

## Minutes Confidential Strategic Board meeting

<b>Date</b>	10/12/2025
<b>Time</b>	9:30 - 12:30
<b>Location</b>	Garvock House Hotel, Dunfermline
<b>Chair</b>	Brian Fisher
<b>Explanation</b>	Board Members: Mr Brian Fisher – Chair, Mr Brian Gallacher - Vice Chair, Mr Ron Eldridge, Mr Stephen Clark, Mr Rhodri Davies, Mr James Wilson, Mr Stephen Lynas, Mrs Juliet Hamilton Lee, Mr Andrew Wilson, Ms Kathy Gourlay, Ms Jayne Currie In attendance: Mrs Nicki Donaldson - Chief Executive Officer (CEO), 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 and Governance Officer (PAGO)

### Item

*A representative from the Scottish Housing Network delivered a Performance Analysis Presentation prior to the Board meeting.*

#### 1 Procedural

##### 1.1 Welcome and apologies

Presenter: Chair

The Chair welcomed everyone to the meeting. Apologies were received from Mr Ricky McAulay, and no apologies were received from Mr Chris Gray.

##### 1.2 Declaration of Interest

Presenter: Chair

There were no declarations of interest noted.

##### 1.3 Minute of the previous meeting

Presenter: Chair

**Agreed: The minute of the previous meeting were approved.**

##### 1.4 Matters arising

Presenter: Chair

There were no matters arising not already on the agenda.

## 1.5 Action points

Presenter: CEO

### 1241 – Benchmarking Working Group

The deadline for this action is 2027, however, the CEO and the DoO will begin this process during 2026. There is a meeting with the Chair scheduled for January 2026 to discuss the remit and operation of the Colleague and Governance Committee, and it is likely this group will be involved in the benchmarking discussions.

### 1242 – Property Sustainability

There is continued uncertainty around the guidance relating to the Energy Efficiency Standard in Social Housing (ESSH), and when this will be released.

Board members will see a general increase in costs for improvement to properties in the draft budget paper, which will be presented to the Board in January 2026.

Fife Housing Group (FHG) continue to look at new and innovative ways to improve.

### 1378 – AI Report

The DoFGA and the ICT Team are currently researching AI and how this can be used within FHG. This is something that needs to be progressed, but must be appropriate for the sector.

The Board discussed what other Housing Associations are doing with AI and agreed that, within the sector, most were also at the research stage. A Board member also noted that this was similar in other sectors, including financial services.

The CEO highlighted an online webinar that is available on 17 December 2025, which is going to cover AI Governance in Housing. A link will be circulated to Board members.

## 2 Chair Update

### 2.1 Chair's report

Presenter: Chair

The Chair provided a written report and highlighted the following areas:

#### Fife Housing Association Alliance (FHAA)

The FHAA met on 19 November 2025 at the FHG office, and the Chairs were invited. All are keen to ensure the FHAA remains as the

preferred partner with Fife Council for housing development within Fife.

#### Migration to 365

The Chair acknowledged the difficulties some Board members have experienced during the migration to 365, and reminded them that if there are any further issues, to contact the PAGO.

#### Board Conversations

Annual 1-2-1 conversations are scheduled to take place in March 2026 and will be supported by Linda Ewart. These conversations should take place in person, where possible, and the booking system will be sent out shortly. A presentation with the outcomes will be delivered during the Board meeting in May 2026.

#### Board Training Sessions

The Chair is keen that the Board spend more time together for training purposes and will contact Board members in January 2026 to discuss availability and appetite for training during 2026.

A Board member expressed an interest in learning more about FHG housing stock and would be keen to have the tour. The CEO explained that this is something that they and the DoH are currently working on, however, logistically, it is difficult to get all Board members together to do this as a group. Board members who would like a tour of the stock should get in touch with the PAGO, who will arrange this for them.

A Board member asked how a decision was reached when deciding rent for properties, in particular, if there was a differential by property type, location, etc. The CEO advised that a lot of work had been done to ensure a fair rent allocation system, and this is measured by the number of bedrooms, together with a number of other factors. The Rent Consultation paper will be issued to the Board in January 2026 to provide more information about proposed increases for 2026/27.

## 2.2

### **Annual Assurance Process 2025/26**

Presenter: Chair

The Chair reminded Board members of the enhancements made to the Annual Assurance Statement Process during 2024/25, and presented the proposed process for 2025/26 for the board to consider/approve.

*Mr Stephen Clark left the meeting at this point.*

**Agreed: The Board approved the Annual Assurance Statement process for 2025/26.**

**3 For Approval**

**3.1 Permanent Establishment of Income Maximisation Officer (IMO) and Tenancy Support Officer (TSO)**

Presenter: DoH

The DoH presented the report and reminded Board members that in 2023 we successfully received funding, in conjunction with Glen Housing Association and Ore Valley Housing Association, for Income Maximisation. This funding was for three years and is due to expire on 31 March 2026. So far, there is no indication that this funding will be extended.

*Mr Stephen Clark rejoined the meeting at this point.*

There is currently one full time IMO and one part time IMO. The DoH summarised the gains that the current officers have made for tenants and the benefits for both the tenants and the Housing Associations.

The trial period for the Tenancy Support Officer (TSO) role started in July 2025 and ends in March 2026. This is also a partnership project which also includes Kingdom Housing Association. It is noted that we are already seeing a positive impact from this role, which includes access for Electrical Installation Condition Reports (EICRs). Feedback from tenants has also been positive.

