

## TRUST HOUSING ASSOCIATION LIMITED

**Audit and Performance Committee Meeting held on the 4 December 2025 at,  
Trust Housing Association, 12 New Mart Road, Edinburgh, EH14 1RL.**

### Present at meeting:

#### Board Members

Ali Ross  
Ian Mitchelmore  
David Knight  
Graham Curran  
Mary Niven

#### Officers in Attendance

Rhona McLeod, CEO  
Zoe Purdie, Director of Finance & People  
Neil Ferguson, Director of Business Development & Digital  
Jackie McIntosh, Director of Assets & Sustainability  
Jenny Wallace, Director of Customer Experience  
Annette Brown (Governance & Business Support  
Manager, Minute Taker)

#### Auditors in Attendance

Martin Ritchie (TIAA – via MS Teams)

### ALI ROSS IN THE CHAIR

Agenda Item	Detail
1.	<b>Chair's Opening Remarks</b>  Ali Ross, Chair, of the Audit & Performance Committee, welcomed committee members, the Executive Team, Martin Ritchie from TIAA, to the meeting.
1.2	Ali welcomed Ian Mitchelmore in his new role as Vice Chair and thanked David Knight for agreeing to stay on the committee following his appointment to Vice Chair of the Trust Board.
1.3	The committee agreed to the meeting being transcribed in addition to a formal minute being taken.
2.	<b>Declarations of Interest</b>  There were no declarations of interest recorded.
3.	<b>Apologies</b>  Apologies were noted for Laura Bornatici and Steve McGowan.
4.	<b>Previous Minute of the Audit and Performance Committee Meeting of 24<sup>th</sup> July 2025.</b>  The minutes from the Audit & Performance Committee held on the 24 <sup>th</sup> July 2025 were proposed by Graham Curran and seconded by Ian Michelmore.
4.2	<b>Decision: The minutes were approved as a true and accurate record of the meeting.</b>

Agenda Item	Detail
5.	<p><b>Action Tracker</b></p> <p>5.1 Neil Ferguson, Director of Business Development &amp; Digital, advised that improvements have been made to the highlights section of the performance report.</p> <p>5.2 Annette Brown, Governance &amp; Business Support Manager, advised that she is investigating the possibility of Board Members using LearnPro to access training modules however there is an issue with external email addresses being used from a cyber perspective. Annette will continue to work with the Data &amp; Digital Team to see if a solution can be found.</p>
6.	<p><b>Q2 – 2025/26 Performance Report</b></p> <p>6.1 Neil Ferguson, Director of Business Development &amp; Digital, presented the Q2 Performance Report to the committee. He advised that Q2 covers the period up to the end of September 2025 and the report continues to evolve, focusing on exceptions while also highlighting positive performance areas.</p> <p>6.2 The committee discussed the following exceptions:</p> <p><b>Average Days to Complete Non Emergency Repairs:</b> Performance remains strong with an average response time of 6.6.days, despite a slight upward trend in response times. Issues were linked to a contractor and their workload. It was also noted that another contractor had been replaced due to under performing, which may cause short-term disruption but should improve long-term performance. It was also noted that internal targets (e.g., 6-day turnaround) are stricter than contractual SLAs (7 days), creating a slight mismatch that may need review.</p> <p><b>% Right first time</b> Performance remains strong overall at 94.4%. The committee emphasised the importance of doing the job correctly on the first visit to avoid repeat work and customer dissatisfaction. Some challenges were highlighted including contractors occasionally encountering unexpected issues at properties, requiring variations or additional visits. Despite these nuances, complaints related to timescales or repeat visits are minimal, and sector benchmarking shows the organisation performing well compared to peers.</p> <p><b>% Repairs Pulse Survey Satisfaction</b> Pulse surveys are now automated for repairs with 1212 surveys being sent in Q2 and a return rate of 34.7%. Early feedback indicates that satisfaction levels are generally positive and within target. The committee agreed that the surveys provide valuable intelligence for continuous improvement.</p> <p><b>% of properties with 2 valid EICR certificates in the past 5 years.</b></p>

