

Board of Management Meeting held on 23 November 2023 at 6.30 p.m.

The Board meeting was held online using Zoom

Attendance at meeting: Mark Griffiths, Susan Macmillan, Margaret Vass
Fiona Boath, Andrew Faulk,
Kenneth Butler, Alison Smith, Lynda McColl

Staff in Attendance: Donna Birrell – Chief Executive Officer (CEO)
Gerry Casey – Deputy CEO / Director of Finance & Corporate Services (DCEO/DFCS)
Craig Wood – Director of Housing and Property Services (DHPS)
Jackie Leeds – Housing Services Manager (HSM)
Sandra McPhee – Governance and Compliance Officer (GCO)
(Minutes)

Also in Attendance: Ewan Macdonald – Macdonald Cameron (MC) – attended for Item 11.1 Design Guide only.
Mark Sinclair - Observer

Item		Action
1.	<p>Welcome and Apologies</p> <p>The Chair welcomed everyone to the meeting and confirmed apologies from</p> <ul style="list-style-type: none"> • Lorna Cameron • Howard Dales • Linda Anderson • Richard McElfatrick – tried joining the meeting, but had IT issues. <p>The meeting commenced at 6.30 p.m.</p>	
2.	<p>Declarations of Interest</p> <p>The following declarations were received</p>	

	<ul style="list-style-type: none"> Susan Macmillan and Lynda McColl Agenda Item 10.3 Annual Rent Review and Consultation Proposals. 	
3.	Exception Reports/Presentations	
	No reports	
4.	Health & Safety Exception Report	
4.1	Exception Report No report.	
4.2	Board Landlord Health & Safety Policy Sign Off The annual review of the Landlord Health & Safety Policy was presented to Board for approval and for members to sign. The Board ❖ Approved the Landlord Health & Safety Policy	
4.3	Board Health & Safety Policy Sign Off The annual review of the Health & Safety Policy was presented to Board for approval and for members to sign. The Board ❖ Approved the Health & Safety Policy	
5.	Group Minutes	
5.1	Minute of Board meeting held on 5 October 2023 The Minute was proposed by Margaret Vass and seconded by Andrew Faulk.	
5.2	Minute of Audit & Risk Committee 9 November 2023 For information.	
5.3	Action Note of Venachar Board of Directors Meeting 10 August 2023 For information. Margaret Vass advised the Board that she has now resigned from the Venachar Board and Alison Smith is now Chair.	

	<p>The Chair thanked Margaret for her work on the Venachar Board over the past few years.</p> <p>The Board:</p> <p>❖ Noted the contents of the Action Note.</p>	
5.4	<p>Working Groups – Investment Working Group held on 7 November 2023</p> <p>For information</p> <p>The Board:</p> <p>❖ Noted the contents of the Action Note.</p>	
6.	<p>Matters Arising Schedule</p> <p>With regards to Item 7, the Chair advised that Lorna Cameron is continuing to pursue contact with Artlink Central and will keep the Board up to date on progress.</p> <p>The Board:</p> <p>❖ Approved the Matters Arising Schedule</p>	
7.	<p>Rural Stirling Group Key Risks</p>	
7.1	<p>Quarterly Key Risk Review</p> <p>The CEO presented the quarterly report on the Key Risks and advised that the report includes the issues raised by Audit and Risk Committee raised during the annual review.</p> <p>Some changes to key risks status had been made including rental income, and procurement and contract management following the outcome of the recent reactive repairs internal audit.</p> <p>The Board raised the following comments/queries;</p> <ul style="list-style-type: none"> • It is clear that a rigorous review has been carried out and agree with the increased residual risks noted. <p>The Board</p> <p>❖ Noted the review of the quarterly key risks.</p>	

