



**LORETTO HOUSING ASSOCIATION
MINUTE OF BOARD MEETING**

**held on Monday 25 November 2024
at 2pm at Wheatley House, Glasgow**

Directors Present: Iain Macaulay (Chair), Lesley Bloomer (Via Teams), Jackie Brock (Via Teams), Hussain Kayani, Guy Kerkvliet, Andrew Little, Graham McInnes, Alex McKay

In Attendance: Laura Pluck, Group Director of Communities; Laura Henderson, Managing Director, Melissa Campbell, Head of Housing; Sarah Stocks, Finance Manager; Pauline Donald, Governance Business Partner

and in part: Stephen Devine, Director of Assets and Sustainability; Neil Addie, Director of Group Health and Safety and compliance (Items 7,8)

1. Apologies for absence

No apologies for absence were received.

The Chair confirmed the meeting as quorate.

2. Declarations of Interest

The Board noted the standing declarations. No new declarations were made.

3. a) Minute of the previous meeting held on 16 September 2024, action list and matters arising

The Board reviewed the minutes of the previous meeting and noted the action list. No matters arising were noted.

Decided: The Board approved the minutes of the previous meeting held on 16 September 2024.

b) Minutes of Annual General Meeting (AGM) and Special General Meeting (SGM), 16 September 2024

The Board received for noting the draft minutes from the above meetings.

4. Chair and Managing Director update

The Chair reported on key issues considered by the Group Board including rent and service charge uplifts, the current Scottish Government budget position and progress with the implementation of joint improvement plans with City Building Glasgow.

The Chair reported on the proposed appointment of a new Member of the Board advising that further details will be provided at the next meeting.

The Managing Director advised that all updates were included in the papers to the Board.

5. Neighbourhood plans

The Board received a presentation on our neighbourhood planning approach and supporting action plan in Balloch, West Dunbartonshire.

The Board commended the approach being taken and acknowledged the achievements to date. The Board welcomed the continued promotion of local traditions, local identity and the efforts being taken to ensure continued feedback from our customers and co-production with our partners in the community.

Decision: The Board noted the presentation.

6. 2025 rent setting and service charges

The Board were provided with a report on the 2025/26 rent and general service charge increases including the proposals and timelines for engagement and consultation with tenants on rent increase options.

The Board recognised the challenges to balance economic climate and associated cost pressures, our ongoing and future obligations in relation to building compliance and the continued requirement to invest in our homes.

The Board considered the affordability analysis undertaken by property type and household composition noting that, for a higher percentage of supported tenancies, service charges are in place to fund housing support costs, impacting on the income vs rent ratios. The Board noted the range of wraparound services and wider support that can be provided to tenants.

The Board discussed the proposal noting that the finalised range for consultation will be agreed by the Group Board in December.

The Board requested that supporting information in our brochure clearly identifies the expected key outcomes for our customers as a result of any rent increase.

Decided: The Board:

- 1) Agreed that an initial consultation with rent focus groups on a 6.9% increase with an additional option of 7.9% for the 2025/26 rent and service charge increase.**
- 2) Noted that the final approval of the rent increase within the range will be presented for approval at the Group Board December 2024 meeting**

following the completion of the tenant focus groups and delegate authority to the Chair to agree the final level (between 6.9% - 7.9%).

- 3) Subject to the approval of the above, note that the Board will be updated on the decision on the proposed increase on 18 December 2024.**
- 4) Noted that the Board has delegated authority to agree the 2025/26 rent and service charge increase where it is within the agreed range.**

7. Health and Safety Performance update

The Board were provided with an update on health and safety performance across the first two quarters of 2024/25.

The Board considered the report noting the key achievements and developments to date. The Board were encouraged to note the future reporting of additional data as a result of the Notify Incident reporting system.

Decided: The Board noted the report.

8. Fire Prevention and mitigation update

The Board were provided with an update on the performance of the Fire Prevention and Mitigation Framework incorporating an update on the findings from the Grenfell Inquiry.

The Board considered the report noting the key achievements, the challenging targets set and progress to date. The Board also discussed the key recommendations from the Grenfell Inquiry. The Board received assurance that Loretto does not have any MSF blocks that meet the characteristics considered by the inquiry.

The Board also welcomed the development of a Fire Risk Assessment dashboard that provides real-time data on the current progress and status of our fire risk assessment programme with access and visibility by accountable staff across the Group.

The Board acknowledged the importance placed on fire prevention and mitigation by the Group and across Loretto; ensuring our customers and communities remain as safe as possible.

Decided: The Board noted the report.

9. Performance update

The Board were provided with an update on Sector comparisons for the Annual Return on the Charter indicators following 2023/24 sector-wide data published the Scottish Housing Regulator. The Board were also updated on performance against targets and strategic projects for 2024/25 to the end of quarter two.

The Board considered the areas of strong performance as well as the challenges reported.

The Board noted the actions being taken and the continued focus to strengthen our response to damp and mould repairs, non-emergency repairs and anti-social behaviour. The Board were also provided with an update on the approach to scrutinise the findings from the recent thematic review of environment services led by the Group Scrutiny Panel.

The Board commended the work to date on progress with our revised approach to Group-wide repairs in partnership with City Building Glasgow.

Decided: The Board noted the report.

10. Finance report

The Board were provided with an overview of the management accounts for the period to 30 September 2024 and Q2 forecast. The Board were also updated on the Group's funding and security arrangements.

The Board considered the performance for the period to 30 September 2024 and noted the Q2 forecast for 2024/25

Decided: The Board:

- 1) Noted the Finance Report for the period ended 30 September 2024 and Q2 forecast.**
- 2) Noted the funding and security update.**

11. Governance update

The Board were provided with a report on key governance-related matters.

The Board were of the status of Association members following the Annual General Meeting held on 16 September 2024. The Board considered the request to update our register of members noting also our obligations to comply with our Rules and the wider obligations under the Scottish Housing Regulatory Framework.

Decided: The Board noted the report and agreed the update to the register of members.

12. Risk Register

The Board were provided with proposed changes to the Risk Register for consideration.

The Board noted that a review of the Risk Register identified four risks that are outwith risk appetite, no risks with high inherent or residual risk scores that have not been reviewed by management; and a further two risks for consideration.

Decided: The Board approved the updates within the risk register.

13. AOCB

No other business was raised.

Signed: **(Chair)**

Date: