

Minutes of a Meeting of the Management Committee of Orkney Housing Association, held in the office and via Zoom on Wednesday, 28 May 2025 at 10.30am

Present: In person: Brian Kynoch (Chair), Suzanne Lawrence, Fiona Lettice, Bruce Pilkington, Mervyn Sandison, John White and Roella Wilson
Remotely: John Rodwell

In attendance: Craig Spence (Chief Executive – CE)
Mhairi Hughes (Interim Director of Corporate Services – IDCS)
Tracey Longworth (Director of Housing & Operations – DHO)
Connie Shearer (Minute Taker)

Donald Macleod, Director of Finance & Corporate Services, Hebridean Housing Partnership Ltd (DM)

PART 1 – STANDING ITEMS

1.1 Apologies for Absence

Apologies were received from Dean Campbell and Mary Ann Lewis.

1.2 Declarations of (a) interest and (b) hospitality given/received in last 12 months for any items on the agenda

There were none.

1.3 Minutes of Management Committee, 26 March 2025

The Minutes were agreed to be an accurate record of the meeting and were proposed by Bruce Pilkington and seconded by Roella Wilson. The Minutes were later signed by the Chair.

1.4 Matters Arising & Deferred Items (Verbal)

- 1.4.1 D2.2, Community Bonds Update: The CE said this had been progressed to a good point and just required finalising of the exact offer for investors. Members will be kept updated.

1.5 Future Meeting Dates:

Wednesday 30 July, 10.30am – Management Committee

PART 2 – STRATEGY

S1 5 Year Financial Projections (Paper No MC/25/01)

- S1.1 DM presented the paper which detailed the Association's five-year financial projections, based on the approved budget and 30-year cashflow projections

considered by MC in March 2025 (with any updates since then). They went over the figures in the Cash-flow projections and gave explanations on the Financial Ratios.

- S1.2 A typo was noted at 2.1 – ‘Year 1 on the budget for the year to 31.3.25’ should read ‘... to 31.3.26’.
- S1.3 Responding to a query on increasing rents by RPI, which the Association currently does, or CPI as done by some other RSLs, DM explained that these are national measurements which probably do not recognise the particular inflationary issues in island groups. However, RPI is to be phased out so all RSLs will eventually need to change towards CPI, CPIH or some other inflationary measure, and adjust targets accordingly.
- S1.4 Following discussion and scrutiny, members approved the 5 Year Financial Projections as presented and authorised the Chief Executive to make the submission to the Scottish Housing Regulator on behalf of the Association.
- S1.5 The CE expressed thanks to DM for his input, knowledge and expertise in his work on these projections, which was very much appreciated.

Donald Macleod left the meeting.

S2 Approval of Loan Portfolio Submission (Paper No MC/25/02)

- S2.1 The IDCS presented the paper which provided a comprehensive report required by the SHR providing details of the Association’s loan facilities as at 31 March.
- S2.2 Following brief discussion, members approved the 2024-25 Loan Portfolio return and authorised the Chief Executive to finalise and submit the return to the Scottish Housing Regulator on their behalf.

PART 3 – GOVERNANCE & ASSURANCE

G1 SHR Self-Assessment Update (Paper No MC/25/03)

- G1.1 Members noted the contents of the report and:
 - a) Agreed that no material changes are required to the AAS since its submission;
 - b) Noted no notifiable events have been made since the last meeting;
 - c) Noted there are no updates to the list of Governance Related Policies; and
 - d) Noted the additions to the Evidence Bank in relation to the Regulatory Requirements and Regulatory Standards per Sections 5 and 6 of the paper.

G2 Approval of Annual Return on the Charter 2024-25 (Paper No MC/25/04)

- G2.1 The DHO presented the report which details the Association's performance for the year ended 31 March 2025. The ARC document is submitted to the Scottish Housing Regulator who monitors the performances of all RSLs and Local Authorities in Scotland. She was pleased to report that this year's figures included data from the recent Customer Satisfaction Survey. An attachment to the paper provided full details but the DHO gave explanations of a few of the Indicators.
- G2.2 The DHO advised that a 3rd party had undertaken a desktop verification of our data which had highlighted only one minor difference which had been addressed.
- G2.3 Responding to a query on increased Stage 2 complaints, members were informed that staff are reacting robustly to Stage 1 complaints which occasionally results in an escalation to Stage 2. Also, a dedicated member of staff chases up debts/recharges and, as some tenants do not want to pay these recharges, this, too, can escalate to Stage 2 complaints. Members noted that there is a Paper on Complaints & Compliments later on the agenda.
- G2.4 A member queried 'greyed out' parts in the spreadsheet (indicating 'Performance Not Applicable') but was informed this had been an error.
- G2.5 Following a short discussion, members noted the contents of the Return and authorised the Chief Executive to submit both the ARC and Stock Returns to the Scottish Housing Regulator.

G3 Policy & Reviews (Paper No MC/25/05)

- G3.1 Members noted there are a few overdue policy reviews, the CE advised it is hoped these will have progressed by the next meeting.
- G3.2 A member suggested that details on how to send emails to a number of recipients using "blind copies" be added to the Email, Internet & Social Media Policy to ensure email address confidentiality.
- G3.3 Members commented on the new policy layout as presented, advising that they liked it, thinking it fresh and modern.
- G3.4 Members noted the situation with the overdue policy reviews as detailed in the paper and approved the revised Email, Internet & Social Media Policy, subject to an amendment regarding the use of "bcc".

