

**HOME GROUP
MINUTES OF THE HOME GROUP SCOTLAND BOARD MEETING
HELD ON 18 SEPTEMBER 2025
AT ST LEONARD'S HALL, EDINBURGH UNIVERSITY**

PRESENT:

Susan Deacon	Chair
Emmanuel Asante	Board Member
Mark Henderson	Board Member
Gavin MacKenzie	Board Member [online]
Helen Meehan	Board Member
Catherine Wood	Board Member
June Wylie	Board Member
Andrew Wilmot	Co-opted Member

IN ATTENDANCE:

Austin Woods	General Counsel
Will Gardner	Exec Director of Development & Investments [Item 2271]
Paul Walker	Exec Director of Repairs & Maintenance [item 2269]
Jeremy Kape	Interim Exec Director of Property and Asset [Item 2268]
Bryony Willett	Director of Scotland
Shona Mitchell	Senior Advisor
Karen Wolstencroft	Head of Service Delivery [Item 2276]
Vic Carruthers	Director of People [Item 2274]
Gavin Leask	Scottish Housing Regulator, Regulation Manager
Carolyn Anderson	Scottish Housing Regulator, Regulation Analyst
Ruth Corless	Governance Business Partner

Prior to the Business Meeting a Board Training Session took place on Whistleblowing. Austin explained his role in this, and the implementation and assurance given to Board of this being effectively managed across Home Group. Training for Home Board would take place.

Susan asked if a designated Board Member was required to deal with any reported cases and was advised that the Board involvement would be determined by the nature of the report. Segregation of duties would apply for anyone involved to ensure impartiality. There had been no reported incidents of whistleblowing during Bryony's term as Director.

2258 ADMINISTRATION

The Chair opened the meeting and welcomed all members. A warm welcome was extended to members of the Scottish Housing Regulator and Gavin Leask introduced himself, his role and explained Home Group Scotland's systemically significant role.

Gavin MacKenzie joined the meeting online.

2259 APOLOGIES

Apologies were received from Jackie McIntosh and Grant Campbell.

2260 DECLARATIONS OF INTEREST

Robyn Inglis advised the Board of her change in employment. All members congratulated Robyn on her appointment with One Parent Family Scotland. The Declarations of Interest would be updated.

No additional declarations were made. The Chair welcomed Robyn's agreement to continue in her role as Board Member while settling into her new job.

2261 DRAFT MINUTES OF PREVIOUS HOME IN SCOTLAND BOARD MEETING HELD 12 AUGUST 2025

The Chair noted some minor corrections to the minutes circulated and sought Board's approval, pending these minor points. The Board agreed the minutes as a true record.

The Board **APPROVED** the minutes of the previous meeting.

2262 ACTION POINTS

The Board noted the completed action points and those being brought to this meeting.

The Board **NOTED** the completed actions.

2263 BOARD, COMMITTEES AND GENERAL COUNSEL REPORT

Austin presented the General Counsel Report and updated members on recent and up and coming meetings.

A risk update had been provided as part of the appendices to the report and the overarching work with Home Group (HG) Board was highlighted. Risks specific to Scotland were being considered and actions and controls being put in place where this applied. A workshop with Savills consultancy would take place before the next HG Board. This would lead to a group-wide review of risks, considering Board appetite for risk, and pre-empting a risk review process with the Home Group Scotland (HGS) Board in early 2026. The Chair welcomed the survey conducted as part of the Risk Workshop preparation.

Board training was discussed and feedback on the proposals made was welcomed. A joint group-wide Board training plan was being highlighted and considered. Bespoke sessions were also available for Board members where applicable.

Austin confirmed that a summary of the HG strategy had been provided to the HGS Board following Altair's review. Strategy updates would be reported regularly in the future.

The succession plans for the role of Chair of HGS had been considered by the Governance and People committee following HGS Board discussions in August 2025. Catherine Woods, John Cridland and Zoe Hingston would form the panel. Customer participation would be planned during this appointment process. HGS Board Members would have the opportunity to review and input into the recruitment pack.

