

**MINUTES JOINT GOVERNING BODIES BOARD MEETING  
OF CAIRN HA AND ANCHO  
Thursday 30 May 2024 at 2:30pm  
Dakota Hotel, Bellshill and via Teams**

Present:

Cairn HA Angus Lamont (Chair)  
Lizzie Crawford (Vice-Chair)  
Don Jamieson  
Andrew Clark  
Helen Barton (Teams)  
Nigel Chapman (Teams)  
Laurence Casserly (Teams)  
Donna Paton (Teams)  
Steven Travers (Teams)

Ancho

Bill Finlay (Ancho Chair) (Teams)  
Nigel Fortnum  
Andrew Latto  
Colin Love (Teams)  
Suzie Lyons (Teams)  
Lindsay Robertson (Teams)  
Zoe Brawn (Teams)  
Steven Travers (Teams)  
Laurence Casserly (Teams)

In Attendance:

Audrey Simpson, Chief Executive (CEO)  
Meg Deasley, Director of Property Services (DPS)  
Morag Boyter, Director of Business Services (DBS)  
Lynn Smyth, Finance Manager (FM)  
Steven Pritt, Service Lead HR&OD (SLHROD) (*Item 6.3 only*) (Teams)  
Carolyn Owens, Governance Services Manager (GSM) (*Minute*)  
Catherine Bradley, Governance Administration Assistant (GAA)  
Craig Stewart, ICT and Digital Transformation Officer (ICTO)

	Item	Author/ Lead
1	<b>CHA BOARD</b>	
1.1	<p><b>Board Members only session</b></p> <p>The Chair welcomed the four new Board members who introduced themselves. Members discussed the Agenda items and highlighted any issues they would raise during the meeting.</p> <p><i>All staff joined the meeting</i></p> <p>The Chair welcomed the new Board members and new CEO, the Director of Finance and People Services was unable to attend the meeting and the Chair wished him a speedy recovery on behalf of the Board.</p>	
1.2	<b>Apologies</b>	

	Apologies were received from Neil Wood and Douglas Reid.	Noted
1.3	<b>Declarations of interest</b>  Steven Travers declared an interest as an Ancho Board member.	Noted
1.4.1	<b>CHA (JGB) Minutes – 28 March 2024</b>  Minutes of the Joint Governing Bodies’ Meeting of Cairn HA and Ancho held on 28 March 2024 were proposed by Lizzie Crawford, seconded by Don Jamieson and <b>approved</b> .	Approved
1.4.2	<b>CHA (JGB) Minutes Confidential – 28 March 2024</b> Minutes of the previously circulated Joint Governing Bodies’ Meeting of Cairn HA and Ancho (Confidential) held on 28 March 2024 were proposed by Lizzie Crawford, seconded by Don Jamieson and <b>approved</b> .	Approved
1.5	<b>Matters arising</b>  None.	
1.6	<b>Action Tracker</b>  <u>Item 6</u> – the risk register had been updated and the Audit & Performance Committee had agreed to the changes at their meeting in February 2024. <u>Item 1</u> – the service charge project had been tied into a project within the new business plan, was reported on at the last meeting, and would now be closed.	
2	<b>CHA ITEMS FOR DECISION/APPROVAL</b>	
2.1	<b>30 and 5 Year Financial Projections (FYFP)</b>  The FM presented the report highlighting that the SHR had requested CHA’s FYFP stand-alone figures whereas the budget figures included Ancho, and the Loan Portfolio due to be submitted by 30 June would be circulated for approval via email prior to that date. The FM provided an overview of the report and responded to questions on:- <ul style="list-style-type: none"> <li>- why Year zero did not tie into the Management Accounts at the bottom line; the FM would check and report back to BF following the meeting</li> <li>- the projections for 2024-2025, sensitivity around planned maintenance, and impacts/any leeway related to outcomes from the stock condition survey; the DPS advised that this would be managed through a combination of procurement, flexible longer term contracts, prioritising critical items and flexibility on re-prioritising works depending on budgets, whilst looking for savings and the most cost effective options</li> <li>- the stock condition survey feeding into financial planning; the contract had just been appointed and was anticipated to commence in Summer, the plan was 20% p/a but with a view to accelerating the programme, and once sufficient surveys are completed reports would come to the Board and feed into budgets and reporting for next year. A further update would be provided at the next meeting</li> <li>- the 2% cost reduction for 2025-2026; the FM confirmed this was realistic and based on previous years’ figures</li> </ul>	Action FM



