

Minute of Board Meeting held at 5pm on Monday 2 March at the Office and Online (Teams)

Provanhall Housing Association Limited

Quorate – Yes

Members Present	Linda Cameron	(Chairperson)
	Tom Irving	(Vice Chairperson)
	Elizabeth McEwan	(Secretary)
	Claire Mckay	(Board Member)
	Deborah Anderson	(Board Member)
	Gabriel Agbola	(Board Member)
	David Carse	(Board Member) Online
	Ayodeji Olorunsogo	(Board Member) Online
Staff	Alan Hume	(Chief Executive)
	Mark Tedford	(Operations Manager)
	Lorraine Sommerville	(Finance Manager) Online
	Heather Elder	(Governance & Corporate Services Officer - Minute Taker)
Apologies	Daniel Hughes	(Board Member)

Registrations of Interest

Linda Cameron – Item 1.3

Alan Hume, Mark Tedford, Lorraine Sommerville & Heather Elder – Item 1.6

1 Items for Decision

1.1 Previous Meeting Minutes

1.1.1 Minute of Board Meeting 26 January 2026. Circulated prior to meeting. Minutes were **Proposed by Gabriel Agbola and Secoded by Deborah Anderson.**

1.2 Updated Entitlements, Payments & Benefits Policy

1.2.1 Paper circulated prior to the meeting.

1.2.2 CE confirmed this was updated last year. A revised version published by SFHA has been reviewed and was proposed for adoption by PHA.

1.2.3 The board had no questions or comments and **Approved.**

1.3 GWSF Membership Renewal

1.3.1 Paper circulated prior to the meeting.

1.3.2 A member asked that if staff felt this was worth being part of. The CE confirmed a high degree of engagement within the local sector and our Chairperson is also a Board Member of the Forum.

1.3.3 The Board had no further questions or comments and **Approved**.

1.4 ICT&D Security Policy

1.4.1 Paper circulated prior to the meeting.

1.4.2 The CE confirmed the policy has been reviewed to incorporate best practice.

1.4.3 The Vice Chairperson noted it is a good policy and essential to have in place. Might be worth considering a specific Artificial Intelligence (AI) policy at some point.

1.4.4 CE confirmed PHA will keep an eye on this. There is no doubt it is being used by service users. The SPSO conference in Edinburgh highlighted a marked increase in it's use, with complaints quoting specific legislation requiring much more in depth investigating and responses resulting in increased response times.

1.4.5 It is not unreasonable for staff can use AI, however no personal information is permitted to be included. CE to remind all staff of this.

1.4.6 The board had no further questions or comments and **Approved**.

1.5 Reactive & Void Contract Award

1.5.1 Paper circulated prior to the meeting.

1.5.2 OM confirmed he opened the Tender along with the CE and Chairperson.

1.5.3 One bidder's costs were significantly lower and upon questioning it became clear they had little experience of using Schedule of Rate (SOR) codes and they could not justify a job that took one hour costing the same as a job that took four hours. When challenged, they asked to withdraw their bid for consideration.

1.5.4 The remaining two bidders were both relatively close on price. However, the successful bidder provided a higher quality responses.

1.5.5 **This is a confidential statement and available to Board members separately.** There had been significant concerns with succession planning with previous contractors.

1.5.6 The board had no further questions or comments and **Approved**.

1.6 Extra Bank Holiday on 15 June 2026

1.6.1 Paper circulated prior to the meeting.

1.6.2 EVH has confirmed the JNC met on 12th February and discussed the additional bank holiday on 15 June 2026 for the World Cup, now been agreed by the Scottish Government. The JNC has agreed that this would be added to the EVH public holiday list; however, it is at the discretion of each individual Governing Body in full member organisations whether to honour it.

1.6.3 The board had no questions or comments and **Approved**.

1.7 Q3 Accounts

1.7.1 Paper circulated prior to the meeting.

1.7.2 Rental income is £109k below budget. This variance is due to an error in the setting for original budget rather than a loss of income. The underlying rental income stream remains stable and the correction has been built into future budgeting. The variance is not material in the context of the Associations overall financial position.

1.7.3 Void rent loss is £21k higher than planned. This reflects poorer condition properties at void which have required significant capital refurbishment prior to being re-let.

- To date, February, we have had 24 voids compared to 28 last year
- Void days have decreased from 38.5 to 26.3 days
- Budget is set on a % of voids hence why we are showing a negative position even though it is an improved performance on last year

1.7.4 The variance in turnover is not related to tenancy management or demand. It reflects the condition of a small number of properties requiring more extensive works than usual, resulting in higher costs.

1.7.5 Operating expenditure. Reactive maintenance including void repairs is £151k over budget. This reflects:

- Higher than usual void refurbishment costs for properties requiring full internal upgrades.
- Increased frequency of repairs in properties that have not yet benefited from planned or cyclical investment.
- The reactive maintenance contract itself is a fixed-cost arrangement; the overspend related to additional works outside of the core contract such as kitchen or bathroom renewals for example.

