

Confidential Strategic Board meeting Minutes

Date 12/08/2025
Time 16:00 - 18:00
Location Zoom
Chair Brian Fisher
Attendance Board Members: Mr Brian Fisher – Chair, Mr Brian Gallacher - Vice Chair, Mr Ron Eldridge, Mr Stephen Clark, Mr Rhodri Davies, Mr Ricky McAulay, Mr James Wilson, Mr Chris Gray, Mr Stephen Lynas, Mrs Juliet Hamilton Lee
 In attendance: Mr Derek Banks - Director of Finance, Governance and Assets (DoFGA), Company Secretary, Mrs Beverley Graham - Director of Housing (DoH), Mrs Caroline O'Donnell - Director of Operations (DoO), Mrs Christine Dolan - PA & Governance Officer (PAGO), Mr Andrew Wilson - Board Observer, Ms Kathy Gourlay - Board Observer, Ms Jayne Currie - Board Observer

Resident Voices

Presenter: Heather Duffin (HD) and Bryan Percie (BP) – Resident Voices

The Resident Voices members presented a report on “Anti-Social Behaviour” which included a list of recommendations.

Mr Stephen Clark joined the meeting at 4.20pm.

Mr Chris Gray left the meeting at 4.21pm and rejoined at 4.27pm. Mr Chris Gray then left the meeting at 4.28pm.

Mrs Christine Dolan joined the meeting at 4.20pm.

Mrs Beverley Graham joined the meeting at 4.22pm.

A Board member asked if there is a perception that more can be done in terms of the handling of complaints following the feedback that 33% of survey respondents were satisfied with the way Fife Housing Group (FHG) handled complaints. HD believes that by following the recommendations by Resident Voices, the level of satisfaction should increase. HD noted that by reintroducing categories, different timescales can be applied, and this will assist in reducing tenants' waiting times for response.

A Board member asked if any of the complaints raised were against other FHG tenants, as this is not mentioned within the data. HD confirmed that primarily reports received were for other FHG tenants, however, there are exceptions. Resident Voices encourages tenants to be proactive within their communities and resolve issues before they escalate. It was agreed that better communication and education about the complaint process would help build trust with tenants for a better understanding of the constraints FHG faces when dealing with complaints.

Following a recommendation to employ an Anti-Social Behaviour Officer, a Board member asked whether consideration had been given to purchasing services from another organisation for this purpose. The DoH reminded the Board that we previously employed a permanent, full-time, Anti-Social Behaviour Officer, which became a part-time post, until the requirement was no longer there and the role became redundant. The DoH would welcome further discussion about buying in services, but would be wary of employing a dedicated Officer for this role within FHG.

It was agreed that further discussion regarding the recommendations is required by the Board and Business Leadership Team.

Action: Follow up conversation to discuss the Resident Voices recommendations.

Action: The Chair to organise time to meet informally with the Resident Voices throughout the year.

1 Procedural

1.1 Welcome and apologies

Presenter: Chair

The Chair welcomed everyone to the meeting, including Ms Jayne Currie, Ms Kathy Gourlay, and Mr Andrew Wilson, who are observing this Board meeting with a view to being nominated as full Board members at the September Board meeting.

Apologies were received from Mrs Nicki Donaldson.

1.2 Declaration of interest

Presenter: Chair

There were no declarations of interest noted.

1.3 Minute of the previous meeting

Presenter: Chair

Mr Rhodri Davies noted he had sent his apologies in advance of the May 2025 Board meeting and asked that this be reflected accordingly.

Agreed: The minute of the previous meeting was approved subject to the apologies being updated.

1.4 Matters Arising

Presenter: Chair

There were no matters arising not already on the agenda.

1.5 Action Points

Presenter: Director of Finance, Governance and Assets

The DoFGA gave an update on the outstanding actions.

Action 1242

Agreed: The DoFGA to provide a Property Sustainability Report to the Board for Q1 of 2026/27.

2 Chair Update

Chair Report

- 2.1 The Chair presented his report and advised Board members that Kirsty Noble had resigned following her six month sabbatical. Recruitment is ongoing for a fourth new member, with the anticipation they will be in place by September 2025.