	<p>the funding was achievable now, per unit costs are increasing and some in the sector were assuming £300k per unit, there was a high demand for family homes in the area which was an interesting, aspirational development for local people. In response to a member’s question on the stability of the canal banks the DPS advised it had been looked at as we also have the adjacent site, it was stable and did not present a significant future risk.</p> <p>At the proposal of Don Jamieson, seconded by Lizzie Crawford, the Board <b>approved</b> the project approval request to deliver 29 units at Lambhill, Glasgow.</p> <p>The PCE Board would now be contacted via email seeking their approval.</p>	<p>Approved</p> <p>Action DPS</p>
<p>2.4</p>	<p><b>Annual Return on the Charter (ARC) Submission</b></p> <p>The DBS presented the report and the ARC document provided in the Teams Appendices folder and gave an overview of the changes since last year. The CEO gave assurance that the Executive Team were confident in the external validation process undertaken to ensure that it was robust and accurate, and the Board would continue to receive quarterly KPI’s.</p> <p>Following sector submissions to the SHR a session would be organised with the Scottish Housing Network to measure against peers and look at comparisons with previous years.</p> <p>At the proposal of Angus Lamont, seconded by Don Jamieson, the Board <b>approved</b> the contents of the 2024 ARC for submission to the SHR.</p>	<p>Approved</p>
<p>3</p>	<p><b>CHA UPDATES</b></p>	
<p>3.1</p>	<p><b>Q4 Management Accounts</b></p> <p>The FM presented the report highlighting a £6.4m operating surplus and £200k better than budget income predominantly due to higher than expected grant funding and interest received. The main variances were in planned maintenance underspends due to delays, staff capacity and capitalisation. Net assets were still strong at £62.6m and cash reserves of £4.9m.</p> <p>Employment costs had increased due to Ancho staff now being employed by Cairn as the budget had assumed they would be employed by Ancho, this would be balanced out by the intercompany recharge.</p> <p>In response to members’ questions the FM advised that the property costs variance was due to the Head Office Lease renewal; the SHAPS pension liability variance reflects SHAPS’ annual valuation; and the variance in the expected surplus at year end was due to anticipated capitalisations for planned maintenance spends which were dependent on when works take place.</p> <p>The Q4 Management Accounts were <b>noted</b>.</p>	<p>Noted</p>
<p>3.2</p>	<p><b>Former Tenant Arrears Write-Off Report</b></p>	