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6.7	<p>The project is continuing to progress well with the new contractor EGG Lighting. At Q2 57.3% of EICRs issued were within the 5 year anniversary date and it is hoped that the 60% mark will be reached by the end of Q4.</p>
6.8	<p><b>% Stock with a valid EPC certificate</b></p> <p>The Committee noted that this was a new indicator in advance of the proposed change in EPC validity from 10 to 5 years which is scheduled to come into effect on the 31<sup>st</sup> October 2026. It was noted that this indicator will never reach 100% but should sit in the 90% or higher bracket. At present it currently sits at 97%.</p>
6.9	<p><b>Damp &amp; Mould Inspections</b></p> <p>Performance remains strong in this area with Trust sitting way ahead of the curve with an average inspection time of 6.7 days. There are no serious damp and mould issues noted with most cases being a result of how properties are being managed. It was noted that hoarding is becoming more and more prevalent – no air circulation, no access to the house etc prevents safety tests. Due to the strong performance in this area the targets will be reviewed accordingly in the next financial year.</p>
6.10	<p><b>Complaints</b></p> <p>It was noted that there was a slight increase in the number of complaints being recorded - 78 complaints in total - but no significant concerns. New complaints pulse surveys have been introduced which means that once a complaint is closed off an automated survey is sent to customers to find out if they felt their complaint had been handled well. To date there has been a low response rate but it is hoped that results will be available to share in the next performance pack.</p>
6.11	<p><b>ASB Complaints</b></p> <p>ASB complaints are on target with the majority being resolved and 3 being carried over into Q3. It was noted that a system error impacted the calculation of target dates however this has now been resolved. The committee noted that all ASB complaints were low level and nothing of significant concern.</p>
6.12	<p>The committee queried the rise in ASB complaints at Wishaw and Strachur. Jenny advised that there appears to be more complaints at Wishaw as general needs properties are marked as individual properties. With regards to Strachur the complaints relate to the caravan site that the Strachur customers are being homed in while Strachur is being redeveloped.</p>
6.13	<p>The committee discussed the recent news regarding the caravan park where the company is going into administration. The Executive Team assured the committee that they are engaging with the administrators via Trust's legal team and as far as they are concerned it is business as usual. All customers are aware of the news.</p>
6.13	<p><b>Former tenant arrears as % rent due.</b></p>

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6.14	The committee noted a slight increase to 0.46% which is still well within the target of <=1%.
6.15	<p><b>Rent collected as % of rent due</b></p> <p>There has been a marginal shift to 97.2% which is below the Scottish average of 99.3%.</p>
6.16	<p><b>% satisfied with standard of home when moving in</b></p> <p>There has been a slight dip in satisfaction levels to 94.3% although this remains above the target of &gt;=93%.</p>
6.17	<p><b>Absence</b></p> <p>There has been an increase in absence levels in Q2 and it is expected that this downward trend will continue into November. There are a few long term absences but nothing of significant concern. It was noted that the whole sector has seen an increase in absence and the team are trying to manage it as best as they can.</p>
6.18	<p><b>Decision: The Committee noted the Q2 Performance Pack</b></p>
7.	<p><b>Internal Audit Update</b></p>
7.1	Zoe Purdie, Director of Finance & People, explained that the report on the cyber security audit has been delayed and that Martin Ritchie would provide a verbal update to the committee.
7.2	Zoe referred to the internal audit schedule and in particular the treasury audit scheduled for February 2026 and proposed that it be replaced due to the recent treasury review (conducted by Allia C&C and included in the December board pack). The proposal is to replace the treasury review with a readiness review on factoring as it has never been audited before and there are a number of changes that will have an impact on factoring and how it is going to be managed in the future e.g. moving factoring from Trust into TEL. By conducting a readiness review in 2026, it will help to prepare for the full audit scheduled in 2027.
7.3	The committee agreed with the amendment subject to the Board being content with the Treasury review at the board meeting.
7.4	Zoe introduced Martin Ritchie from TIAA who joined via MS Teams to provide an update on the cyber security audit.
7.5	Martin apologised for the delay in the cyber report which was due to an unplanned absence in the team. Subject to a quality review by a cyber security specialist Martin advised the committee that Trust have received “reasonable

