is therefore now due for review. The Policy has been updated to reflect current Rent Arrears procedures, making reference to My Home, updated terminology and contact details.

Board **approved** the revised Rent Arrears Policy.

25/08/27 Board Training Report

The CSO presented the report and advised that bookings have been confirmed for the upcoming Governance Conference. The CSO requested that any Members wishing to attend the Finance Conference in November submit their details to her by Friday, 29 August 2025. Board **noted** the Board Training update.

25/08/28 Share Membership Register

The CSO presented the report stating there were two members to be removed from the share membership register and three new applications to become a new share member.

Board **approved** the changes to the Share Membership Register as set out at s2.3 and 2.4

25/08/29 AOB

The CE requested the Board's consideration of a special leave of absence for Board Member, Darren Keddie for the current meeting and until his work location was confirmed. The CE briefly outlined the circumstances supporting the request.

The Board **noted** the request and **approved** special leave of absence as outlined.

Meeting closed at 19.02hrs.