1.7.6 Medical adaptations (+£40k) and Wider Role costs (£21k) are over budget.

- The board previously approved and additional £50k for medical adaptations, which was not reflected in the original budget. Once we have final grant funding confirmed, remaining costs will be capitalised against bathrooms.
- Wider role expenditure reflects additional community and tenant-support.

1.7.7 All other operating costs remain close to budget. This is a confidential statement and available to Board members separately.

1.7.8 Overall, the expenditure pattern reflects a shift in spend from planned to reactive works, driven by the condition of a small number of properties requiring more extensive refurbishment. This is being addressed through the planned maintenance programme.

1.7.9 Balance Sheet. Net assets decreased by £132k in the nine months to December 2025. This movement reflects the in-year operating position and timing of capital expenditure. There are no impairments or concerns within the balance sheet.

1.7.10 The balance sheet remains strong, and the movement is consistent with the year-to-date activity rather than indicative of financial stress.

1.7.11 Cash flow and liquidity. Cash has reduced from £3.57m to £2.10m

1.7.12 The reduction reflects the operating outturn, capital expenditure and creditor payments.

1.7.13 Liquidity remains strong with current assets of £2.12m versus current liabilities of £0.26.

1.7.14 The association continues to maintain a healthy cash buffer while progressing planned investment.

1.7.15 The current ratio, number of times we can settle liabilities from current assets, of 8.1x demonstrates significant headroom to meet all short-term obligations.

1.7.16 Q4 HAG Income. The association expects to receive approximately £340k of Housing Association Grant (HAG) in Quarter 4, relating to acquisition and refurbishment costs for ASHP purchases made in the year. We anticipate the final amount may be higher, subject to verification of eligible costs before year-end.

1.7.17 Implications for the financial position. The HAG receipt will strengthen year-end cash and offset capital expenditure, supporting a strong liquidity position entering 2026/27.

1.7.18 As capital grant, the receipt does not affect the operating deficit but will improve the balance sheet.

- 1.7.19 Key issues and conclusions. The Q3 position reflects higher void refurbishment and reactive costs, driven by the condition of a small number of properties requiring more extensive works. This is being addressed through the planned maintenance programme, the Association remains financially stable.
- 1.7.20 Looking ahead, reinstating a structured planned maintenance approach and strengthening long-term modelling will support a more predictable and sustainable pattern of investment. This shift will enable clearer forward planning, a more balanced repairs profile, and greater confidence in the long-term financial and asset outlook.
- 1.7.21 The CE advised the capital expenditure programme had been minimal, in some parts due to Covid and increased costs. PHA now has better procedures and systems in place as well as a restructure of the Finance team. There was also two significant storms which resulted in unexpected costs that could not be claimed through insurance.
- 1.7.22 The CE, OM & FM are collating a capital programme which will look at what components are due for renewal and when. This will be based on the now completed stock condition surveys. The Association will publish their Asset Management Strategy in Q1 of 2026/27.
- 1.7.23 The Chairperson asked if the window replacement contract would be continuing. The OM confirmed it will. We are currently delivering year two of the programme with years three, four and five still to complete.
- 1.7.24 The CE confirmed we will look to tender for kitchens and bathrooms which can be used for both programmed replacements as well as voids. We will set clear specifications to ensure we achieve the best balance between product quality, longevity, and cost.
- 1.7.25 The Chairperson attended a recent GWSF event and it was noted that some RSL's are choosing to settle no win no fee cases brought against them for damp and mould rather than enter litigation. The CE said each case should be investigated on their own merits. We are aware of plenty RSL's who do defend when they feel procedures have been followed correctly.
- 1.7.26 It's possible with the installation of the new windows that we could encounter more issues with damp and mould if tenants don't ventilate properly including using the trickle vents. There is a need to ensure tenants understand how the thermal properties of their home will change following the window install and the need to ventilate.
- 1.7.27 A member asked about the over projection of rent. The FM advised the rent increase was simply applied to the previous budget rather than looking at the actual income.

1.7.28 A member asked if there is a golden rule amount at which the board would need to be concerned. If we currently have a current ratio, number of times we can settle liabilities from current assets, of 8.1x then what would be the lowest it should ever get to? The FM confirmed a ratio of 1.5 or 2 would be the lowest.

1.7.29 A member said they thought it was a good paper. Whilst there were a few things they didn't immediately understand when reading the paper, the FM going through the report answered any queries. The 'headings' in the actual accounts paper seemed to be missing on page 2. Suggested a similar report style to the Annual Review produced for the AGM. The FM will look into.

1.7.30 A member asked if there is a projected out turn for the year end. The FM advised there isn't yet as forecasting not completed.

