

BOARD MINUTES



Meeting Date: 01 August 2024
Time: 6pm
Venue: Almond HA Office

Board Members in Attendance

Adam Turner
Julie Riley
Martin Joyce
Tricia Hill
Chris Boyle
Vicky Bluck
Darren Lewis
Simon Davies – Co-optee
Natalie Cryans – Casual vacancy

Apologies

Craig Morton

Staff in Attendance

John Davidson	Chief Executive
Sandy Young	Director of Housing Management
Iona Taylor	Director of Asset Management
Craig Porter	Director of Finance and Business Support
Tammy Allan	Business Improvement Officer (minutes)

Others in Attendance

Scott Clarke, Harley Haddow – For items 7033-7034

STANDING ITEMS

7033	Welcome The Chair welcomed everyone to the meeting.
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PRESENTATIONS

7034	RAAC Presentation – Scott Clarke, Harley Haddow SC opened by informing the Board that Harley Haddow had completed 222 inspections and today they have provided their initial report, listing all properties they have inspected along with the defects that they have found. He also advised that Harley Haddow have been following the guidance provided by the Institute of Structural Engineers and that they have used a traffic light system to report the defects.
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SC details that every property with a loft hatch has been given a red critical failure. This is due to their being a requirement to have a bearing of 75mm, however the brackets that support each of the hatches within the affected properties only has between 40-50mm bearing. It was also noted that the definition of a red critical failure is that there is immediate attention required. IT informed the Board at this point that although the red critical failures are due to the loft hatches, it should be worth noting that the condition of the RAAC panels is as they were when they were installed, there also have not been any failures within the properties. This is due to their being pitched roofs in place.

SC moved on to advise how RAAC can fail and that there can be a reinforcement failure caused by water ingress.

At present Almond has 16 properties that have triggered red, 77 have triggered amber, 115 have triggered green and there are 40 properties that have not been surveyed as yet. SC also detailed that the properties are scored on how the critical RAAC panels are removed.

There was a query raised around what the life span of the planks would be if they were in good condition and have been covered with a pitched roof for 35 years and SC noted that this would be depend on how far the reinforcement is away from the surface, however they could possibly have a 60 year life span but unfortunately any RAAC panels that have been used in UK is already beyond its design life.

SC noted the recommendations depending on how the properties have been ranked, advising that any property that has triggered green should be inspected every 2-3 years and if the panels are in good condition, there is no requirement to remove them, [REDACTED] Any amber properties should be inspected annually to ensure that there is no water ingress and also to ensure that no cracking has occurred,

The Board queried whether the loft hatches can be repaired independently from the RAAC panels and whilst they could, it would be extremely messy, and the work could not be carried out with the tenant in situ. IT also noted at this point that the initial period for work would be 12-18 months which also puts a huge amount of pressure on the housing team. There was also a query raised around what would happen with the asbestos that possibly lies on top of the panels and it was confirmed that a specification has been received from ACS who have detailed how this work can be completed.

IT informed the Board that she is meeting with WLC on a monthly basis where they both share best practise and WLC have advised that they have already gone out to tender for the repair work that they require, and the tender submission are due back next week.

SC left the meeting at this point.

IT detailed that the next step for Almond is to get the work procured but the communication that we issue to customers is key as we need to keep them up to date with our position and what work we intend to do. However, we also need to consider the steps after the urgent work is carried out as the longer-term approach may be influenced by the regeneration strategy.

7035	<p>Apologies</p> <p>A record was made of apologies from non-attendees.</p>
7036	<p>Use of Seal</p> <p>None</p>
7037	<p>AOCB Approval</p> <p>None</p>