	<p>The DBS presented the report highlighting that it was aligned to the ARC position, had increased since last year, and the cases presented included former and current tenant arrears. The current tenant arrears included sequestrations and bankruptcies and an increase in abandonments due to eviction laws changing. The Income Team were following cases up however some were unable to be contacted.</p> <p>A member commented that given the current climate the write-offs were very reasonable with lower than expected figures, and that the Income Team had been doing a good job pursuing them. In response to a member's question on the quantity of ex-PHA cases the DBS advised that the Income Team would be available at the Bellshill office on 31 May, as part of the Development Day, to clarify the reasons behind that.</p> <p>The Board <b>noted</b> the tenant arrears written off under delegated authority in the 2023/24 financial year.</p>	<p>Noted</p>
<p>3.3</p>	<p><b>Care &amp; Repair Service Update</b></p> <p>The DPS presented the report on achievements throughout the year by this highly regarded and impactful service. She highlighted the ongoing service fee level negotiations with NHS Highland (NHS), that the service runs its own I&amp;E account with a tight surplus, staffing costs and equipment are fixed costs, there was some scope with NHS and other service providers and that the service is very impactful. Pentland HA had a Care &amp; Repair contract for Caithness which had been combined with the team and may develop some efficiencies. The DPS was confident the service could be provided within the current fee levels, which would be provided by NHS for the first 9 months of the year and this would be monitored closely and efficiency savings sought. The CEO advised that the NHS had announced going back to 2019 funding levels so sector CEOs had met with NHS and other agents and the funding was reinstated. The CEO highlighted this as a potential risk going forward and the need to identify efficiencies to protect the service, and be in a position to showcase the impact it has on alleviating pressures on NHS hospital discharges, bed blocking and A&amp;E admissions. It was confirmed that there is no cross subsidy, this service is provided to privately owned homes, (there is separate medical adaptation funding for HA properties for tenants), and it supports people to stay in or return to their own homes.</p> <p>The report was <b>noted</b>.</p>	<p>Noted</p>
<p>3.4</p>	<p><b>Gifts and Hospitality Register</b></p> <p>The GSM presented the annual report on the Gifts and Hospitality Register which complies with the Rules and the Entitlements, Payments and Benefits Policy. The report was <b>noted</b>.</p>	<p>Noted</p>
<p>3.5</p>	<p><b>Annual Declarations of Interest Register</b></p> <p>The GSM presented the annual Declarations of Interest Register for consideration advising that it was a requirement under the Association's Rules</p>	

	and aligned to the Entitlements, Payments and Benefits Policy. The Register was proposed by Lizzie Crawford, seconded by Don Jamieson and <b>approved</b> .	Approved
4	<b>CHA DECISIONS TAKEN UNDER DELEGATED AUTHORITY</b>	
4.1	<p>The DPS provided an update on the Contracts approved under delegated authority since the last meeting including:-</p> <ul style="list-style-type: none"> <li>- Caithness bathrooms replacement contract.</li> <li>- Caithness reactive repairs and maintenance 3 year contract for 5 lots procured locally.</li> <li>- Stock condition survey contract.</li> <li>- Two energy projects supported with 50% match funding from the Social Housing net zero fund for Cluny Court and Blairgowrie.</li> <li>- Murkle Park Terrace and Towerhill Road in Thurso.</li> <li>- £1m of the total was directly ex-Pentland stock investment.</li> </ul> <p>The update was <b>noted</b>.</p>	Noted
5	<b>CHA AND ANCHO JOINT BOARD MEETING</b>	
5.1	<p><b>Ancho Apologies</b></p> <p>Apologies were received from Fiona Callaghan.</p>	Noted
5.2	<p><b>Ancho Declarations of Interest</b></p> <p>Laurence Casserly declared an interest as a Cairn Board member.</p>	Noted
5.3	<p><b>Asset Management &amp; Development Committee Minutes – 16 May 2024</b></p> <p>The AMDC Chair, Helen Barton, gave an overview of the Minutes and discussions held at the meeting including: Lambhill; Frank Jack Court; and the decision under delegated authority to re-let OOM voids at Adam Grossert Court (AGC) as a direct consequence of a reduction in Scottish Government funding for the housing investment programme as Falkirk Council (FC) have had to re-prioritise their housing investment programme for existing projects. This would have a knock on effect on voids performance but there was no certainty on when AGC would rejoin FC’s programme so there was no justification for keeping the properties vacant.</p> <p>There had been updates on the new investment programme and the AMDC were looking at opportunities for new developments at West Lothian and Evanton. The sale of Blairoak HMO in Kelty had resulted in a capital receipt of £400k.</p> <p>The AMDC Chair also highlighted succession planning and confirmed that she would be standing down at the AGM, members interested in joining the Committee were invited to contact her or the DPS.</p> <p>Minutes of the AMDC Meeting held on 16 May 2024 were <b>noted</b>.</p>	Noted
5.4	<b>Audit &amp; Performance Committee Minutes – 13 May 2024</b>	