The Chair invited questions and none were received.

2.2 Board Development Plan

The Chair presented the Board Development Plan which was created following the Board Self-Assessment earlier in the year. The Chair noted that the plan is extensive and will take time to fully deliver.

2.3 FHG Email

The Chair reminded Board members of the importance of using FHG email for business purposes, and using the tablet provided. The PAGO can send an email to personal emails if required, to notify of any communications. Board members raised concerns about the practicalities of this, however, the DoFGA reiterated the security issues surrounding the use of personal devices.

Mr James Wilson joined the meeting at this point.

2.4 Annual Assurance Statement

The first Annual Assurance Statement session was held on 31 July 2025 and following this initial review, the Chair has proposed some changes to the way the Evidence Bank is displayed to ensure that this is clearer about how the evidence is linked to each standard. It was noted that there continues to be a technical issue around Board members having live access to the Evidence Bank, however, this will be resolved with the introduction of Slack and Microsoft 365.

Agreed: Board members agreed that another review session for the Annual Assurance Statement would be beneficial prior to the AGM.

3 For Approval

3.1 Fife Housing Association (FHA) Annual Accounts / Letter of Representation

The DoFGA presented the Annual Accounts and Letter of Representation and noted that these are draft accounts up to 31 March 2025. These were presented at the Audit and Risk Committee meeting on 5 August 2025, who have recommended that the Board approve the draft accounts.

The DoFGA pointed out that total comprehensive income is lower for 2024/25 due to ongoing issues with voids, damp and mould, and reactive maintenance. It should also be noted that during 2023/24, FHG received the pension credit following the departure from the Fife Council Pension Scheme.

Overall the accounts show a positive position and there were no adjustments or recommendations made by Wgb, who gave an unqualified opinion.

Agreed: The Board noted and approved the contents of the Annual Accounts and Letter for Representation.

3.2 Company Secretary Annual Compliance

Presenter: Company Secretary

The DoFGA advised that the report is to assure the Board that the Company Secretary can duly confirm to the Board of Management in terms of Rule 68 that the requirements of Rules 62 to 67 have been followed.

Agreed: The Board approved that in terms of Rule 68, the requirements of Rules 62 to 67 have been properly adhered to by the Company Secretary and noted that

- a) There are no entries in the Fraud Register;**
- b) There are no entries in the Payments and Benefits Register and the Chairperson is required to sign the annual declaration to this effect; and**
- c) There are no entries in the Gifts and Hospitality register.**

3.3 Employee Group Income Protection

The DoO presented the report on Employee Group Income Protection (GIP) and reminded Board members that this was put in place by the Board in 2023 following the withdrawal from the Fife Council Pension Scheme.

This has been running smoothly, however, due to the long term absence of one of our Trade colleagues, this is now resulting in a complex workforce issue for FHG. This is primarily due to the fact that colleagues remain contractually

employed, despite a prolonged period of absence, potentially for decades. There are two other colleagues who may also soon be in the same position. The DoO presented three potential strategic options for the Board to discuss which include details of the current cases, and assessment of the associated risks.

A Board member asked if legal advice had been sought from employment lawyers. CoD confirmed that will legal advice has not been sought at this stage, the least risk adverse route would be to go for option 1: **Mutually Agreed Dormant Employment**. This would allow FHG to fill the post, while the colleague takes a medical career break. The other two options presented different risks to the organisation.

A Board member explained that their understanding, within another organisation, was that once an employee had exhausted company sickness pay, they moved to the insurance scheme and were no longer considered an employee of the organisation. The Board member also noted that if the employee remains within the insurance scheme for a long period of time, this will be reflected in the insurance premiums paid by FHG and asked if, [REDACTED]

A Board member asked if it would be worthwhile considering changing the contracts for existing and new recruits, and considering options for a different benefit for long term sickness. The CoD explained that as part of the pension review, the Board approved GIP as a replacement for the allowance employees would have received as members of the Fife Council Pension. [REDACTED]

The Board discussed the options presented to them, and agreed that further consideration was required to ensure the most satisfactory outcome for current and future colleagues as well as FHG.