8.	<p>Strategy</p>	
8.1	<p>RSG Group Strategy Day Programme</p> <p>The CEO presented the programme for the Group Strategy Day on 2 December 2023.</p> <p>The Board raised the following comments/queries;</p> <ul style="list-style-type: none"> • Will the Board members be leading the conversations during the strategic review and planning process with officers providing support if required? The Chair and CEO confirmed that this has been stressed with the facilitator for this to be the process. The CEO also advised it may be more appropriate for the Chair of Venachar to introduce the item on Venachar. <p>The above change was agreed. The CEO advised that the programme pack will be issued to members early next week including a menu choice for the lunch.</p> <p>The Board</p> <ul style="list-style-type: none"> • Noted the programme for the Strategy Day 	
9.	<p>Performance & Policy</p>	
9.1	<p>Q2 Performance Report</p> <p>Appendix 1 – ARC Indicators and Universal Credit Appendix 2 – Planned Maintenance Appendix 3 – Development Programme Monitoring Appendix 4 – Strategic Delivery Plan Update</p> <p>The Board raised the following comments/queries;</p> <ul style="list-style-type: none"> • Appendix 1 - Despite the current financial climate, and challenges good performance can be seen in some areas. Arrears will require close monitoring • Reviewing void target makes sense given issues with utilities companies out with our control.. • Appendix 2 - Surprised to see the small amount of the allocated budget used for cleaning gutters in the first 2 quarters. Given the condition of the some of the guttering at Strathyre and also in Doune, are we able to get a schedule of the actual planned works, past and current? The DHPS advised that we currently do not have a planned schedule for gutter cleaning. We operate on an ad-hoc basis in response to tenants reporting issues. We do not have in house resources to undertake routine inspections. The DHPS will check whether works were instructed to gutters in Strathyre following the stock tour. 	

	<ul style="list-style-type: none"> • It was suggested that the Housing Services Officers, when they are out in the communities should be checking the gutters on their monthly inspections. The HSM will speak with the Housing Services Officers to ensure they include these checks as part of Estate Management inspections. • Appendix 3 – Good to see progress with the sites at Croftamie, Lampson Road and Tyndrum. • Appendix 4 – The Strategic Delivery Plan approach should be tightened up as part of the review process. It was noted that in practice, the approach is no longer outcome led, but action/output led and many performance indicators are now expressed as targets and/or actions. The CEO advised that the SMT would welcome a review of the approach currently used. <p>The Board</p> <ul style="list-style-type: none"> ❖ Approved and noted the content of the report and accompanying Appendices. ❖ Approved the increase in the Void Target 	<p>DHPS</p> <p>HSM</p> <p>SMT</p>
9.2	<p>Complaints Report Quarter 2</p> <p>The GCO presented the quarterly complaints Report and highlighted the following;</p> <ul style="list-style-type: none"> - For the quarter 13 complaints were received with these split into 9 Stage 1 and 4 Stage 2 complaints. - Average time to resolve a Stage 1 complaint was 4.25 working days and 25 working days for Stage 2 complaints - A total of £3,161.20 was paid in compensation to tenants for the quarter. <p>The Board raised the following comments/queries;</p> <ul style="list-style-type: none"> • With regards to Point 8.4 claim for dampness and mould, were complaints investigated/ referred to the Ombudsman before getting to this stage? The DHPS advised that the tenant pursued the complaints process to Stage 2 there was no SPSO review. <p>The CEO explained that the letter received from the solicitor does not provide any details of damages to goods within the property. When reports were received from the tenant, staff followed procedures fully including arranging an independent report with recommendations for work by the Association, which were completed and also recommendations for the tenant.</p> <ul style="list-style-type: none"> • Are there other properties within the same development having issues with damp and mould? The DHPS advised that we are not aware of any 	