	<p>The A&amp;P Committee Chair, Lizzie Crawford, provided an overview of discussions held at the meeting including KPI's, legionella work, raising the Riverbank issue as a sub-risk on the risk register, debate on the new SHR regulatory framework, and EICR's which were looking to be 100% on track.</p> <p>Minutes of the Audit &amp; Performance Committee Meeting held on 13 May 2024 were <b>noted</b>.</p>	<p>Noted</p>
<p>6</p>	<p><b>GROUP ITEMS FOR DECISION/APPROVAL</b></p>	
<p>6.1</p>	<p><b>Annual Group Business Continuity Plan</b></p> <p>The DBS presented the report highlighting the substantive personnel changes, and learning from situations on weather warnings and storms. She advised that the plan remained robust and had been tested both in live situations and desktop scenarios, including in the new IT project.</p> <p>The annual Group Business Continuity Plan was proposed by Angus Lamont, seconded by Andrew Clark and <b>approved</b>.</p>	<p>Approved</p>
<p>6.2</p>	<p><b>Financial Regulations Update</b></p> <p>The FM presented the main changes to the Group Financial Regulations which included: increasing officers' approval limit from £2k to £5k in line with how expenditure is moving and price increases, and to expedite invoices through the system and ensure contractors are paid on time; depreciation policy changes for boilers from 25yrs to 15 yrs, and windows and doors from 25yrs to 30 yrs.</p> <p>In response to members' questions the DPS explained the change for boilers which across the industry usually manage 17-18 yrs on average; the FM explained the controls related to changing approval limits within the new financial system where Purchase/works orders now go through a financial approvals process workflow depending on the value of the invoice.</p> <p>The Financial Regulations updates were proposed by Lizzie Crawford, seconded by Don Jamieson and <b>approved</b>.</p> <p><i>The SLHROD joined the meeting</i></p>	<p>Approved</p>
<p>6.3</p>	<p><b>Group Grievance Policy</b></p> <p>The SLHROD presented the updated Grievance policy and gave an overview of the main changes including within the report. The Chair commented on the improvements to the Policy and resolving issues early internally.</p> <p>In response to members' questions the SLHROD responded that the six months point for raising formal grievances was only a guide, it had been checked legally and the GMB had been consulted on the policy changes. A member commented that the policy covers the principles, fairness and due process and accountability.</p>	

	<p>The Group Grievance Policy was proposed by Andrew Latto, seconded by Lizzie Crawford and <b>approved</b>.</p> <p>The SLHROD gave an overview of changes to the Bullying and Harassment and Flexible Working Policies approved under delegated authority under Agenda Item 9.1., and provided an overview of the appeals process.</p> <p><i>The SLHROD left the meeting</i></p>	<p>Approved</p>
<p>7</p>	<p><b>GROUP UPDATES</b></p>	
<p>7.1</p>	<p><b>CEO's Report</b></p> <p>The CEO presented a new report for information which would highlight internal and external environments, celebrate successes and any emerging risks. She highlighted key points on;</p> <ul style="list-style-type: none"> <li>- Performance for income collection and arrears recovery,</li> <li>- Development colleagues had been busy with completions and handovers</li> <li>- Customer service colleagues had been busy allocating new properties, the quality and standard of the new build product is excellent.</li> <li>- The HomeMaster and XLedger project had been delivered on time and on budget.</li> <li>- Voids performance and complaints handling needs improvement, an internal strategic review of voids had been commissioned and will come to Exec Team, A&amp;P Committee and the Board.</li> <li>- A new complaints report will be introduced providing greater insights into the nature and themes of complaints received, learning outcomes and review of complaints system, ownership and culture.</li> <li>- A housing emergency has now been declared, the sector is needing increased funding for supply. Cairn is still developing and is proactive with local authorities.</li> <li>- SNP had announced Scottish Government priorities on eradicating child poverty, growing the economy, tackling the climate emergency, improving public services and the intention to expand housing supply.</li> </ul> <p>In response to members' questions the CEO's reiterated that she had commissioned a strategic review on voids and she provided an overview of the current complex challenges. Complaints figures had been considered at the Audit &amp; Performance Committee and the new report would identify drivers, internal discussions on compliance and culture had taken place and the CEO would speak about culture at the Development Day.</p> <p>The report was <b>noted</b>.</p>	<p>Noted</p>
<p>7.2</p>	<p><b>Ancho ToE Project Plan</b></p> <p>The CEO gave a verbal update on progress and key dates prior to the proposed transfer date of 31 March 2025, and confirmed the SHR were content with the process.</p> <p>In response to a member's comment on the consultation period during the Summer holiday period it was confirmed that TPAS had not raised any concerns, the DBS confirmed the ballot would run when schools were back.</p>	