Austin advised that the Governance Effectiveness Plan developed from the Altair review would be presented quarterly to the Board. This had been appended, and all future progress updates would be reported.

The Chair welcomed the positive discussion on the Altair plans and noted the numerous items due to be brought to Home Board the following week. The Chair welcomed the opportunities for joint Board training and collaboration.

The Board **NOTED** the General Counsel Report.

2264 DIRECTOR OF SCOTLAND REPORT

Bryony presented the Director's report and sought approval of the Annual Report presented in the appendix. Bryony confirmed the positive feedback from the Dumfries and Galloway visits and welcomed Board feedback. June confirmed this had been an especially useful visit and welcomed more opportunities like this.

The HG Performance Framework was highlighted. This had been introduced in July and would be presented to each Home Board meeting. This would replace a number of separate reports and absorb performance reporting. The HGS Board were invited to consider receiving similar formatted and summarised reports. Mark confirmed the reports would ensure that separation of regional reporting was included and further scrutiny would be possible from reports. June welcomed the proposed format and supported the continuation of having an in-depth view of Scotland. Bryony agreed to present the new format for reports next meeting. The Board accepted there would be some iterations to refine the reports to requirements. Gavin sought assurance that reports would focus on both high-level summaries and allow for scrutiny of detail.

Action: Bryony Willett

The Bronze customer promise assessment was discussed. This would trigger a revisit to customers. The assessment response had been low, and Robyn reported that some streets' data had been missing. Bryony acknowledged the need to improve communication, clarify terms being used and ensure feedback to customers improved. Ways of capturing customers' viewpoints were being considered. June asked for clarity in future reports on what the figures showed.

Robyn highlighted the customer KPI results and asked what was being done to address customer dissatisfaction figures. Bryony confirmed that an action plan was in place and implementation of this would be reported at the next meeting.

Action: Bryony Willett

The Chair noted the ESG report, the work that had gone into this and the feed in process from the Board. All acknowledged the significant and impressive piece of work in producing this and thanked Helen and her team. Shona noted that HGS was ahead of the rest of the sector in providing this and confirmed the read-access figures. The Chair congratulated the finance team on the retention of the S&P 'A-' rating.

The dates for Customer Promise and engagement opportunities were discussed. Bryony confirmed that the Governance Team were consulting with the community engagement teams across the organisation and monthly emails were being sent inviting Board Members to attend. The Chair reminded Board Members of the agreement to attend at least one engagement opportunity annually and to ask for any additional opportunities that they would wish to be involved in. Bryony confirmed that bespoke opportunities would be created and supported.

Robyn asked about customer involvement in engagement opportunities and was assured of the ongoing work to engage, increase engagement and involve customers across all tenures.

Catherine asked for an update on the notifiable event reported. Bryony confirmed there had been no changes to the situation, and mitigation remained in place to reduce the risk to a tolerable level. Funding had been confirmed from the Scottish Government, and a Single Building Assessment (comprising PAS and Fire Risk Assessment) was being completed by the Building Safety Team. The risk level for the building is tolerable.

The Chair congratulated Bryony's on her award as Non-profit Woman of the Year which recognised her work for HGS in the past year.

The Chair expressed regret and good wishes to Shona at her last Board meeting and thanked her for the significant contribution and achievements during her time

with HGS.

The Board **NOTED** the Director's Report

The Board **APPROVED** the Annual Report to Home Board included in the appendix.

2265 Q1 KEY PERFORMANCE INDICATORS REPORT

Bryony presented the KPI report and highlighted the Customer satisfaction survey results. The undertaking of Customer Satisfaction surveys at HGS varied from HG since it took place three-yearly. Home Group's process of ongoing customer satisfaction surveys had now been introduced and would be reported to HGS board quarterly.