	<p>other issues and will confirm.</p> <ul style="list-style-type: none"> For the compensation payment, what were the learning outcomes from the burst pipe? The DHPS advised that it was believed that the tenant was away from the property for extended period of times which makes it more susceptible to burst pipes. Why was compensation payment made to tenant if we know that the tenant was not at the property and no heating was used? The DHPS advised that we had no evidence of the absence of the tenant from the property and that the heating was not used. The tenancy ended shortly after the incident. <p>The Board</p> <ul style="list-style-type: none"> ❖ Noted the Quarter 2 complaints performance ❖ Approved the compensation payment for £1,341.70. 	DHPS
<i>A Smith joined the meeting at 7pm</i>		
9.3	<p>Policies for Approval</p> <p>All policies were uploaded to Decision Time on Thursday 9 November 2023 for review prior to the meeting.</p> <p>Appendix 1 – Group Reactive Maintenance Policy and EIA Appendix 2 – Group Remote Working Policy & EIA Appendix 3 – Group Safeguarding Policy & EIA Appendix 4 – Group Security Policy & EIA Appendix 5 – Group Social Media Policy & EIA Appendix 6 – Group Unacceptable Actions Policy & EIA Appendix 7 – Group Ventilation and Fresh Air Policy & EIA Appendix 8 – Group Waste Management Policy & EIA</p> <p>The Board</p> <ul style="list-style-type: none"> ❖ Approved all policies for implementation. 	
10.	Finance	
10.1	<p>Confidential – Q2 Management Accounts</p> <p>Confidential Report</p>	
<i>L McColl joined the meeting at 7.10pm</i>		
10.2	<p>Confidential – 1st Draft Budget 2024/25 and 30 Year Financial Projections</p> <p>Confidential Report</p>	

10.3 **Annual Rent Review and Consultation 2024/25**

The DECO/DFCS and the HSM presented the report for the Annual Rent Review and Consultation for 2024/25. Within the presentation at 10.2, information was included regarding the proposed increase.

The HSM advised Board that the SFHA Affordability Tool had been used and results are shown at (Appendix 2)

The Board raised the following comments/queries;

- Given inflation and continued high costs, we will need to consult on over 7% but concerned about the already rising arrears and the impact on single households, so how will these be addressed? The HSM advised that there will be increased monitoring of arrears by staff. In addition, we will be looking to source additional funding to help with other rising costs. We will be prioritising single adult households for annual tenant visits and ensuring they are targeted to receive funding for help with fuel bills.
- Concerned about the proposed increase making current arrears higher. The HSM advised that it is disappointing that arrears haven't decreased. However, current arrears have remained at a constant 3% over the last 18 months. The cost-of-living crisis and the moratorium on evictions for rent arrears has had an impact. We are addressing increased costs for households with funding awarded from the SFHA Fuel Support Fund and increasing monitoring of arrears.
- Will the proposed increase be remodelled based on October CPI? The DCEO/DFCS, advised that the recommendation for the rent increase was based on the September CPI and the report was prepared prior to the October CPI figure being available. Following some sensitivity analysis for the budget report, section 8.1, shows a negative impact on the budgeted surplus and interest covenants if the lower October rate is used. The negative impact highlighted means that the recommendation is to retain the rent consultation using the September rate.
- This proposal means that Venachar will be charging rents above the current local housing allowance (LHA). Does this approach fall under the definitions of Mid-Market Rent? How does this approach fit with our Group strategy and values? The HSM advised that at the time of reporting, we were waiting to hear if the LHA rate will be increased for 2024/25 and if a rent cap will be imposed. Should the LHA remain unchanged and /or a rent cap is not imposed, the Board/Venachar Board should decide whether MMR rents should align with the LHA rate or increase by 7.7% as proposed.