	<p>The CEO highlighted the Ancho Fun Day on 16 July, recent consultation event on new build in the area, and how the Teams would be deployed in the local area to engage with tenants.</p> <p>The report was <b>noted</b>.</p>	Noted
7.3	<p><b>Pentland Six-Monthly Update</b></p> <p>The CEO presented the report reminding members this was on the SHR's Engagement Plan and referred to pace of investment mainly as a result of procurement challenges. She gave an overview of the promises against the four key areas of Rents, Investment, Local Services and Future Services as well as tenant engagement, provided an update on progress as detailed in the report, and reiterated that the commitments would be met. The DPS highlighted resource and procurement challenges, the £1m investment delivered and £1m committed for next year, contracts awarded to local contractors for reactive repairs and voids maintenance works, electrical works and introducing net zero/solar energy improvements, all of which strengthen service delivery for the Caithness region.</p> <p>The report was <b>noted</b>.</p>	Noted
7.4	<p><b>SHQS &amp; EESSH Update</b></p> <p>The SHQS and EESSH update was presented by the DPS, noting the targets had been approved by the Audit &amp; Performance Committee.</p> <p>The report was <b>noted</b>.</p>	Noted
7.5	<p><b>IT Project Plan Update</b></p> <p>The DBS updated members that the project had been live for 7 weeks and the next phase would be to capture the benefits relating to efficiencies, eg; driving processes for complaints through HomeMaster, and the project had been delivered on time and on budget.</p> <p>In response to a member's query it was agreed that a project lessons learned exercise report would be presented to the next meeting. The DBS and Chair thanked the IT Team on behalf of the Board and Lizzie Crawford for her involvement.</p> <p>The report was <b>noted</b>.</p>	Action DBS  Noted
7.6	<p><b>CHA and Ancho KPI's</b></p> <p>Andrew Latto raised the skilled and engaged staff metrics and requested a discussion with the DBS on these. The A&amp;P Committee Chair advised the Committee had looked at it and had discussed short term absence issues which were due to historical data.</p>	Action DBS

	<p>A member raised whether the SHQS numbers tally with the earlier paper. The DBS confirmed it was due to the different treatment of exemptions and abeyances and the definitions in the pack would be clarified.</p> <p>The KPI's were <b>noted</b>.</p>	<p>Action DBS</p>
7.7	<p><b>Risk Register and new risks to add</b></p> <p>The DBS advised that the Audit &amp; Performance Committee had requested a separate risk on the Annick riverbank until the situation is resolved, and reviewed the red status risks related to senior staff turnover and Board recruitment which had now been downgraded following successful recruitment. The updated Risk Register would be circulated to the Board.</p> <p>The report was <b>noted</b>.</p>	<p>Action DBS</p> <p>Noted</p>
7.8	<p><b>Items for Audit &amp; Performance Committee consideration – none raised.</b></p>	
8	<p><b>GROUP GOVERNANCE, REGULATION &amp; CORPORATE</b></p>	
8.1	<p><b>Chairpersons' Update Reports</b></p> <p>The CHA Chair reported on activities since the last meeting including regular meetings with the Exec Team and attendance at the Asset Management &amp; Development Committee and Finance Working Group meetings.</p> <p>The Ancho Chair reported on activities since the last meeting including attendance at the Audit &amp; Performance Committee and Finance Working Group meetings.</p> <p>The reports were <b>noted</b>.</p>	<p>Noted</p>
8.2	<p><b>Governance &amp; Regulation Update</b></p> <p>The GSM presented the report highlighting that the annual Board appraisal sessions would be arranged over the next two months. She presented options on where/how to hold the 2024 AGMs advising that as the majority of CHA stock was in Caithness an AGM in Thurso would be an opportunity to engage with tenants and customers in the area. Options for holding the Ancho AGM in the Ancho office were for in-person only or hybrid.</p> <p>Members <b>agreed</b> to the proposals to hold the Cairn AGM in-person/hybrid in Thurso and the Ancho AGM in-person/hybrid in the Irvine office.</p> <p>The report was <b>noted</b>.</p>	<p>Agreed</p> <p>Noted</p>
9	<p><b>GROUP DECISIONS TAKEN UNDER DELEGATED AUTHORITY</b></p>	
9.1	<p><b>Policy Updates – Flexible Working, Bullying and Harassment</b></p> <p>Considered under Agenda Item 6.3.</p> <p><i>The Ancho Chair chaired the meeting from this point forward.</i></p>	