7038	<p>Declaration of Interest on any Agenda Items</p> <p>JD noted a declaration of interest against agenda item 19I. Specifically the Senior Officer Remuneration policy and Serious Complaints against the CEO and he would therefore not take part in any conversations about these policy reviews.</p>
7039	<p>Minutes from Previous Meeting</p> <p>The Board approved the Minutes from the previous meeting without amendment.</p>
7040	<p>Matters Arising/Update/Information Papers for Discussion</p> <p>IT informed the Board that the Association has been awarded the net zero funding of £418,427.18.</p>
7041	<p>Board Members – Items for Future Meetings</p> <p>None</p>
7042	<p>Board Training – Verbal</p> <p>CB advised that he has received H&S training and JR has recently undertaken procurement training.</p>
7043	<p>Chief Executive’s Report</p> <p>JD informed the Board that the next strategy meeting will be held in September, and it is proposed that that 2025-30 Business Plan is discussed and also the Associations future approach to development and regeneration.</p> <p>There was reference made to the Drumshoreland development, and as suggested AHA issued a holding letter stating our support of the site whilst also noting our requirement to appraise the Associations financial ability to commit to the project. However, JD advised that that they have reached out to AHA again, and whilst we have not ruled out being involved in the development, we may not be able to pursue it given the regeneration of our current stock.</p> <p>The Board noted the contents of this report.</p>
7044	<p>AGM Statement of Readiness</p> <p>The Board noted the Associations compliance with Rule 68 of the Association in readiness of holding the Annual General Meeting 2024.</p>
REPORTS FOR DECISION	
7045	<p>Reports to be approved following Audit & Finance Sub-committee – Final Audit Findings Report Incl. Letter of Representation</p> <p>VB informed the Board that following the recent audit the Associations external auditors gave AHA a clean bill of health.</p> <p>The Board were grateful for the assurance they were given after meeting with the external auditors.</p> <p>The Board approved the Audit Summary Report including the draft Representation Letter and are satisfied that points raised within the report and that the representations being requested can be agreed as recommended by the Audit and Finance Sub-committee.</p>
7046	<p>Reports to be approved following Audit & Finance Sub-committee – Internal Financial Controls</p> <p>The report was presented and there were no queries our questions from the Board.</p>

	<p>The Board agreed the accounting for pension assumptions to amend the assumptions provided by TPT to reflect AHA business plan assumptions (amend the TPT assumptions to bring as close as possible to the AHA assumptions) and maintain The Pension Trust's assumptions on discount rates and life expectancy with the pension calculator for the defined pension with SHAPS.</p>
7047	<p>Reports to be approved following Audit & Finance Sub-committee – Financial Statements to 31 March 2024</p> <p>The report was presented and there were no queries or questions from the Board.</p> <p>The Board approved the Financial Statements for the year as recommended by the Audit and Finance Sub-committee. These financial statements will then be presented to the AGM in September.</p>
7048	<p>Reports to be approved following Audit & Finance Sub-committee – Bad Debt Write-Off</p> <p>The report was presented and there were no queries or questions from the Board.</p> <p>The Board approved the proposed bad debt write-off/write-off of credit balances as recommended by the Audit and Finance Sub-committee.</p>
7049	<p>Reports to be approved following Audit & Finance Sub-committee – Revised Risk Management Strategy</p> <p>VB informed the Board that she had assisted SMT by holding a session around risk and they discussed what the Associations overall approach could be in order to provide a clearer line of sight. It was also noted that future Board reports will be better aligned with the proposed risk scoring.</p> <p>The Board approved the draft Risk Management Strategy as recommended by the Audit and Finance Sub-committee.</p>
7050	<p>Strategic Risks Scoring Assessment</p> <p>CP presented the report and advised that the SMT undertook a risk scoring assessment. Risk types were identified during a session that was held with VB and he noted that SMT now believe that the Associations risk appetite should be against each of the risk types. It was noted that the risk appetite was also cross referenced against the strategic risks which was then scored against the framework.</p> <p>The Board were made aware that consideration is being given around having an additional residual score against the risks for any future projects. VB also added that it is helpful to have an additional residual risk score which should be your target score and this is where you would hope you would be.</p> <p>CP informed the Board that SMT went through each of the risk types in order to identify where the risk originally came from and there was a discussion around the risk appetite and where we want to be and also around the detail included within some of the risk appetites and what controls are in place. There was reference made to some of statements and whether they need to be tightened up, however CP noted that some are referencing the journey that AHA is on and some risk types may evolve and change and it was suggested that SMT include a statement noting where the Association aspires to be until certain areas are bedded in.</p> <p>CP informed the Board that SMT will consider the links made with the Associations KPI's and then also link them to the business plan and it was agreed that a summary within each Board report will be included that links to the risk score and the risk score table will also be included within every Board pack for reference.</p>