G4 Audit & Risk Management Report (Paper No MC/25/06)

- G4.1 Management Committee noted the update and record of decisions from the Audit and Risk Management Sub-committee.

G5 Audit & Risk Management Annual Report (Paper No MC/25/07)

- G5.1 This report detailed the decisions of the ARM sub-committee for 2024/25. The report showed clear and informative reports over the year which gave strong assurances to MC that the systems of internal control are effective and support good governance.
- G5.2 Members noted the Annual Report from the Audit & Risk Management Sub-committee.

G6 Performance & Resources Report (Paper No MC/25/08)

- G6. Management Committee noted the update and record of decisions from the Performance & Resources Sub-committee meeting.

G7 Performance & Resources Annual Report (Paper No MC/25/09)

- G7.1 The report detailed the work of the P&R sub-committee for 2024/25, which gave assurance that systems for management performance and resources are comprehensive and have been fully scrutinised over the year.

The Chair thanked both Sub-Committee Chairs for their stewardship of the sub-committees.

G8 Annual Governance Report (Paper No MC/25/10)

- G8.1 This report monitors compliance with Governance Policies relating to members and contains assurances around compliance with Data Protection, Freedom of Information and Environmental Information Regulations, IT and Equalities, all of which we are required to report annually.
- G8.2 A member pointed out that it would be good to add the assurances provided by the internal and external auditors in terms of Governance compliance when undertaking audit reviews.
- G8.3 Following a query around IT-Network systems, the IDCS confirmed that once the new website is in place, another penetration test will take place to test the Association's security systems.
- G8.4 Members noted the contents of the report which has been provided for assurance and information purposes.

G9 Staff Training & Development Update (Paper No MC/25/11)

- G9.1 Members noted the contents of the report and following discussion, approved the recommendations contained within, selecting Option 2 in relation to recruitment options.

G10 Resolutions & Applications for Membership (Paper No MC/25/12)

- G10.1 Members noted and approved the resolution in respect of one shared ownership disposal.

G11 Application for Addition to the Approved List of Maintenance Contractors
(Paper No MC/25/13)

- G11.1 The paper sought approval for the addition of a contractor to the Approved List of Maintenance Contractors. References have been requested.
- G11.2 Members approved the addition of 'R G Builder Ltd' to the Approved List of Maintenance Contractors, subject to two satisfactory references being received.

PART 4 – PERFORMANCE

P1 Q4 Business Plan & Risk Management Report (Paper No MC/25/14)

- P1.1 The CE presented the report which provided members with assurance of effective management of organisational performance and risks during 2024/25. He provided an update informing members that 9 out of 14 actions in the Operational Plan had been completed, 2 partially completed and 3 have been carried forward.
- P1.2 It was noted that, of the 19 KPIs in the Business Plan, 15 had been met at year-end, with 4 having marginally failed.
- P1.3 Members noted the contents of the paper.

P2 Complaints & Compliments Report (Paper No MC/25/15)

- P2.1 The IDCS presented the report which provided data and analysis of the complaints and compliments received during 2024/25. Members noted an increase in complaints, but lessons had been learnt, and refresher complaints training delivered to staff. Compliments had increased and members were pleased to see that the Association's Tradesman Team continue to receive a high number of unsolicited compliments and expressions of appreciation for services provided.
- P2.2 Members noted the contents of the report.

P3 Development Report (MC/25/16 - Tabled)

- P3.1 Members discussed and noted the current position with developments and authorised the Chair to respond to correspondence as detailed in the Paper.

P4 New Homes Satisfaction Survey (No paper)

- P4.1 No paper was required as there were no properties to report on.

PART 5 – ITEMS FOR DISCUSSION

D1 OHAL 40th (Paper No MC/25/17)

- D1.1 The IDCS presented the paper which detailed suggestions for marking the Association's 40th anniversary.
- D1.2 Following discussion, members:
- a) approved the suggested arrangements for both the 40th celebratory event and 40th AGM;
 - b) agreed to increasing the budget as requested, to enable completion of rebranding and funding of both events; and
 - c) delegated authority to the CE and IDCS to make the necessary arrangements to mark the Association's 40th anniversary.

PART 6 – ITEMS FOR INFORMATION

I1 Cost of Living Update (Paper No MC/25/18)

- I1.1 The DHO presented the report which highlighted the continued impact the cost-of-living crisis is having on tenants. Association staff continue to engage, locally and nationally, with support organisations which augments the support offered by our staff and allows access into funding streams.
- I1.2 Members noted that rent arrears was comfortably under the KPI of 5% and that over £19k from the Tenancy Sustainment Fund was awarded to tenants requiring assistance. A targeted approach was once again taken to this year's tenant support calls to offer support to those most in need, with the majority benefitting from additional energy advice.
- I1.3 The DHO updated members on a successful application to SFHA and Scotland Homeless Network for grant funding to address homeless issues in the county. Working in partnership with Womens' Aid and the Blide Trust, 3 posts will be created to support tenancy sustainment and homelessness prevention.
- I1.4 Members noted the contents of the report.

Any Other Competent Business

The Chair informed the meeting that Committee Member, Kate Hayes, has tendered her resignation as she is moving away from Orkney.

There being no further business, the meeting closed at 13.35pm.

Signed:

Date:

Chair