10	<b>ANCHO BOARD</b>	
10.1.1	<p><b>Ancho (JGB) Minutes – 28 March 2024</b></p> <p>Minutes of the Joint Governing Bodies’ Meeting of Cairn HA and Ancho held on 28 March 2024 were proposed by Nigel Fortnum, seconded by Colin Love and <b>approved</b>.</p>	Approved
10.1.2	<p><b>Ancho (JGB) Minutes Confidential – 28 March 2024</b></p> <p>Minutes of the previously circulated Joint Governing Bodies’ Meeting of Cairn HA and Ancho (Confidential) held on 28 March 2024 were proposed by Nigel Fortnum, seconded by Colin Love and <b>approved</b>.</p>	Approved
10.2	<p><b>Matters Arising</b></p> <p>None.</p>	
10.3	<p><b>Action Tracker</b></p> <p>The report was <b>noted</b>.</p>	Noted
11	<b>ANCHO ITEMS FOR DECISION/APPROVAL</b>	
11.1	<p><b>5 Year Financial Projections (FYFP)</b></p> <p>The FM presented the report highlighting that the 30 year financial projections had previously been approved and advised that the 5 year financial projections had been updated since the boardpack was published and would be circulated for approval before being submitted to SHR on 31 May 2024. The only material change was the £114k loss which was now an actual loss of £850k due to changes in costs from Cairn and interest costs, and the figure now ties in to the Management accounts.</p> <p>Members <b>agreed</b> to receive the 5 year financial projections via email and respond with their approvals by mid-day 31 May 2024.</p> <p><i>[Post meeting note: the Ancho 5 year financial projections were approved via email on 31 May 2024]</i></p>	Agreed
11.2	<p><b>Annual Return on the Charter (ARC) Submission</b></p> <p>The DBS presented the report and the ARC document provided in the Teams Appendices folder and gave an overview of the changes since last year including; former tenant arrears write-offs; reduction in rent arrears; a drop in abandoned properties on which the team were working on court action being raised; the staffing figure of one which would move across to CHA at the ToE.</p> <p>In response to a member’s question the DBS advised that the section for gypsies and travellers did not apply to Ancho as it is completed by local authorities.</p> <p>The ARC submission was proposed by Bill Finlay, seconded by Nigel Fortnum and <b>approved</b>.</p> <p><i>Lindsay Robertson left the meeting.</i></p>	Approved