Action: DoO to prepare a report showing protocols for different scenarios and feedback findings to the Board at the next meeting.

3.4 Board Re-election – 9 year rule

Presenter: Stephen Clark

Mr Clark presented to the Board his reasons for seeking election to the Board for a further year and left the meeting for the Board to discuss his continued membership of the Board. The Board approved his re-election to the Board for a further year. Mr Clark re-entered the meeting once the Board reached a decision and was informed of the decision.

Agreed: Mr Clark will be re-elected to the Board for a further year at the AGM.

3.5 Memberships and Retirement (including re-elections)

Presenter: PA and Governance Officer

The PAGO presented the report and advised that under the terms of Rule 39.1, the members who are due to retire are Mr Ron Eldridge, Mr Rhodri Davies and Mr Ricky McAulay. Mr Stephen Clark has reached nine years of service on the Board of Management and has confirmed that they will be seeking re-election.

Shareholding membership applications

It is Fife Housing Group's Policy for all membership applications to be considered by the Board of Management. The Rules of the Association also dictate the criteria for membership. A Membership form was received from the following applicants:

Mr Philip Elsworth

The PAGO advised that due to ongoing work by the Communications and Engagement team, a further two applications have been received on the day of the meeting, and more are likely prior to the AGM. The PAGO sought delegated authority to the Company Secretary to approve these membership applications up to the AGM.

Agreed: The Board approved the membership application and gave delegated authority to the Company Secretary for any further applications received up until the AGM.

3.6 Damp, Mould, and Condensation Policy

Presenter: Director of Operations

The DoO presented the Damp, Mould and Condensation Policy alongside an update on the approach taken by Fife Housing Group to manage, monitor, and reduce instances of damp, mould and condensation across the housing stock.

The Board were recommended to approve the Damp, Mould and Condensation Policy, and note the progress made in centralising and strengthening the management of damp, mould, and condensation cases.

A Board member asked if tenants would be provided with a shortened version of the policy, possibly in leaflet form. The CoD advised that tenants receive information from the specialist contractor upon completion of work, and a dedicated FHG leaflet is currently being designed.

Agreed: The Board discussed the contents of the report and approved the Damp, Mould, and Condensation Policy.

4 For Update

4.1 Chief Executive Officer's Report

Presenter: Director of Finance, Governance and Assets

Scottish Housing Regulator (SHR) Visit and Recommendations

Following the SHR visit in May 2025, we have received their feedback and recommendations on the Annual Assurance Statement process. It is noted that the recommendations they have suggested were already in discussion and will be shortly implemented. The SHR have also published their full report online and this is currently being reviewed internally by the BLT.

Values Programme

These sessions are going well and we are now in the process of delivering the third session to colleagues. A Values session for Board members will be delivered in due course.

BISF Tender

The tender process is now complete following three applications. Early indications are that the costs will be significantly lower than previously estimated based on the pilot properties, decreasing from an estimate of £2.2m to approximately £1.5m. The significant difference could be used to fund extensive backlog works for roofing, render, and structural works but the Board will be updated on the actual position once the process is complete.

The DoFGA invited questions, are none were received.

Agreed: The Board noted the contents of the CEO Report.

4.2 Management Accounts

Presenter: Director of Finance, Governance and Assets

The DoFGA presented the Management Accounts up to 30 June 2025 and noted a favourable variance of almost £300k, however, advised £100k of this is due to the phasing of planned works which will be completed to budget by the end of the year.

Reactive repair costs are slightly lower than at this point last year, and voids are underspent. The new Operations Supervisor is working to bring these costs down, and we are already seeing efficiencies from the way that they are working.

Overall, it is a positive position for the first quarter.

A Board member noted that capital expenditure is significantly underbudget and asked how this would be spent throughout the year. The DoFGA advised that although it looks like a large sum, roof repairs, for example, can be expensive, therefore, it is likely we will meet the budget.

The Chair asked for a report showing simple stats around what planned works were, when they would likely be happening and the costs.

Action: DoFGA to prepare a report detailing planned works throughout 2025/26.

4.3 Performance Dashboard

Presenter: Director of Housing

The DoH presented the Performance Dashboard to 30 June 2025.