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7.6	assurance". Martin explained that it is very rare for a cyber security to receive "substantial assurance" and Trust are positioned closer to the "substantial assurance" end of the scale as opposed to the lower end. There are no urgent actions and a full report will be presented in February. Martin advised the committee that they can take comfort that there are no issues.
7.7	The committee discussed the recommendations and risks highlighted with a view to having a fuller discussion at the February meeting when the report has been finalised.
7.8	The committee discussed the frequency of a cyber audit and it was agreed that an audit every 2 years was sufficient when supported by the external assessments and penetration tests that already take place.
7.9	Graham Curran, Board Member, discussed the Security Operations Centre (SOC) which is currently a gap but once implemented will enable 24/7 monitoring and rapid response to breaches. The committee noted that the Executive Team are currently progressing this work and it is hoped that the project can be moved forward in the new year.
7.10	<p><b>Decision: The committee noted the report.</b></p> <p><b>Martin Ritchie left the meeting at 12:20.</b></p>
8.	<b>Health &amp; Safety Update</b>
8.1	Jackie McIntosh, Director of Assets & Sustainability, presented the Health & Safety report for Q2.
8.2	There were zero incidents, accidents, or near misses reported during Q2 and the completion rates on mandatory training are good. As there were no incidents reported Jackie advised that there are ongoing efforts to raise staff awareness and the importance of reporting incidents through internal communications with plans for further iTrust articles and updates going out on a quarterly basis.
8.3	Following a successful recruitment process a new Health, Safety and Business Continuity Co-ordinator will join the team on the 5 <sup>th</sup> January 2026. The successful candidate is a law graduate that has chosen H&S as area of expertise.
8.4	The committee approved minor amendments to the Electrical Safety and Testing Policy and the Passenger Lift Safety & Testing Policy which has previously been approved by the committee.
8.5	The committee noted that a crisis management exercise had taken place on 5 November 2025 which focused on a Later Living development that had building defects and had to be evacuated very quickly. The scenarios involved rehousing tenants, interaction with building control, managing care packages

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8.6	etc. Rhona explained that the exercise proved that the team are in a good place to manage local operational risks.
8.7	<b>Action: Crisis Management to feature as an agenda item at the May Board Away Day.</b>
8.8	<b>Decision: The committee approved the changes to the Electrical Safety &amp; Testing Policy and the Passenger Lift Safety &amp; Testing Policy.</b>
9.	<b>Customer Representative Group – Lettable Standards Report</b>
9.1	Jenny Wallace, Director of Customer Experience presented the Lettable Standards Report explaining that the topic was raised through the Customer Representative Group (CRG) as the first area of scrutiny to focus on in 2025/26 as it matters to customers.
9.2	Following 4 focus groups hosted by the CRG, customers provided a number of great recommendations which will now be progressed with operational teams
9.3	The committee noted that the second focus area for the CRG will be on customer digital options and communications.
9.4	<b>Decision: The committee noted the report.</b>
10.	<b>Risk Register</b>
10.1	The Board noted the risk register which had no significant amendments.
10.2	<b>Decision: The committee noted the report</b>
11.	<b>Any Other Business</b>
11.1	Ali advised that she will not be free to attend the next committee meeting therefore Ian Mitchelmore will chair the meeting in his new role as Vice Chair.
11.2	Apologies were also noted for Graham for the February meeting.
12.	<b>Date of Next Meeting – Tuesday 3<sup>rd</sup> February 2025 (in person, New Mart Road, Edinburgh)</b>