The Chair queried the performance results for Mid-Market Rents and long-term voids. In terms of rent arrears Bryony confirmed this was now improving and work would continue to ensure this continued. The internal team had been strengthened to deal with arrears. The Board were advised of cases currently in the tribunal process and links with Social Services for customers in this position.

The Board were advised that arrears for MMR customers were actioned as early as possible. Those living in this tenure would be expected to have the resources to avoid arrears. June asked about the arrear's threshold for action. Swift action ensured that arrears were not allowed to build up. However, numbers in this position remained low. The Board welcomed further understanding via case studies.

Action: Bryony Willett

Bryony confirmed the need for richer data on customer satisfaction through more regular undertaking of surveys. The results reported were based on a small sample of customers. Increasing opportunities for customer feedback would enable a wider understanding of issues, and quality of data. This would validate statistics. The Board noted the opportunity presented by the appointment of the Community Connector.

The Board noted the reported issues with communal areas and the quality of ground maintenance. This was now being managed by Housing Colleagues who were proactive and close to the issue. Improvement notices had been served where applicable and options for using local contractors was discussed. This was being planned and implemented. The Board was advised of reports on current poor standards. The Board briefly discussed the procurement process in place and work to respond locally to customer needs. This had been seen firsthand at the Board's site visits and the desire to ensure that personal stories were understood was emphasised. Customer Promise visits would ensure issues were being understood.

Customer Board members shared their experience of dealing with the Customer Service Centre (CSC) and were advised of action being taken. There was now a dedicated Scotland section of the call centre and mystery shopper sessions were being arranged. This would lead to improvements. The Board were keen to receive feedback on this issue.

Action: Bryony Willett

The Chair raised the possibility of HGS board members visiting the CSC and it was confirmed this could be arranged. **Action: All**

The Chair was supported in requesting a substantive report back to the Board on the issues raised by the Customer Promise feedback and surveys and developments since the appointment of the Community Connector.

Action: Bryony Willett

In terms of customer satisfaction, the Board considered the nature of questions being asked, requirements of the regulator and current process variations in England. HGS benchmarked performance in this area against peers in Scotland as well as against HG more generally. There were twelve housing associations in HGS' peer group.

The Board **NOTED** the KPI Report.

2266 Q1 FINANCE REPORT

Helen Meehan shared the finance report, highlighting the current figures being ahead of budget and the expectation this would continue. Underspends were explained and catchup was expected as the year progressed. There had been lower spending on voids and savings on opex to this point in the year, but full expenditure was expected. Savings on utilities had been made across the group through improved meter reading processes and working with energy suppliers to reduce costs. An increase in the use of Smart Meters was noted as contributing to more accurate billing.

The Board welcomed the positive results and Gavin noted that the budget being ahead of target and continuing in the right direction was a very good outcome.

The Board **NOTED** the Finance Report.

2267 Q1 COMPLAINTS PERFORMANCE REPORT

Karen Wolstencroft presented the Complaints Performance Report and explained the rates of complaints at stage 1 and stage 2. Work was ongoing to drill down into the reasons for complaints and to inform better practice.

Weekly meetings took place across teams to deal with and consider the drivers and resolutions for complaints. There was strong collaboration and escalation from stage 1 to stage 2 was low. Ongoing work to reduce complaints was in place across Home Group. Housing managers were proactively managing the grounds maintenance service. Karen cited work with cleaning contractors and the improvements that had been made by local contract management. The turnaround in services had been notable following this approach. Housing managers remained proactive.

The Board were advised of Scottish Public Service Ombudsman (SPSO) complaint figures and the review of non-resolution at an earlier stage. Colleagues continued to apply a 'lessons learned' approach.

Robyn asked about the Pest Control Policy and was updated by Bryony of the recent work to address gaps. Robyn suggested that in areas of high poverty, not dealing with such incidents impacted Home Group's reputation and could lead to structural damage. Bryony assured the Board that a working group had reviewed the policy, which was now robust and extensive. A detailed procedure note was in place, and the policy was communicated via the website to customers. June commented on the helpful case studies included in reports. Robyn asked to be sent a copy of the Pest Control Policy.