The number of reactive repairs and voids has dropped and the amount of void loss is at a better level. There has also been an improvement in the percentage of repairs completed right first time.

There are a number of Anti-Social Behaviour cases open, and the DoH explained that the trend is for these cases to coincide with property condition cases, therefore, the Housing Officers are dealing with both.

The DoH invited questions from the Board, and none were received.

Agreed: The Board noted the contents of the Performance Dashboard.

4.4 Audit and Risk Committee (verbal, including Annual Assurance Statement)

Presenter: Convener of the Audit and Risk Committee

The Audit and Risk Committee met on 5 August and was joined by Daniel Johns from Wgb, who presented the Annual Accounts and Report to Management.

The Committee reviewed and discussed a number of links from the evidence bank, and were satisfied with the outcomes. It was noted that for 4.19 Letters of Appointment to Governing Body, there was no evidence, however, this has now been rectified.

A Board member submitted additional questions following the meeting, which have all been responded to, with no further questions

Agreed: The Board noted the Audit and Risk Committee update.

Mrs Juliet Hamilton-Lee left the meeting at this point.

4.5 Health and Safety Annual Review

Presenter: Director of Operations

The DoO presented the Health and Safety Annual Review covering the period April 2024 to March 2025, and the dashboard was attached.

The Health and Safety Committee meet on a monthly basis and regularly review and update the dashboard. There are sections within the document that are red, which are internal fails, however, are not considered to be significant risks for which the Board should be notified.

A Board member asked if the fleet would be replaced with sustainable alternatives and the DoO advised that currently electric vans are not suitable for weight bearing, however, this is likely to improve with time. The current lease is for three years, and after that period, further consideration will be given to electric vehicles.

Agreed: The Board discussed and noted the contents of the Health and Safety Annual Review.

Mr Ricky McAulay left the meeting at this point.

4.6 Argyle Annual Report including Legal & General Performance

Presenter: Director of Finance, Governance and Assets

The DoFGA presented the annual report from Argyle Consulting which contains detailed information regarding the workplace pension scheme and outlines the key information and action points that FHG should consider when reviewing the pension scheme. The report covers the period 1st July 2024 to 30th June 2025.

It was noted that average funds and performance continue to increase, which gives assurance to the Board that the pension scheme is performing well.

There are a number of members who have not downloaded the Legal & General app or completed their nomination forms, and this is something that the BLT will encourage.

A Board member asked if members have the option to choose their own funds, and the DoFGA confirmed that they can, however, at present 100% are currently in the default fund.

Agreed: The Board noted the contents of the Argyle Annual Report.

4.7 Governance

Presenter: PA and Governance Officer

The PAGO presented an update on Governance for 2024/25 and highlighted that all mandatory Share training was complete, however, Board members are encouraged to take part in any other relevant training.

Kirsty Noble has resigned from the Board as at 4 August 2025 and three potential new Board members will be joining at the AGM.

Brian Fisher has indicated his willingness to continue as Chairperson and Brian Gallacher has also indicated his willingness to continue as Vice Chairperson for 2025/26.

The PAGO invited questions are none were received.

Agreed: The Board noted the contents of the Governance report.

5 For Noting

5.1 Operational Workplans Q1

Presenter: Director of Finance, Governance and Assets

The Director of Finance, Governance and Assets presented the Operational Workplans for the first quarter of 2025/26 and invited questions from the Board, and none were received.

5.2 For Homologation

The Allocations Policy and the Medication Adaptations Policy were homologated.

6 Other

6.1 Policies for Approval

Presenter: Chair

The Chair gave an overview of the policies which would be ready for Board approval prior to the Board meeting in December 2025 and reminded Board members that policies issued by email should be actioned within 10 working days.

6.2 AOCB

Presenter: Chair

The Chair encouraged Board members to view the Events list, which has been uploaded to ibabs, and contact the PAGO if they are interested in attending any of the events.

6.3 Date of Next Meeting

AGM

Tuesday 16 September 2025 @ 5pm

Post AGM Board Meeting

Tuesday 16 September 2025 @ 6pm