The DCEO/DFCS confirmed that in the Governments autumn statement on 22 November, announced that the LHA will be increased. The full

	<p>details will need to be obtained to assess the impact on rent affordability.</p> <p>The Board</p> <ul style="list-style-type: none"> ❖ Approved a rent increase of 7.7% for 2024/25 ❖ Approved rent increase of 7.7% for MMR rents for 2024/25 ❖ Approved an occupancy charge increase of 7.7% for sharing owners for 2024/25 ❖ Approved proposed arrangements for RSHA tenants, Venachar tenants and sharing owners consultation. 	
11.	Operations	
	<p><i>M Griffiths Chair was experiencing technical issues and joined the meeting using audio only. F Boath Vice Chair stepped into the role of acting Chair at this point for the remainder of the meeting.</i></p> <p style="text-align: right;"><i>E Macdonald joined the meeting</i></p>	
11.1	<p>Design Guide Review and Update</p> <p>The DHPS and MC presented the report on the review of the Design Guide which was carried out by the Investment Working Group.</p> <p>The Board raised the following comments/queries;</p> <ul style="list-style-type: none"> • The cover paper summary table at the end shows that there will only be a low financial impact with the changes. What does low mean? The DHPS advised that financial impact is assessed in terms of the impact it will have on the organisation’s operations. In this case, the changes would not have significant impact as the changes will result in a net reduction in costs, so not leading to RSHA facing higher costs. • Reference is made to ESSH and ESSH2 but there is no explanation given for the difference. This will be clarified. • Would it not be good practice to carry out an Equalities Impact Assessment on our Design Guide and any changes to it? The CEO advised that an Equalities Impact Assessment will be undertaken and feedback from the consultation will be presented to the Board in February. • It would be good to keep the agreement to exceed space standards given the aging population and costs of later adaptations as people’s needs change. It would also be good to keep things as flexible as possible. There will also be some recommendations from the review of housing for varying needs, so can we add a point that these will be added as appropriate? The DHPS advised that the issue of housing for varying needs was discussed at the Investment Work Group and can be incorporated when the outcome of the review and consultation is known. 	<p>DHPS</p> <p>DHPS</p> <p>DHPS</p>

	<p>The Board</p> <ul style="list-style-type: none"> ❖ Approved the draft Design Guide subject to the completion of an Equalities Impact Assessment to be reported to the Board in February. 	
	<i>E Macdonald left the meeting</i>	
12.	Governance; Ethical Conduct and Notifiable Events	
12.1	<p>Notifiable Events</p> <p>No report.</p>	
12.2	<p>Office Bearers Decisions</p> <p>No Report</p>	
12.3	<p>Recommendations from Committee</p> <p>The DCEO/DFCS presented the recommendations from the Audit & Risk Committee which took place on 9 November 2023.</p> <p>The Board raised the following comments/queries;</p> <ul style="list-style-type: none"> • How much consideration was given to whether the Group’s risk appetite reflected the whole Group or just the RSL’s? If Venachar has any interest in expansion or diversification, would this would be unlikely as the Risk Appetite position of RSG is Cautious? The CEO advised that the Risk Appetite position is a group position based on a questionnaire and workshop session with the whole group. This has been reviewed by Audit & Risk Committee and the recommendation is for the facilitated Risk Management Workshop session to be repeated in advance of the approval of the RSG Strategic Plan and Business Plan in March 2024. All members of the group will be invited to attend. <p>The Board:</p> <ul style="list-style-type: none"> ❖ Approved the Internal Audit Reports and recommendations ❖ Approved the Annual Review of the Risk Management Framework and internal Controls and Management Systems ❖ Approved the Strategic Risk Analysis ❖ Approved the Key Risk Register and Scoring 	
12.4	<p>New Member Applications</p> <p>No report.</p>	
12.5	<p>Annual Declaration of Interests and Code of Conduct</p> <p>The GCO presented the report on the annual completion of the Declaration of</p>	