Action: Bryony Willett

The Chair commented on the work on complaints' improvement and noted that since there were so few, we should be able to achieve 100% response within timeframes.

The Board **NOTED** the Complaints Report.

2268 Q1 ASSET PERFORMANCE REPORT

Jeremy Kape joined the meeting at this point to present the Asset Performance Report. The Chair welcomed him to his first HGS meeting.

The recent Home Star Awards were highlighted; successful nominations had been given for the Asset and Business Support teams. The Dundee retrofit was noted as a 'work of innovation.' The Chair congratulated all asset team colleagues.

Jeremy highlighted the development of the Asset Management Strategy. The process in developing this was explained and regional plans to respond to the framework that was being developed would be expected. Robust data collation would be completed which would support future planning, response, and process. A rolling action plan of 12-18 months would support the strategy and resources; timings and completions would be carefully considered. Approval of the strategy would be sought at November 2025 Home Board. Stock condition surveys would continue during this period and would be ongoing.

The Chair asked how the Scottish dimension of the strategy would be developed and highlighted within the strategy development. Jeremy confirmed that a core approach across the organisation would be developed and from this uniform approach, regional contexts would be applied. The regional plans would be flexed appropriately, from within the one, overarching strategy. This would lead to governance assurance, with local decision making. An update would be presented at HGS Board in November.

Action: Agenda

The Chair welcomed the clear direction and recent developments.

The Board **NOTED** the Asset Performance Report.

2269 Q1 Health and Safety Performance Report

Paul Walker presented the report and confirmed that the overall position and performance was in line with expectation between April and June. There were no significant accidents, incidents or near misses to report, but focus on these remained with risks being mitigated and actions being followed up.

Colleagues' health and safety training was reported as 100% completed. There were no Riddor incidents to report in the period. Statutory compliance was 100% and there had been no fire incidents since June 2024. There were no overdue asbestos inspections. Further assurance was provided by the gas safety internal audit which returned a rating of 'good'.

Paul updated the Board on the external PAS surveys.' Follow on works from these continued. The Chair noted the change in reporting approach and reminded the Board of feedback on this in line with agreed actions. The impending Health and Safety Committee was noted.

Gavin asked about the movement in fire risk follow up and noted numbers outstanding had increased. Paul confirmed that numbers of surveys had increased at the end of 2024/25. . Defects identified in new builds had been pressed for action while the agreed defect period was still in place. Paul assured the Board that trends in outstanding actions were falling and work to ensure this would continue. Overdue actions were now at fifty-nine an improvement in the reported eighty-seven. Paul was confident that the right mitigations were in place and plans for remediation had been confirmed against all outstanding actions.

Paul was questioned on the high-risk report and confirmed the mitigations in

place and plans to remove the car parking space that was next to a fire exit.

The Board queried the escalation process for third party management agents. Bryony confirmed that there was a live issue currently with one third party not responding. Formal instruction to lawyers and tribunal action was being considered given HGS held a majority of properties in the related block. Legal advice had been taken, and the issue was ongoing.

The Chair asked for clarity on the introduction of Awaab's Law and the implications for HGS. Paul confirmed that HG had plans in place to meet all requirements of the new law being introduced. This would apply across all regions and therefore HGS would meet this. Pilot projects to ensure compliance with the law had taken place and the pilots were now ready to roll out across other regions. Half of HG regions were working towards Awaab's Law currently, ahead of the October introduction. Shona confirmed that the outcome of the Scottish Government's implementation of Awaab's Law would be known in October.

Paul confirmed that external assurance had been sought on damp and mould response and position. This had returned a positive report and would be reported to the next Health and Safety Governance Committee.

The Chair noted the new report format and welcomed the ongoing answers to Board questions.

The Board **NOTED** the Health and Safety Performance Report.

2270 Q1 OPERATIONAL DELIVERY PLAN

Bryony updated the Board on the Operational Delivery in the period. This plan would now be quarterly, following Altair's recommendation. Some adjustments to content would be made.

