

## TRUST HOUSING ASSOCIATION LIMITED

**Audit and Performance Committee Meeting held on the 24 July 2025 at, Trust Housing Association, 12 New Mart Road, Edinburgh, EH14 1RL.**

### **Present at meeting:**

#### **Board Members**

Ali Ross  
David Knight  
Gordon Laurie  
Graham Curran  
Ian Mitchelmore  
Mary Niven (observer)  
Laura Bornatici (observer)

#### **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**

Cameron Boyd (TIAA – via MS Teams)  
Andy Shaw (AAB)  
George Appleyard (AAB)

### **ALI ROSS IN THE CHAIR**

<b>Agenda Item</b>	<b>Detail</b>
<b>1.</b>	<b>Chair's Opening Remarks</b>
1.1	Ali Ross, Chair, of the Audit & Performance Committee, welcomed committee members, the Executive Team, Cameron Boyd from TIAA, Andy Shaw and George Appleyard from AAB, Laura Bornatici and Mary Niven to the meeting.
1.2	It was noted that Laura and Mary were attending the meeting as observers with a view to being formally appointed to the committee by the Board in the afternoon.
1.3	The committee agreed to the meeting being recorded using copilot in addition to Annette taking a formal minute.
<b>2.</b>	<b>Declarations of Interest</b>
2.1	There were no declarations of interest recorded.
<b>3.</b>	<b>Apologies</b>
3.1	Apologies were noted for Steve McGowan who had planned to attend as an observer.
<b>4.</b>	<b>Trust Audited Financial Statements 31 March 2025 – see <i>private minutes</i>*</b>
<b>5.</b>	<b>Internal Audit Update</b>
5.1	Zoe Purdie, Director of Finance & People introduced Cameron Boyd from TIAA to present the Corporate Governance and Reactive Repairs internal audit reports.

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5.2	Cameron Boyd, TIAA, presented the reports as read and noted that the reactive repairs report had received reasonable assurance and the corporate governance report had received substantial assurance.
5.3	<p><b>Reactive Repairs</b></p> <p>Referring to the “Reactive Repairs” report Cameron advised that there were examples of good practice in place particularly with regards to managing access issues. There were 5 recommendations in total - 2 were classed as important, 3 routine recommendations and 1 operational effectiveness matter - focusing on improving inspection audit trails, timely approval of work order variations, better processing of rechargeable repairs, accurate repair categorization, out-of-hours service performance recording and improved records of actions that have been taken following negative feedback via CX feedback surveys.</p>
5.4	Jackie assured that committee that this was a good outcome, given how complex repairs can be. It was acknowledged that there is room for improvement but overall the team are satisfied with the report.
5.5	The Committee asked if there were plans to introduce a new system to improve the recharge process and the Executive Team advised that the introduction of a new finance system may help to improve this area.
5.6	The Committee acknowledged that it was a good outcome given the complexities of repairs.
5.7	<p><b>Corporate Governance – Regulatory Standards Review</b></p> <p>Referring to the Corporate Governance review, which received substantial assurance, Cameron noted the comprehensive self-assessment and evidence bank in place with regards to the Annual Assurance process, he found several examples of good practice in financial planning and advised that all governance policies were all in date. The only recommendation is was to formalise the skills matrix and succession planning.</p>
5.8	The Committee asked if it Cameron could consider providing anonymised benchmarking data in future reports, to which he agreed.
5.9	Zoe proposed that the Electrical Safety recommendation (ref 6 in tracker) be removed from the audit action tracker as it is already reported in the performance report which is also presented to the Committee.
5.10	The committee approved the removal of the recommendation referring to EICRs.
5.11	<b>Decision: The Committee noted the report.</b>
5.12	<b>Decision: The Committee approved the removal of the Electrical Safety recommendation (ref 6 in tracker) from the audit action tracker.</b>

Agenda Item	Detail
6.	<p><b>Board only discussion with internal and external auditors</b></p> <p>6.1 The Executive Team and Annette left the meeting to allow a private discussion between the Committee and the internal and external auditors.</p> <p style="text-align: center;"><b>The auditors subsequently left the meeting at 12.20</b></p>
7.	<p><b>Q1 Performance Report</b></p> <p>7.1 Neil Ferguson, Director of Business Development and Digital, presented the Q1 Performance Report to the committee. He advised that the proposed targets for 2025/26 were included in the report. Overall it is another good pack with impressive performance numbers.</p> <p>7.2 With regards to exception reporting the following points were noted –</p> <p>7.3</p> <ul style="list-style-type: none"> <li>• <b>Average Days to Complete Non-Emergency Repairs</b> - There was an increase in time to complete non-emergency repairs due to factors like those on non MTC contractors i.e. local contractors, storm-related fencing jobs ongoing since January, a number of bespoke windows and doors being manufactured and also access issues. The team is managing expectations with tenants and monitoring performance with Multi Trades Contractors (MTC) with a 6-day average KPI target set by Trust with MTCs and a 30-working days target for non emergency jobs within the actual MTC contracts. The category includes urgent and routine repairs, and averages are affected by a few outlier cases.</li> </ul> <p>7.4</p> <ul style="list-style-type: none"> <li>• <b>% of Properties with a Valid EICR Certificate</b> - Progress is being made after a contractor change, with the new contractor performing well. The team is tracking access rates and remediation needs, aiming to meet year-end targets.</li> </ul> <p>7.5</p> <ul style="list-style-type: none"> <li>• <b>Damp &amp; Mould Inspections</b> – Performance has declined as we migrated to a new system (Rubixx) and delays in logging jobs once they have been completed. The team is working to improve data entry and expects figures to normalise as the system is embedded.</li> </ul> <p>7.6</p> <ul style="list-style-type: none"> <li>• <b>Average days to complete medical adaptations</b> – Funding for medical adaptations has increased, allowing significant progress in reducing the waiting list, though some complex cases remain. The team expects to make substantial progress but acknowledges ongoing demand.</li> </ul> <p>7.7</p> <ul style="list-style-type: none"> <li>• <b>Complaints</b> - Complaint handling is on target, with new post-closure surveys being sent to gather customer feedback. The team is transitioning from staff opinion-based satisfaction to customer-based metrics.</li> </ul> <p>7.8</p> <ul style="list-style-type: none"> <li>• <b>Voids and Lettings</b> - The average days to re-let properties is improving, though still above target. The number of void properties is decreasing, and</li> </ul>

