TRUST HOUSING ASSOCIATION LIMITED

Minutes of the Board Meeting held on Wednesday 27 May 2026
At Norton House Hotel, Newbridge

PRESENT:

Board Members		**Officers in Attendance**
Dr Norval Bryson	David Knight	Jackie McIntosh, Chief Executive
Ali Ross	Paul McFarlane	Zoe Purdie, Director of Finance & People
Ian Mitchelmore	Graham Curran	Ian Davie, Director of Assets and Sustainability
Mary Niven	Kyle Ruparelia	Jenny Wallace, Director of Customer Experience
Laura Bornatici	James Black	Neil Ferguson, Director of Business Development & Digital
Katherine Wainwright	Laura Cameron	Annette Brown (Company Secretary & Minute Taker)

DR NORVAL BRYSON IN THE CHAIR

Agenda Item	**Detail**
1.	**Chair's Opening Remarks**
1.1	Dr Norval Bryson, Chair, welcomed Board Members and the Executive Team to the meeting.
1.2	The Board agreed to the meeting being transcribed in addition to a formal minute being taken.
2.	**Chief Executive's Opening Remarks – *see private minutes****
3.	**Audit & Performance Chair's Remarks**
3.1	Ali Ross, Chair of Audit & Performance Committee provided an update following the Audit & Performance meeting held earlier in the day.
3.2	• Q4 performance continues on an upward trend with lots of good work happening across the organisation. The Committee analysed the targets that have been set to ensure that they remain appropriate.
3.3	• Welfare Benefits is up 10% since the previous year which is a great achievement.
3.4	• There is a downward trend in the time to resolve damp and mould cases but this is a result of a change to the guidance around how this is measured, which now includes not only inspections, but works order completion. The Executive Team assured the committee that there are no areas of concern and the reporting issue will be resolved, when new Trust targets are set in line with the current guidance for 2026/27 and set against benchmarks released next month.
3.5	• TIAA (Internal Auditors) attended the meeting to present the internal audit follow up report. The report contains 14 recommendations of which, 9 are complete

	and 4 are in progress. The auditors confirmed that they are pleased with the progress that is being made in terms of the recommendations.
3.6	• Q4 Health & Safety Report highlighted 12 accidents/near misses in the quarter. The committee discussed some of the incidents and support for employees in terms of incidents involving violence/aggression. It was noted that the number of cases of this type are relatively low.
3.7	• The committee reviewed the risk register which has had a full review. It is proposed that 4 new risks be added and 5 risks be removed however the committee have proposed that one risk relating to business continuity remain on the register until after the October Away Day. It was noted that this proposal would be covered in more detail later in the meeting under item 16.
3.8	**The Board noted the update.**
4.	**Declaration of Interests**
4.1	No declarations of interest were noted.
5.	**Apologies**
5.1	Apologies were noted for Steve McGowan and Sharron Elsdon.
6.	**Board Meeting Minutes Approval**
6.1	Minutes from the board meeting held on 23 April 2026 were proposed by Ali Ross and seconded by Paul MacFarlane.
6.2	**Decision: The minutes were approved as a true and accurate record of the meeting.**
7.	**Action Tracker**
7.1	It was agreed that subject to approval today action 9 from the 4 December 2025 could be marked as complete and removed.
7.2	**The Board noted the action tracker.**
8.	**Matters Arising from the Minutes**
8.1	No matters arising from the minutes were raised.
9.	**2025/26 Annual Return on the Charter (ARC)**
9.1	Neil Ferguson, Director of Business Development & Digital, presented a high level overview of the ARC return to the Board. A full copy of the return and supporting presentation has been shared with Board members via the Board Teams site.
9.2	The following points were raised and discussed; • It was noted that when comparing Trust to other RSL's there is a need to be mindful as Trust is not a direct comparison due to the Care and Support side of the business alongside an increasing number of general needs customers.