1.7.31 The CE confirmed we hope to bring the Five-Year Financial Plan (FYFP) to the next Board meeting.

1.7.32 A member stated they really like the 'Executive Summary'.

1.7.33 The board had no further questions or comments and **Approved**.

1.8 CCTV and Surveillance Systems Policy

1.8.1 Paper circulated prior to the meeting.

1.8.2 The board had no questions or comments and **Approved**.

2. Items for Discussion

2.1 H&S Dashboard

2.1.1 Paper circulated prior to the meeting.

2.1.2 OM confirmed that compliance remains at 100% and no concerns.

2.1.3 The Board had no comments or questions and **Noted**.

2.2 SHN Damp and Mould Report 2025-26 Q3

2.2.1 Paper circulated prior to the meeting.

2.2.2 The Board had no comments or questions and **Noted**.

2.3 Planned Programme Update

2.3.1 Paper circulated prior to the meeting.

2.3.2 The CE thanked the OM and FM for their work on this as it was an outstanding audit item. The CE would like this to come to Board monthly.

2.3.3 The Board had no further questions or comments and **Noted.**

2.4 KPI update

2.4.1 Paper circulated prior to the meeting.

2.4.2 OM confirmed following comments from previous Board, the report has been condensed to ARC indicators only. Whilst we still collate lots of other figures for benchmarking purposes, the Board report will focus on ARC only and be presented quarterly.

2.4.3 The board had no questions or comments and **Noted.**

3. Items for Noting

3.1 EDI update

3.1.1 All updates published on the Board portal. Board requested to read and keep themselves informed. **Noted.**

3.2 EVH update

3.2.1 All updates published on the Board portal. Board requested to read and keep themselves informed. **Noted.**

3.3 EHRA update

3.3.1 The Chairperson confirmed there is a meeting on 11 March with Richard Meade, SFHA Chief Executive due to attend. All board members welcome to attend.

3.3.2 The Chairperson confirmed a Hustings event is being held on Thursday 16 April 5.30 to 7.30pm at Platform auditorium. David Bookbinder and the Chairperson will be chairing. The CE advised invites were formally issued to all parties likely to field a candidate.

3.3.3 General discussions took place about the lack of participation from some EHRA members. The CE confirmed that whilst PHA is keen to collaborate, we are the second smallest organisation and extremely busy. The OM said there is discussions around an EHRA conference and creating a joint tenant handbook that can then be adapted to each organisation.

3.4 SFHA or GWSF update

3.4.1 All updates published on the Board portal. Board requested to read and keep themselves informed. **Noted.**

3.4.2 The Chairperson advised the GWSF summer conference is due to be held on 19 June. Any board members who would like to attend should contact the GCSO.

3.5 Membership

3.5.1 None.

3.6 EVH Membership Renewal Confirmation

3.6.1 This is to confirm PHA has renewed it's annual membership with EVH.

3.6.2 The board had no questions or comments and **Noted.**

3.7 Correspondence Received

3.7.1 Communication circulated prior to the meeting. SFHA Update – Governments Plan for a National Housing Agency. The board had no questions or comments and **Noted.**

3.7.2 Communication circulated prior to the meeting. Tenant Advisor Homelessness project – Social Landlord survey. The CE advised PHA had been asked to participate as we have very good tenant sustainability. The survey has been completed by the CE. The board had no questions or comments and **Noted.**

3.7.3 Communication circulated prior to the meeting. SHR Letter to Landlords. The CE advised the SHR wrote to all landlords in June 2024 regarding the key information we require you to make publicly available and to ask for your assistance in making sure your tenants and service users have access to relevant information. They wrote on 23 January 2026 again asking landlords to again review their websites and ensure we had all of the required information available. The GCSO carried out a review of PHA's website and has confirmed we are fully compliant. The board had no questions or comments and **Noted.**

3.8 A.O.C.B.

3.8.1 The CE confirmed PHA is celebrating 35 years this year. A logo has been created and shared with the Board. A community gala day is being arranged for Saturday 19 September. Easterhouse Sports Centre will be leading on this project as they have the venue, insurances and contacts in place to organise and host such an event. More information to follow.

3.8.2 PHA has currently taken on two volunteers. The first is one day a week for a period of four weeks. The second is also one day a week but for a period of three months. For many, volunteering is a first step into a sector. It helps individuals build confidence, gain experience, and sometimes move into paid roles. This creates a healthy pipeline of knowledgeable, motivated future staff. The Chairperson said we should add to the newsletter which the CE confirmed we will do.

3.8.3 Board recruitment update. The CE confirmed the advert closed on 20 February. We received three applications. One didn't meet the criteria. The other two will be invited to attend March's meeting as observers.

3.9 Review of Meeting

3.9.1 The Board thanked staff for all their hard work in collating the information provided to them.

3.10 Date of Next Meeting

3.10.1 The next Board Meeting is Monday 30 March 2026 at 5pm.

There being no further business the meeting was brought to a close at 6.37pm.

Signed by (Chairperson)

A handwritten signature in black ink, appearing to read "A. James", written in a cursive style.

Date 30 March 2026