



Meeting: BOARD MEETING

Date & Time: Tuesday 29th October 2024 at 5:30pm

Venue: 51 North Bridge Street, Hawick

Present: Ronnie Duma (Chair)
Ian Davidson (V Chair) (ID)
Alan Brown (Board Member) (AB)
Wendy Davidson (Board Member) (WD)
David Gordon (Board Member) (DG)
Johnny Pietranek (Board Member) (JP)
Christine Stewart (Board Member) (CS)

In Attendance: Paul Scott (Chief Executive) (CEO)
Carole Yallop (Operations Director) (OD)
Lorna Notman (Corporate Services Director/Co Secretary).
June Wilson (Executive Support Officer) (ESO)
Dr Laura Ryan, Observer

Prior to the Board meeting from 4:00-5:00pm there was a presentation from Eddy Graham, IBP Strategy & Research covering the recently completed Tenant & Staff Satisfaction Surveys. Papers S2.4 and P4.1 on the Agenda will cover these items during the meeting.

The Chair thanked Eddy Graham for his presentations. Eddy Graham left.

The Chair welcomed everyone to the October 2024 Board meeting.

Part 1 Standing Items

1.1 Apologies for Absence

Apologies were received from:

- Julie Watson (Board Member)

Kate Christie (Board Member) was not in attendance.

1.2 Declarations of Interest

Declarations of interest were noted regarding:

Item S11.6 – Application for Membership and Co-option from Dr Laura Ryan.

Item S2.2 – Rent and Service Charge Increase 2025-26 from Christine Stewart.

Item S2.3 – Annual Bonus – Paul Scott, Carole Yallop, Lorna Notman and June Wilson.

1.3 Minutes of Previous Board Meeting (24.09.24)

The Minutes of the meeting held on Tuesday 24th September 2024 were approved and will be signed by the Company Secretary as being an accurate record of the meeting.

1.4 Matters Arising from previous Board Meeting Minutes (24.09.24)

None.

1.5 Future Meeting Dates

Tuesday 10 December 2024 @ 9:30am – Strategy Day

Tuesday 28th January 2025 @ 5:30pm – Board Meeting

1.6 Application for Membership and Co-option

Having presented a Declaration of Interest for this item, Dr Laura Ryan left the meeting whilst this item was being discussed.

A paper was presented to the Board with the application from Dr Laura Ryan to join the Waverley Housing Board.

As this co-option is outwith the AGM the Board are required to approve the membership.

The Board Members approved the co-option of Dr Laura Ryan.

Part 2 Strategy

2.1 Annual Budget 6 Month Review

The 6 month review of the Annual Budget was reviewed at the AICC meeting on 15th October 2024 and recommended to the Board for approval.

CSD spoke to the paper explaining that the annual budget approved in March 2024 is being brought to the Board following a 6 month review. This is a 6 month review to allow us to review the budget for what we expect at the year end.

CSD highlighted some areas in the budget though noted that there is not much change to the income.

Net expenditure changes included staffing (2 new posts), update to IT structure in Board room and insurance increases.

CSD noted all covenants are all in a good place.

It is anticipated that it will be a fixed budget next year which will be reported quarterly at the Board meetings.

The Board Members considered the revised budget and approved the contents of the paper for the remainder of 2024-2025.

2.2 Rent & Service Charge Increase Consultation

Having presented a Declaration of Interest for this item it was agreed that Christine Stewart could remain in the meeting whilst the item was being discussed.

It was agreed that for the 2025-26 Rent and Service Charge Consultation, Tenants were offered a choice of 2 options:

Option 1	Option 2 **Board Preferred Option**
<p>Increase rent and service charges by 3.6% (RPI +0.5%)</p> <p>Will result in the following reduction in planned maintenance over the next five years.</p> <ul style="list-style-type: none"> • Bathrooms - 50 	<p>Increase rent and service charges by 4.1% (RPI +1%)</p> <p>This option will see us continue with the investment set out in the Financial Plan 24/25.</p>

The consultation will take place from November 2024 to January 2025 and tenants will be contacted through email, social media and information will be uploaded to the Website. The Tenant & Community Engagement Assistant will also hold drop in sessions to reach out to Tenants who do not connect digitally.