The Board were assured that delivery had been in line with the plan during the period. Exceptions were noted and a response to items not on track was given. Bryony confirmed that learning from the complaints process would be embedded further and evidenced more clearly. Community plans would also see further work, given the new colleague's appointment. The first Customer Promise Assessment had been completed, and further progress was expected.

The Chair noted that delivery of elements of the plan was a cross-team responsibility. Approval of the revised plan was requested.

Emmanuel asked if HGS had buildings that required cladding remediation, given the recent Scottish government funding announcement. Bryony confirmed that work to address tall buildings in Scotland would be addressed in a later agenda item.

The Board **NOTED** the report.

The Board **APPROVED** the revised Operational Delivery Plan.

2271 Q1 DEVELOPMENT PERFORMANCE REPORT

The Chair confirmed that two Board Members had met Will and Kitson outside of the meeting to discuss report format and content. Will presented the report.

Slippage in handovers were reported. These were due to resourcing issues, slower sales rates, and some quality issues. These delays ensured that handover quality was as expected. One site had been escalated to Taylor Wimpey Directors, and the responses seen had been positive. Monitoring would continue in this matter.

Haghill continued to slip, and the Local Authority (LA) had been asked if the site could be split in order that HG could continue their work. Bryony confirmed this had proved challenging and meetings were due to take place. No further spending would take place until the route to delivery was clear. This would be without the other housing association.

The pipeline report had been improved by including commentary on plans. Proposals to work with Bancon Homes under Section 75 grants were ongoing. The quality of Bancon's reviewed schemes were impressive and potential future partnership possibilities were noted. The Meat Market site was currently being considered, without commitment from HGS. This would be brought back to the Board when ready. Positive movements in grant availability and allocations. Deferred draw down was possible and allowed schemes to move forward. Work to model plans in light of this would continue.

The Chair invited Catherine to feedback on discussions with Will and Kitson. Catherine shared that the development approval process had been discussed and an understanding of the process of the Development Investment Panel explained. The need to give earlier sighting on pipeline schemes and further clarity on customer impact considerations during scheme planning had been raised. Such steps would allow the Board to raise concerns and give early commentary on the development process. The opportunity for representation of HGS Board on the Development Committee was raised. Austin confirmed this would be considered at Governance and People Committee on 24 September. Will confirmed that Board members were welcome to raise any questions or to arrange discussion between meetings.

Gavin asked if there were any supply issues in the areas being considered with Bancon. Will confirmed this would be part of the due diligence process. This was in place and processes had improved when considering partnerships. Future financial strength and not just historic position was always now considered. Members of the internal finance team participated in the pipeline considerations and contractual relationships around supply chains were being built. This allowed for early warnings or flags to be raised.

Gavin noted the lack of experience in the location being considered by the proposed partner. Will noted Bancon's new entrance into the market in this geographical region, and the supply chain issues that were known and needed to be considered, however all due diligence would be completed. There would be no commitment until approval had been sought and had been through all internal governance steps. HG aimed to be on site by November.

June had raised questions via email before the meeting and asked about changes to reporting. Bryony confirmed that greater detail in the pipeline would continue to be noted in the future and included in reports to the Board. Andrew asked that a more formal mechanism for determining the development pipeline be considered. A clear vision and formation of the structure in determining developments would ensure there was accountability, with clear aspirations and goals, which would help inform decisions. The Chair noted the valuable site visits that had taken place and how these had informed the Board members.

Will confirmed that the Board would always be involved in the approval process, and any key discussion would always be raised at Board level. Changes to reporting would support the clarity of the decision-making process and answer the question of 'the right homes in the right places' with clear evidence for proposals. The reports would continue to be evolved if these answers were not clear. Catherine suggested that some graphical representation be considered, rather than extensive narrative.