	The Board agreed and approved the Strategy Risk Scoring Assessment as identified by the SMT and agrees the Risk Appetites identified.
7051	<p>Annual Assurance Statement</p> <p>DM, TH and VB were the 3 Board members who previously volunteered to join the Annual Assurance Statement Working Group, and they advised that they found it beneficial to view a lot of the Associations material and whilst there were a few different areas that were discussed, there were some things highlighted that needed to be addressed.</p> <p>It was highlighted that the Association has a lot of policies and there are some that stand alone which could be consolidated.</p> <p>It was also noted that the project was date driven last year, whereas this year it was felt that this was driven more towards reviewing themes and was more beneficial. JD advised at this point that the SHR recently released guidance which noted that there is no defined way of conducting this process.</p> <p>The Board approved AHA’s Annual Assurance Statement to the Scottish Housing Regulator and notes the self-assessment findings of the Annual Assurance Working Group in the associated Action Plan.</p>
7052	<p>Proposed Meeting Schedule 2024-25</p> <p>The report was presented to the Board noting that the meetings will take place every other month plus 2 additional strategy days in April and September.</p> <p>The Chair advised that it has become apparent during the appraisal process that having meetings only take place on Thursdays isn’t suitable for everyone and it was agreed that a survey would be circulated in order to establish an alternative schedule.</p> <p>The Board approved the list of dates proposed for 2024-25 Board meetings, the proposed date for the AGM, the proposed dates for the 2024-25 Audit and Finance Committee and Asset Management Sub-committee, and the proposed dates for the Board Strategy Days.</p>
7053	<p>Asset Management Strategy</p> <p>IT presented the report and informed the Board that the strategy had initially been prepared last year when the Associations data was uploaded onto the system, however, when the issue with RAAC arose, it affected the overall budget, and the strategy therefore had to be amended.</p> <p>The previous interim asset management strategy was generic, however, this version is starting the align to the self-appraisal model and next year a new strategy will be prepared which will align with the business plan. IT also advised that the sustainability strategy can also be prepared which will also align.</p> <p>The Board noted the contents of the Asset Management Strategy and approve this interim strategy which will be refreshed in 2025 to align with the Scottish Housing Net Zero Standard (SHNZ), The RAAC delivery strategy and the Development and Regeneration Strategy.</p>
7054	<p>9 Day Fortnight Update</p> <p>The report was presented, noting that the trial is going well, and there were no queries or questions from the Board.</p> <p>The Board noted the update on the 9 Day Fortnight (9DF) trial.</p>

7055	<p>Election of Office Bearers and Sub-committee membership</p> <p>The report was presented and there were no queries or questions from the Board.</p> <p>The Board noted the requirement to hold a short meeting immediately after the AGM closes, to elect the Associations Office Bearers and agree membership onto Sub-committees.</p>
7056	<p>Annual Report on Complaints</p> <p>The report was presented and there were no queries or questions from the Board.</p> <p>The Board noted the contents of the report.</p>
7057	<p>Change to Charity Law</p> <p>The report was presented and there were no queries or questions from the Board.</p> <p>The Board noted the contents of the report.</p>
CONSENT AGENDA	
7058	<p>Consent Agenda</p> <p>The Board referred to the quarterly development report and noted the good progress being made with the Blackburn site. There was also reference made to Katherine Street and the additional work required there. IT informed the Board that her team are in the process of pulling together the current SHIP which previously included the Winchburgh site and Blackburn phase 2. [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>The Board agreed to the recommendations within the consent agenda.</p>
7059	<p>AOCB</p> <p>JD informed the Board that a draft agenda for the Board Strategy Day in September will be circulated once it has been finalised.</p>
<p>Date of Next Meeting: 03 October 2024</p>	

Please note that these minutes have been edited to remove any commercially sensitive or confidential discussions.

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