Outcome of the Consultation will be reported back to the Board at the January 2025 meeting.

2.3 Annual Bonus

Having presented a Declaration of Interest for this item, Paul Scott, Carole Yallop, Lorna Notman and June Wilson left the meeting whilst this item was being discussed.

Traditionally WH have paid staff an annual bonus

The Board Members approved an annual bonus for staff and asked that the current provision of an Annual Bonus be reviewed as part of any future plans to review staff terms and conditions.

2.4 Employee Satisfaction Survey

Following IBP's pre-meeting presentation, the CEO informed Board Members that it was the intention to make the Employee Satisfaction Survey Report available to staff and at the next Employee Focus Group meeting take the following areas for discussion and carry out staff consultation on these:

- Conclude the Friday early finish trial
- Open Office to the public on set days
- Hybrid working options
- Flexi-time/Toil
- Uniform – office based – either keep uniform or not, though it would stay in place for the Trades staff.

Following the consultation there will be a paper presented at the Strategy Day for Board Members to consider.

Future reviews will cover staff structure and company benefits.

The Board Members noted the paper.

Part 3 | Governance & Assurance

3.1 | Governance – Annual Review

The Board Members were asked to review the paper and attachments following the conclusion of the Board Members Annual Reviews for 2023-2024.

The CEO reported that these are the standard reports as presented in previous years, it shows a positive in all areas with meetings well attended and future training for Board Members as detailed in the 2024-2025 Submissions & Other Key Dates Calendar presented at the September Board meeting.

ID highlighted to the Board Members the amount of time the Chair puts into this process.

The Board Members noted the paper.

3.2 | Corporate Services Handbook

The CSD reported that as part of the ongoing review of internal operations since the new CEO started in March 2024, this will be the last time the handbook will be presented in this format. Future plans will see relevant policies and strategies presented to the Board for approval in line with the Scottish Housing Regulators Regulatory Framework.

The Management Team will be responsible for the review of the operational procedures relevant to their sections.

The Board Members approved the changes to the Corporate Services Handbook.

3.3 | SHR Annual Assurance Statement

The CEO explained that the continuous self assurance papers brought to the Board this year with an update from the September meeting in this paper gives oversight of what has been done in the last year to provide sufficient information and evidence to enable Board Members to make a reasoned and justifiable decision for the submission of the Annual Assurance Statement to the Scottish Housing Regulator.

In the paper and attachments, including the evidence bank located at [Annual Assurance Statement Evidence](#) it shows there have been no material changes.

The Regulatory Requirements are sitting at 93% compliant. The area of EH1 and EH2 - Equalities and Human Rights data collection of material is being progressed and it is hoped that full compliance can be met before the end of the reporting year 2024/25.

The Regulatory Standards are 100% compliant.

The Annual Assurance Statement (attachment 4) is prepared and ready for signature by the Chair following this meeting and in time for submission to the SHR by 31.10.24.

The Board Members approved the content of the Annual Assurance Statement, authorised the Chair to sign it and the CEO to submit it to the SHR on their behalf.

Part 4 Performance

4.1 Tenant Satisfaction Survey Report

CEO covered the main areas of priority shown in this paper, following on from IBP's presentation prior to the meeting. These are that tenants want rents to be affordable, their repairs done, quickly and to a good standard.

Following completion of the survey, feedback will be shown through the 2024-2025 annual report and in the ARC report compiled in May 2025.

There will also be a Board Member summer engagement whereby the Board Members may wish to visit some of the feu areas.

As part of the TCEA role, he has recruited new members to the Tenant Scrutiny Group who can also scrutinise other areas highlighted in the report.

The Board Members noted the paper.

4.2 Former Tenant Debt – Bad Debt Write Off

The CSD informed the Board Members that periodically a paper will come to the Board for approval to write off debts that are unrecoverable.

This paper shows a write off of £12,905 which equates from Rent Arrears of £7,869 and Recharges of £5,036.

Bad Debt Write off is included in the annual budget so therefore does not have an impact on the bottom line.

It was noted that if the tenants return to WH for a house in the future, a repayment plan is put in place and the debt is written back into the accounts.

The Board Members approved the write off of £12,905, including rent arrears of £7,869 and recharges of £5,036 in the financial accounts.