The report proposes to have one full time IMO and one full time TSO, who will both work solely for FHG, however, during the conversation, the DoH received an email from Glen and Ore Valley Housing Associations to indicate they are both keen for the IMO role to continue, and would be willing to share the cost.

The Board discussed the benefits of both roles and unanimously agreed that they are keen for these to continue, however, there was uncertainty about how it would be funded.

The DoH reminded the Board that there is £1.3m remaining from the cessation payment from the Fife Council Pension Scheme. Part of this money could be used to fund the project, however, it would not be used for salaries.

A Board member asked about the confidence in the forecast, and the ability to recover money as referred to in Table one of the business case. The DoH explained that, at present, the IMO's are at full

capacity and are not reaching some of the tenants who require this support. The TSO is also oversubscribed.

A Board member asked if performance is routinely reviewed, and the DoH confirmed this is reviewed monthly by the Business Leadership Team (BLT) as part of their performance dashboard.

The Board discussed the issues and difficulties faced by tenants and acknowledged the support both roles provide. The benefits for FHG in terms of reduced arrears and evictions, and an improvement in property conditions, were also noted.

The Board discussed the financial implications of the permanent introduction of these roles and the various options available. Some Board members were uncomfortable with the prospect of raising rent by 0.7% to cover this.

A Board member suggested committing support for these roles for 2026/27 using the monies remaining from the cessation payment from the Fife Council Pension Scheme , and looking again at the cost implications of making these roles permanent during 2026.

The DoH will prepare a report for the Board with the benefits of these roles and the different funding options available.

**Agreed: The Board agreed to fund the IMO and TSO roles for one year, with consideration for the future funding of these roles to be given at a later date.**

**Agreed: Option on how the £1.3m (less the cost of the IMO and TSO roles for 2026/27) will be used to benefit tenants.**

### 3.2 Board, Shareholding Membership and Terminations

Presenter: PAGO

The PAGO presented the report and highlighted that shareholder 532 had broken the five year rule and recommended their membership be terminated.

**Agreed: The Board agreed to remove shareholder 532 from the membership list.**

## 4 For Update

### 4.1 Chief Executive Officer's report

Presenter: CEO

The CEO acknowledged the death of Mr John Bell, who was the Chair of the Resident Voices. The Board expressed their condolences to his family and friends.

Following the Chair's update regarding the FHAA meeting in November 2025, the CEO advised the Board that they and the DoFGA will be meeting in January 2026 to discuss funding for new developments, and what the capacity for development will be for each of the organisations involved.

The CEO also advised that the new Operations Manager is now in post, and is making good progress with the team.

The CEO invited questions, and none were received.

**Agreed: The Board noted the contents of this update report.**

#### 4.2 **Management Accounts**

Presenter: DoFGA

The DoFGA presented the Management Accounts for the period ending 31 October 2025, noting that the results remain consistent with those reported in the previous period.

Reactive maintenance continues to be an area of concern, and further analysis is underway to identify any emerging trends. Despite the recent increase, void maintenance expenditure remains below budget, which was highlighted as a positive outcome.

A Board member referred to recent news reports regarding issues with cladding installation by some local authorities and queried whether this might affect any FHG properties. The DoFGA confirmed that no FHG properties have the type of cladding indicated.

**Agreed: The Board discussed and noted the contents of this update report.**

#### 4.3 **Performance Dashboard**

Presenter: DoH

The DoH presented the Performance Dashboard for the period ending 31 October 2025.

Repairs completed right first time are being monitored closely, as there had been a reporting issue, however, this has now been resolved.

There are a number of indicators in green with red text; these are within target but have had a reduction in performance from the previous period, however, the DoH is not overly concerned.

A Board member observed there had been zero tenancy refusals over a five month period, and asked if this was normal. The DoH explained that these properties were all houses and, therefore, it is normal for these to be accepted.

**Agreed: The Board discussed and noted the contents of this update report.**

#### **4.4 Audit and Risk Committee Update (verbal update)**

Presenter: Convenor of the Audit and Risk Committee

The Audit and Risk Convenor noted that overall, it had been a positive year.

Wgb completed an external audit for finance in August, and no issues were found.

TIAA completed the internal Governance Audit in September 2025, which went well. One point was raised regarding the return of a Declaration of Interest, and the Convenor reminded the Board of the importance of returning these forms to the PAGO when they are requested in October 2025.

The Convenor invited questions, and none were received.

**Agreed: The Board noted this update report.**

### **5 For Noting**

#### **5.1 Operational Workplans Q2 update**

The CEO pointed out that a number of objectives are in amber and reminded Board members that this is for quarter two, therefore, these will have progressed and will be reported at the next Board meeting for quarter three.

**Agreed: The Board noted the contents of the Operational Workplans Q2 update.**

#### **5.2 Minutes for Noting**

##### **5.2.1 Yourplace Meeting minutes**

**Agreed: The Board noted the Yourplace minutes from 5 August 2025.**

**5.3 For Homologation**

Audit and Risk Committee Minutes  
Safeguarding Policy  
CDM Regulations Policy  
Health and Safety Strategy 2025-2029

**Agreed: The Audit and Risk Committee Minutes, Safeguarding Policy, CDM Regulations Policy, and the Health and Safety Strategy 2025-2029 were homologated.**

**5.4 Policy Review Schedule**

The Chair advised the Board that the Policy Review Schedule highlights the policies that they will be asked to approve over the next period. It was noted that there were several policies all due to be reviewed at the same time, and the CEO confirmed these will be staggered.

**6 Other**

**6.1 AOCB**

None

**6.2 Date of next meeting**

Tuesday 27 January 2026 @ 4pm  
Online via Zoom