	• Benchmarking for Trust is very difficult and is an issue in terms of the Customer Satisfaction questions as most organisations Trust are benchmarked against are made up of Later Living customers only and have no General Needs customers. Going forward the aim is to look nationwide to find more appropriate organisations to benchmark Trust against. • The Board commented on the excellent repairs figures, which is well below the Scottish average and noted the increase in numbers and performance. • The Board noted that in terms of EESSH there will always be exemptions due to factors outwith our control. • The Board discussed the damp and mould indicator and the Executive Team assured the Board that appropriate damp and mould processes are in place. It was noted that TIAA (Internal Auditors) have also assured the Audit & Performance Committee that Trust are ahead in terms of the damp and mould policy & processes compared to some others in the sector. • The Board discussed the reduction in court actions compared to the previous year as some were concerned with the lower figures. The Executive Team assured the Board that this was a positive result, as it demonstrates that issues that may result in a court action are being resolved prior to customers being called to court. • The process for consolidating the ARC data was explained in detail, followed by the sign off process and assurance checks that may be carried out by the Scottish Housing Regulator (SHR).
9.3	It was noted that new targets for the ARC will be presented to the August board meeting for approval.
9.4	The Board formally **approved** the return for submission to the Scottish Housing Regulator by 31st May 2026.
9.5	**Decision: The Board formally approved the 2025/26 Annual Return on the Charter (ARC) for submission to the Scottish Housing Regulator (SHR).**
10.	**Customer Satisfaction Survey Results 2025/2026**
10.1	Darren Lewis, Head of Service Design & Improvement, presented a summary of the Customer Satisfaction results to the Board. The presentation provided an overview of the independent consultants that carried out the survey (Research Resource), how it was designed, implemented and analysed.
10.2	It was noted that a mixed methodology was used including email/SMS, postal and telephone interviews, but no face to face surveys. This is a change to the methodology used in 18/19, where more face to face interviews took place (predominantly with Later Living customers). Since then, the profile of Trust's customers has changed from being predominantly Later Living, with 1/3 of customers now being General Needs. In addition, covid has increased customer expectations with some comparing Trust to global organisations such as Amazon and the service levels they provide.

10.3	Trust received 1,517 responses from a total population of 3,749 which works out at a 40% response rate, which provides a very high level of confidence on data sets.
10.4	Overall satisfaction is 82% which is a slight increase from the previous survey and demonstrates that performance is stable and generally positive.
10.5	Board members questioned the drivers behind variation in results, particularly for mid-market rent, and the decline in Net Promoter Score (NPS). In terms of the MMR results Darren explained that these results are based on a very small sample (only c.15 responses) and the variation is driven by two specific developments.
10.6	With regards to NPS the decline is largely attributed to the shift from face-to-face/interviewer-led surveys to self-completion digital surveys, which tend to attract more negative responses. The Executive Team reassured the Board that the current NPS of 31 is still considered "good", despite appearing lower than historic "exceptional" scores.
10.7	The Board discussed customer offerings versus what service levels they expect and questioned if customer expectations are being properly managed and communicated. The Executive Team advised that there are targets in place and customers are regularly reminded of them, particularly in terms of repairs and lettable standards, but it is an evolving education project which will be developed further as part of the new strategy.
10.8	The frequency of the survey was challenged with a board member wondering if a survey every 3 years was sufficient. Based on the resources/capacity of the organisation and the fact that the results are generally stable and good, the Executive Team feel that 3 years is a sufficient period between each survey.
10.9	It was agreed that the Executive Team would look at organisations within the Specialist Peer Group and other relevant benchmarking RSLs to see if they are taking alternative approaches in certain areas where Trust had lower scores in comparison to them.
10.10	**Action: Executive Team to look at other organisations within the Specialist Peer Group and others to see if they do anything fundamentally different in terms of areas where Trust did not match their scores.**
10.11	A board member referred to the remaining 5% of Later Living with Care customers that do not feel safe and secure and requested that this be looked into as they are some of our most vulnerable customers. The Executive agreed to look into this further.
10.12	**Action: Director of Customer Experience to further investigate the remaining 5% Later Living with Care Customers who do not feel safe and secure.**
10.13	Further to discussion the Board formally approved the Customer Satisfaction Reports.
10.14	**Decision: The Board approved the Customer Satisfaction Reports.**
11.	**Q4 Financial Review – *see private minutes****
12	**Treasury Management Update – *see private minutes****