4.3 Development Report

OD spoke to the paper presented to the Board Members.

Members were provided with information on how Phase 1 is progressing on site. Furthermore, details of discussions with More Homes Scotland and Scottish Borders Council around changes to the public funding available were discussed and approved by members.

The impact of these changes was also discussed, with members noting the requirement to provide the SHR with an updated Development Programme by 31 October 2024. This is in line with the Regulation Plan published in April 2024.

WH have met with the Scottish Government and Scottish Borders Council regarding costings for Phase 2. There will be a review of the Phase 2 Plan with Scottish Borders Council and the Board will be reviewing the overall Development for WH at their Strategy Day in December.

The updated Development Programme to be submitted to the SHR was approved by the Board.

4.4 Business Plan progress – Q2

The CEO spoke to the paper informing the Board Members of the Business Plan Progress for Q2.

The Operation Plan shows no change in Q2 with the 12 actions in the operational plan as:

0 – completed

10 - underway

2 – not yet started

The Risk Register is reviewed monthly by the Management Team, to date 1 risk has seen an increased scoring from the first inception of this register.

OD reported on the Q2 performance reports at attachment 3 – overall performance has stayed the same and in some areas performance has improved. There are no concerns with the KPIs or underlying reports to date.

The Board Members noted the paper.

4.5 Financial Management Accounts – Q2

The CSD spoke to the paper informing the Board Members that as at 31st September there is a surplus of £327K, a cash balance of £7.3M with £27M in Assets.

All Covenants are on target.

The Board Members noted the paper.

4.6 Complaints, Data Breaches, Disclosures bi-annual Performance Report

This paper will be brought to the Board on a bi-annual basis as it is no longer included in the previous set up of quarterly Management Reports.

OD spoke to the paper highlighting that the overview of complaints regarding repairs backs up the Tenant Satisfaction Survey Report.

The Board Members noted the paper.

4.7 Bi-Annual Contractor Performance & Planned Maintenance Report

This paper is brought to the Board on bi-annual basis reporting on performance of Contractor performance and an update on the planned maintenance programme.

There is a new contractor to add to the list and 3 to be removed as detailed in the paper.

The planned maintenance programme is on track to be completed for the year end.

The Board Members noted the paper.

John Pietranek left the meeting.

Part 5 | Items for Discussion

5.1 | Staffing Paper

In this paper there will be updates on staff recruitment, training and development. CEO reported on recent recruitments:

Head of Housing Post – joined the Company on Monday 2nd December 24.

Handyperson (Estates) Post joined the Company on a 12month fixed-term contract in August 2024.

Handyperson (Voids Team) Post joined the Company on a permanent contract in August 2024.

Senior Property Officer – interviews will take place week beginning 4th November.

Project Co-ordinator Post – advertisement went out 29th October 24.

Head of Finance Post – readvertised through an agency, advert closes on 8th November 24, interviews planned for 22nd November, will keep Board updated.

Current staff training detailed in the paper.

The Board Members noted the paper.

5.2 | Chairs Items

Chair reported that he would be attending a meeting on Thursday 7th November 2024 with Scottish Borders RSL's CEOs, the meeting is being held in the Eildon Office.

He will also be attending the CIH Scotland Awards alongside 5 Members of staff to support our shortlisting for the Making Memories project.

5.3 | Chief Executive's Items

CEO reported that there is a space for CIH Scotland Awards ceremony if anyone is interested in going to let us know.

There is also a space for the Finance Conference on 12-13 November, if anyone is interested to let us know.

All details have been sent out in previous emails.

CEO will be attending the BHN CEOs meeting on 31.10.24.

5.4 | Minute of Committee Meetings – AICC 15.10.24

There was a query regarding the AICC Action Point Tracker – item 6 insurance renewal prices.

CSD confirmed that a Broker is used to ensure value for money is reached whilst renewing of insurance is being implemented.

CEO noted that renewal will be subject to review, it is standard practice.

Part 6	Items for Information
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- 2024.09.18 - Email - Shares 2025 Qualifications Brochure
- 2024.10.02 – Email – SFHA – GBMs Forum
- 2024.10.08 – Email – Share Training opportunities

Any Other Competent Business

None

The Chair thanked everyone for attending and their input to the meeting.

The meeting closed at 19.50.