	<p>Interests and the Code of Conduct by both staff and Board.</p> <p>It was confirmed that all Board members completed both documents and returned. With regards to staff returns, there is one staff member who is currently on maternity leave, and this will be completed on their return.</p> <p>The Board:</p> <ul style="list-style-type: none"> ❖ Noted the progress in completion of the Register of Interests for RSG Board Members ❖ Noted the progress in completion of the Register of interests for RSHA Staff ❖ Noted that the RSG Board Member’s Register of Interests will be published as part of the Managed Publication Scheme/FOI Regulations ❖ Noted the progress in the receipt of the signed Codes of Conduct for RSG Board members and staff. 	GCO
13.	<p>Chief Executive’s Report</p> <p>The report provided the Board with an update on key issues, actions, and developments since the last meeting.</p> <p>The CEO confirmed that the visit from the Housing Minister took place on Wednesday, 22 November and was a very positive meeting with discussions on the current pertinent issues including the Balmaha site.</p> <p>The Board:</p> <ul style="list-style-type: none"> ❖ Noted the contents of the report. 	
14.	<p>Action Tracker</p> <p>The Action Tracker was presented to the Board. It was noted that the ET meeting had been rescheduled and would take place on 11 December.</p> <p>The Board:</p> <ul style="list-style-type: none"> ❖ approved the Action Tracker. 	
15.	<p>Attendance at Conference/Seminar or Networking Events:</p> <p>The Chair advised the Board that the CEO and himself had attended the RIHAF conference which was a very positive event and highlighted that other organisations are facing the same issues as RSHA.</p> <p>Alison Smith advised that she attended the SFHA Finance Conference and highlighted that the SHR raised the point that RSL’s are not including allowance</p>	

	<p>in their finances for EESSH2. Also, there was a lot of discussion around data integrity and security .</p> <p>Andrew Faulk attended the SFHA Energy/Net Zero webinar which included information that at the SFHA Energy and Net Zero Conference, there may possibly be an announcement regarding EESSH2.</p>	
	<i>M Sinclair left the meeting at 8.25pm.</i>	
16.	<p>Application for Board Membership</p> <p><i>At this juncture the CEO advised the Board of the Rules regarding length of meetings and that 2 hours had almost passed. All those in attendance agreed to continue with the meeting to allow business to be concluded.</i></p> <p>The Chair advised that an application has been received from Mark Sinclair to join the Board.</p> <p>The Chair recommended Mark’s appointment to the Board.</p> <p>The Board</p> <p>❖ Approved membership application for Mark Sinclair. The CEO will confirm with Mark and take forward induction.</p>	CEO
17.	<p>Any Other Competent Business</p> <ul style="list-style-type: none"> • Volume of Emails: Discussion was held by members regarding the number of emails Board receive on a regular basis. It was suggested if there is a way to minimise the number of emails sent, with the possibility that some items can be put onto Decision Time instead of being sent as an email. <p>The CEO advised that we will look at the type of emails issued to Board and set up a system that will let Board know the importance of the email being sent and information required. Setting a priority for emails and making it clear when a response is required will also be introduced. The Board also agreed to minimise use of “Reply All” function in emails where appropriate.</p> <p>More use of the Resources area of Decision Time will also be made to reduce the number of emails for example:</p> <ul style="list-style-type: none"> • Development Project Profiles • SIC Quarterly Statistics • EVH Monthly Reports 	CEO

	<p>It was agreed that the quarterly reminder for the SFHA OnBoard recruitment service could be discontinued.</p> <p>It was also noted that Decision Time will shortly be updated to include a function for electronic signatures that we can use for the signing of documents like the Health and Safety policies.</p> <ul style="list-style-type: none"> • The CEO to liaise with Alison Smith regarding Venachar agenda item on Board Strategy Day programme. 	
18.	<p>Review/Reflections of Meeting: Mark commented that he welcomed feedback. Please email your feedback to Mark Griffiths, BoardGriffithsM@rsha.org.uk or Fiona Boath, BoardBoathF@rsha.org.uk</p>	ALL
19.	<p>Date of Next Meetings</p> <ul style="list-style-type: none"> • Group Strategy Day – Saturday 2 December 2023 – Office Boardroom • Board Meeting – Thursday, 8 February 2023 at 6.30 p.m. – Online Only via Zoom • Risk Management Workshop – Early March 2024 to be confirmed. <p>The Chair and the Vice Chair thanked the Board for their attendance and closed the meeting at 8.45pm.</p>	