13	**Sustainability Strategy 2026 – 2029**
13.1	Ian Davie, Director of Assets & Sustainability presented Trust's new sustainability strategy to the Board for approval. Ian explained that the strategy aligns to the wider new 5 year business strategy as a key pillar of the corporate strategy and is structured around three key themes: Homes, Communities and Business.
13.2	It was noted that the strategy has been delayed due to changes in UK and Scottish Government policy direction but as net zero is a key pillar of the new board approved 5 year business strategy it is now being brought forward as a sub strategy, demonstrating alignment to organisational priorities over the next 5 years. Ian advised that the strategy will likely evolve over time.
13.3	The Board noted the strong outcomes already achieved such as 330 tonnes reduction in CO_2 emissions and £350k annual energy savings for customers. It was suggested that this could be an area where customers can be involved to help increase tenant participation/satisfaction.
13.4	One board member suggested some changes to the wording in the strategy. Ian Davie advised the strategy is very much presented in draft format and would be happy to take any further comments on wording post the board meeting.
13.5	Following discussion, the Board formally approved the sustainability strategy.
13.6	**Decision: The Board approved the Sustainability Strategy, *A Greener Trust (2026-29)***
14	**Strategic Assets Disposals – *see private minutes****
15	**Strachur Regeneration Project Update - *see private minutes****
16	**Annual Risk Register Review – *see private minutes****
17	**Governance Update**
17.1	Annette Brown, Governance & Business Support Manager, presented the Governance Update to the Board outlining the following governance matters.
17.2	**AGM 2026** Annette requested approval to hold a virtual AGM on Thursday 17 September. It is proposed that a virtual AGM this makes the meeting more accessible to all and supports our net zero ambitions in terms of carbon reduction.
17.3	Following discussions post the AGM 2025 there will be efforts made to ensure that members have support on site to join and participate in the meeting.
17.4	**Action: Governance & Business Support Manager to coordinate with later living development coordinators and members to increase AGM attendance, particularly supporting customers with accessibility needs.**

17.4 17.5 17.6	**Annual Assurance Process/Working Group Sessions.** Annette advised the Board that 3 bitesize sessions have been arranged to review the 7 standards. Dates and times have been shared with board members and volunteers are asked to let Annette know which sessions they would be interested in attending. **Board Development Visits** Annette reminded board members of upcoming development visits and requested volunteers to ensure that the visits go ahead as planned. **Decision: The Board approved the date and format of the AGM in September.**
18 18.1 18.2 18.3 18.4 18.5 18.6	**CEO Objectives 2026/27** **The Executive Team left the meeting for this item.** Norval advised that there are usually two parts to the CEO appraisal process but as Jackie is new to the role of CEO, a formal appraisal has not yet taken place. As a result, the Board are asked to approve the proposed CEO objectives only at this stage. The Board were content with the proposed objectives and there was one amendment suggested, which was to add the word 'successful' to objective 4.6 so that it reads "Procure new finance system and ensure successful implementation". The Board discussed the risks involved in the procurement and implementation of the new risk system and agreed that this should be reflected in some way in the risk register, if it is not covered already. **Action: Executive Team to confirm that the implementation of the new finance system is covered appropriately in the risk register.** **Action: CEO to add the word 'successful' to objective 4.6 so that it reads "Procure new finance system and ensure successful implementation"** **Decision: Subject to the addition of the word 'successful' to objective 4.6, the Board approved the CEO objectives for 2026/27.**
19. 19.1	**AOB** No matters were raised under AOB.
20. 20.1	**Date of next meeting** The next scheduled Board meeting will take place on Thursday 6 August 2026, at New Mart Road, Edinburgh.

Items marked private have been excluded from these minutes due to at least one of the following reasons:

- ***Confidentially sensitive information***
- ***Discussion on commercial interests***
- ***Person specific information***