12	<b>ANCHO UPDATES</b>	
12.1	<p><b>Q4 Management Accounts</b></p> <p>The FM presented the report highlighting changes since the boardpack was published; the variance in Loss from £763k to £850k due to costs from Cairn and interest costs; the Annick Riverbank provision amended from £900k to £1.9m (incl. VAT) based on option 3 of the report received; some cost increases due to inflation; underspends in planned maintenance; and inability to capitalise as much planned maintenance as assumed in the budget, (related to resurfacing works).</p> <p>The report was <b>noted</b>.</p>	Noted
12.2	<p><b>Former Tenant Arrears Write-off Report</b></p> <p>The DBS presented the report advising that the team had exhausted all avenues for retrieval and the total figure was within tolerance and budget assumptions.</p> <p>In response to a member’s question the DBS advised that further information would be circulated on the level of recoveries once it reaches former tenant status and what proportion is recovered.</p> <p>Board <b>noted</b> the former tenant arrears write-offs approved under delegated authority and the report.</p>	<p>Action DBS</p> <p>Noted</p>
12.3	<p><b>Operational Update</b></p> <p>The DPS gave an overview of the report highlighting the staffing changes, working with North Ayrshire Council on changes to the common housing register and an update on the KANDO project/community hub achievements, further reports were available in the Appendices folder. She highlighted the recent public consultation on development on the Redburn Estate and related grant funding pressures, a successful community consultation event, and would circulate details on the Fun Day on Sunday 16 July at the Redburn Community Centre, a well-attended local event, if any Board members wished to attend.</p> <p>The report was <b>noted</b>.</p>	Noted
12.4	<p><b>Asset Management Update</b></p> <p>The DPS presented the report with a key focus on the investment programme and reviewing priorities including reallocating the common entry doors, spend to boiler works, and road resurfacing to bring them up to standard so they could be adopted by the Council and assist with their overall estate programme.</p> <p>In response to a member’s query on the FYFPs, the DBS advised the roof and door entry systems were not legally able to be delivered due to tenure mix and owners’ non-participation, and a low number of kitchens would be installed when void where tenants had opted out of programme. The partnership investment promises had been delivered with the exception of those unable to</p>	

	<p>be delivered, and future strategic acquisition and disposal considerations remained on the agenda.</p> <p>The report was <b>noted</b>.</p>	Noted
12.5	<p><b>Annick Riverbank Update</b></p> <p>The DPS gave an overview of the report and progress referring to delays to engineering works due to ecological/spawning issues. She highlighted the positive discussions that had taken place with stakeholders, that the willow banking which mitigates risk of immediate erosion would be installed this year, and that the riverbank would be monitored regularly after weather events and by engineers six monthly.</p> <p>The Board considered the independent legal opinion obtained. A Board Member noted that while the opinion did not consider reputational or public interest responsibilities, which it is incumbent on the Board to take into consideration, it provided reasonable information on current legal risk. The Ancho Chair asked about legal advice received in 1999 and was given an overview by the DPS.</p> <p>The CEO advised she would be writing to the Scottish Government to set out the moral argument of why a small community based Housing Association was handed responsibility for a riverbank, and we had reached out to the local MSP and cabinet minister. The DPS advised that the document around the original partnership agreement's legal advice included the liability for the riverbank which could have investment requirements, the DPS would also check the original Ancho documentation.</p> <p>The report was <b>noted</b>.</p>	<p>Action DPS</p> <p>Noted</p>
12.6	<p><b>Estate Caretaker Update</b></p> <p>The DPS presented the report and an overview of the service to the Board. The Chair highlighted that tenants highly regarded the service when visiting Ancho properties and the value of service was good.</p> <p>The report was <b>noted</b>.</p>	Noted
12.7	<p><b>Gifts and Hospitality Register</b></p> <p>The GSM presented the annual report on the Gifts and Hospitality Register which complies with the Rules and the Entitlements, Payments and Benefits Policy. The report was <b>noted</b>.</p>	Noted
12.8	<p><b>Annual Declarations of Interest Register</b></p> <p>The GSM presented the Ancho annual Declarations of Interest Register for consideration advising that it was a requirement under the Association's Rules and aligned to the Entitlements, Payments and Benefits Policy. The Register was proposed by Nigel Fortnum, seconded by Colin Love and <b>approved</b>.</p>	Approved

13	<b>ANCHO DECISIONS TAKEN UNDER DELEGATED AUTHORITY</b>	
	None.	
14	<b>AOCB</b>	
	Suzie Lyons reported on her attendance at the SFHA's Governing Body Members Forum which she would continue to attend and keep members informed.	
15	<b>DATE OF NEXT MEETING</b>	
	Group Boards Development Day – 31 May 2024 Board Meeting 22 August 2024	