Catherine asked about Milnbank Housing Association and the relationship that existed with HGS. Bryony explained the historic shared development of a site and whilst HG could develop the entire site itself on behalf of both associations, the LA had not made a clear judgment on this, and therefore HGS had asked for the allocated section of land from the site to begin alone. Will confirmed that HG would not begin on site until the situation had been sorted out.

Catherine supported Gavin's caution on the need for due diligence and the current impact of the housing market, size of organisations and warned of financial flat-lining.

The Chair welcomed the improvements in reporting and sought further understanding of schemes being proposed. Planning site visits in the coming year would be beneficial to support the Board in their role. A depth of understanding was welcomed. Bryony confirmed there were open opportunities, regular emails for customer promise visits would be sent and Board were welcome to contact Bryony at any point for visits, opportunities, and connection points.

Action: Governance Team

Catherine highlighted the restrictions on mid-market rent and the implications for investment which might apply to the Meat Market scheme.

The Board **NOTED** the Development Performance Report.

2272 DEVELOPMENT APPROVALS

Will sought Board's consideration of Phase 7 of East Balornock which was a long running scheme. This was visited by Board last year. The final phase would see thirty-four homes developed, with thirty for social rent. Shared equity would allow HGS to rehome current occupiers. The metrics had been provided in the reports. Will explained the plans, Cruden's involvement and the LA funding that would happen.

The Board **APPROVED** the proposal to complete phase 7 of East Balornock.

2273 ANNUAL FINANCIAL STATEMENTS

Helen presented the financial statements and confirmed these were as period 12 reported to the May meeting. Auditors, Deloitte, proposed no adjustments and a clean audit opinion had been made.

Helen sought the Board's approval to sign the Management Representation letter shared in the board pack and to submit the financial reports in line with the regulatory deadlines set. The Chair commended the hard work and thanked the whole team for this.

The Board **APPROVED** the Annual Financial Statements.

2274 GROW YOUR OWN IN SCOTLAND

Vic Curruthers joined the meeting online to present the Grow Your Own initiative in Scotland. The slides were made available after the meeting. The Board were informed of the development and approaches used as part of the initiative and the specific progress in Scotland. Bryony noted the development of Maintenance Surveyors and Housing Managers for the region and the [job] offer variations specific to Scotland.

The Board were informed that the People Plan strategy would be presented to the Governance and People committee during the next Board cycle which would apply to colleagues across the organisation. Further updates to the HGS

Board were confirmed.

The Board **NOTED** the Grow Your Own report.

2275 SCOTLAND TALL BUILDINGS AND FIRE SAFETY

Bryony advised the Board of the review of tall buildings in line with Scottish and UK regulations, in response to the Scottish government’s recent announcement to fund cladding remediation. The Board were informed of the tall buildings within HGS’ responsibility and the full compliance of all fire safety checks for these buildings. The new legislation due to be introduced in April 2026 would be reported to the Board.

Action: Agenda

Bryony outlined the work that would take place to complete funded single building assessments at two particular buildings at Robertson Gait and Telford Road.

Bryony also outlined the plans to introduce flat fire door surveys and follow-on remediation work to approximately 600 properties in 11m + blocks in Scotland, in line with English regulations. Helen confirmed that the cost of introducing this could be in the region of up to £1.2Million. This was not in the current business plan and the Board were advised to be aware of the spending that would be required should this proposal be approved. Attempts to find the funding for this would be made, however the Board needed to be aware of the change to the financial envelope from any decision to undertake this work.

The Board considered the proposals set out in section 2 of the report and the proposed funding that might be available.

The Board **APPROVED** the proposed steps in managing the tall buildings.

2276 AOB

The Chair highlighted that this was Shona Mitchell’s last meeting and congratulated her on her new role, the work she had achieved during her time with HG and the legacy that she left. The Board presented Shona with a gift and shared their best wishes and thanks.

2277 DATE OF NEXT MEETING: 26 November 2025

Signed: **Date:**
Chair

Susan Deacon

02 DEC 2025 - 14:07:10 GMT