Agenda Item	Detail
7.9	<p>offer refusals have increased as more offers are made. The refusals tend to be due to limited stock i.e. size and customers not being ready to move. Performance dips were attributed to employee holidays.</p> <ul style="list-style-type: none"> <li>• <b>Anti-Social Behaviour and Rent Collection:</b> Both remain within target, with minor fluctuations. No significant trends or concerns were identified.</li> </ul>
7.10	The committee noted the exceptions and praised the team for the highlights and another excellent performance report.
7.11	As the highlights section of the report has expanded quite significantly it was agreed that going forward only 3 - 4 key highlights would be included and a second table will be added to the report to display all indicators that are performing well.
7.12	<b>Decision: The Committee noted the Q1 Performance Report.</b>
7.13	<b>Action: Director of Business Development &amp; Digital to reformat the highlights section of future reports.</b>
8.	<b>Operational KPIs and Target Setting</b>
8.1	Neil Ferguson, Director of Business Development and Digital presented the Operational KPIs and Target Setting report to the committee noting that it was being presented to the committee for review before being recommended to the Board by the Committee for approval.
8.2	Neil explained that the proposed KPIs and targets for the coming year had minimal changes, with four additions and one reduction. The process involved input from KPI owners, review by the leadership team before being presented to the Committee.
8.3	The group discussed the balance between stretching targets and ensuring they are realistic. Neil emphasised that targets provide assurance and benchmarking, but actual improvement comes from specific programmes, not just raising targets.
8.4	There was a question about whether the new, lower target for average days to complete adaptations was too ambitious, given past performance. Jackie explained the target is feasible due to increased funding and clarified that complex cases (like those requiring building warrants) are considered in the target setting.
8.5	Neil advised that both stage 1 and stage 2 complaints had been aligned at 90% .
8.6	There was a question regarding the target for staff satisfaction which seems high at (85%). No survey is planned for the coming year, but the group agreed not to lower the target.
8.7	<b>Decision: The Committee agreed with the proposed KPI's and were content with recommending them to the Board for approval.</b>

Agenda Item	Detail
9.	<b>Cyber Security Update – see private minutes*</b>
10.  10.1  10.2  10.3  10.4	<b>Health &amp; Safety Report Q4 2024/25</b>  Jackie reported no significant issues, and referred to the policy changes that have been made and the bar charts in the report that have been updated for better clarity based on previous feedback.  There was a question regarding lone worker devices. Jackie advised that the need for lone worker devices is determined by job role, as opposed to person and it has been expanded recently to include office workers who may be alone at times.  No other notable health and safety issues were raised.  <b>Decision: The committee noted the report and approved the update to policies and Crisis Management Plan.</b>
11.  11.1  11.2  11.3  11.4  11.5  11.6	<b>Data Protection and FOI Update</b>  Annette Brown, Governance & Business Support Manager advised that Trust are up to date with quarterly submissions to the Scottish Information Commissioner detailing the number of FOI and EIR requests received.  She continues to work alongside the Data and Digital Team on the Data Loss Prevention Project to identify and prevent any unsafe or inappropriate sharing or use of personal data whilst maintaining appropriate levels of data security.  A new action tracker for data related actions has been created to bring the actions up to date.  Annette continues to research and attend a number of webinars and conferences focusing on the new Data Use and Access Act which was passed on the 19 June and received Royal Assent. The new bill is not expected to change internal processes dramatically and all data protection policies will be reviewed to ensure that they capture the changes the new bill will bring.  It was noted that there had been a minor data breach internally which was identified quickly and mitigating actions were taken to ensure that a similar incident does not happen again.  <b>The Committee noted the contents of the report.</b>
12.  12.1	<b>Previous Minute of the Audit and Performance Committee Meeting of 28<sup>th</sup> May 2025.</b>  The minutes from the Audit & Performance Committee held on the 28 <sup>th</sup> May 2025 were proposed and seconded by Gordon Laurie proposed and Ali Ross seconded.

<b>Agenda Item</b>	<b>Detail</b>
<b>13.</b>	<b>Action Tracker</b>
9.1	The committee reviewed the action tracker and agreed that it was up to date.
<b>10.</b>	<b>Any Other Business</b>
10.1	Ali acknowledged that it was Gordon's last meeting. The Committee thanked Gordon for his contribution, insights and knowledge.
<b>11.</b>	<b>Date of Next Meeting – Thursday 4<sup>th</sup> December 2025 (in person, New Mart Road, Edinburgh)</b>

***\*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***