



**Minutes of GHA Board Meeting  
held on Wednesday 24 September 2025**

**PRESENT:** Ms A Connelly, Vice Chair  
Ms K Russell, Secretary  
Mr Z Khan, Member  
Ms A Williamson, Member  
Mr A Murphy, Member  
Ms F Cochran, Member (attended virtually)

**IN ATTENDANCE:** Mr S O'Connor, Interim Deputy GCEO (DGCEO)  
Mr R Dullan, Head of Finance & Corporate Services (HFCS)  
Mr K Docherty, Head of Home Team (HHT)  
Ms M McColl, Assurance & Compliance Manager (ACM)  
Mr N Thomson, Group Business Systems Officer (GBSO)  
Ms L MacLeod, Group Corporate Services Officer (GCSO)  
(Minute Taker)

**1.0 Apologies**

1.1 The Chair advised that Ms C Quinn, Mr G Maguire, Ms N Pettigrew and Ms H Bayne have submitted their apologies, Mr C Thomson was not at the meeting.

**2.0 Declarations of Interest, Gifts and Hospitality**

2.1 Mr Z Khan declared that he is a Director of the Home Team (HT). Ms A Williamson declared that she is a Director of the Water Row Company (WRC).

2.2 There were no declarations of gifts and hospitality.

**3.0 Declaration of Receipt and Understanding**

3.1 Members confirmed receipt and understanding of their papers.

**4.0 Governing Body Matters & Minutes for Approval and Information**

4.1 Confirmation of Office Bearers

4.1.1 The GCSO advised that following the AGM, the Board elected for Mr Maguire to continue as Chair, Ms Connelly to take up the role of Vice Chair and Ms K Russell to continue at Secretary

#### 4.2 Confirmation of Membership of Committees

4.2.1 The GCSO advised the details of the full membership to all committees would be updated at the next Board meeting. Mr Khan confirmed he was still member of Operations. Ms Connelly confirmed she was in the Audit Committee and Ms Russell confirmed she was in the Operations and Staffing Committee. Ms Williamson confirmed she was a member of the Operations Committee.

#### 4.3 Confirmation of GHA Board representation on the WRC Board and the HT Board

4.3.1 The GCSO confirmed that Ms A Williamson currently continues as member of WRC Board, and Mr Z Khan currently continues on the HT Board.

#### 4.4 Governing Body Member's Declaration of Interest Form 2025-26 - for Members to complete and return.

4.4.1 The GCSO advised the Declaration of Interest forms for 2025-2026 have been provided to everyone in attendance for completion and will email to those not in attendance.

#### 4.5 Governing Body Member's Code of Conduct – for Members to sign acceptance form

4.5.1 The GCSO advised new Code of Conduct forms for 2025 -2026 have been provided to everyone in attendance for completion and will email to those to in attendance.

#### 4.6 Draft Group Governance Calendar 2025–26 – for approval

4.6.1 The GCSO advised the Group Governance Calendar would be distributed after the meeting by Corporate Services for approval.

#### 4.7 Draft Minute of GHA Board Meeting – 28 August 2025 for approval

4.7.1 The minutes from 28 August 2025 were approved by Ms K Russell and seconded by Ms A Connelly.

#### 4.8 Matters Arising and Update of Action Plan

4.8.1 Member has advised there may be an updated version of the Code of Conduct from EVH. GCSO advised this will be checked by Corporate Services and if there are any differences, new forms will be distributed for completion.

4.8.2 Chair confirmed there was no update for the Action Plan.

**Discussion points:**

**Action notes:**

**For redaction:**

## 5.0 Reports for Decision / Approval / Information

### 5.1 Water Row Phase 1 Update Report

#### 5.1.1 Redacted for confidentiality purposes.

#### Discussion points:

#### Action notes:

**Following a detailed discussion, the Board noted the Water Row Phase 1 Update.**

#### For redaction:

5.1.1

### 5.2 Customer Experience: Technical Improvement Review Update

5.2.1 The GDCEO advised that following on from a previous paper he had presented several months ago, the GBSO has been working on moving the improved customer service provisions, aiming to make life easier for customer and staff, bringing money savings and efficiencies.

5.2.2 The GBSO presented the Board with a Technical Improvement Update, highlighting the following keys areas:

- a) 87 projects within the last three years to improve systems within the office, with an estimated saving of around £90,00 during that time:
  - o 51 projects completed – 58.62%
  - o 27 projects in progress – 31.04%
  - o 9 projects on hold – 10.34%
- b) Electronic link between HomeMaster and Big Change within Home Team, eliminating keying errors, saving staff time as no more duplicating entries, data entered in real time. This saving is estimated to be £19,200 per annum.
- c) Control of Gas Safety management, moving from spreadsheet to system. HomeMaster now managing gas safety checks, ensuring no missed deadlines. Performance has improved from 99.88% to 100%. This process will be repeated with EPC and EICR.
- d) Finance staff now scanning invoices to system using AI technology, resulting in a saving of £5,000 per annum.
- e) Staff working externally have been provided with a company mobile, with 3CX allowing them to answer their desk phone when out. The Report and Run enables maintenance or estate management issues to be reported from their phone.
- f) SharePoint in use, effective for storage and sharing documents, ensuring correct version in use.
- g) Future changes include improvement in efficiency, customer satisfaction, digital inclusion and cyber security. The estimated saving over the next 18 months is projected at over £30,000 per annum.
- h) The new waiting list module will allow applicants to complete the application process online. Staff will be able to approve applications which will then automatically be loaded onto HomeMaster. The estimated savings will be around £7,000 per annum, with time per application shortened by around 20 – 30 minutes. Those that are unable to complete form online, will be given assistance within the office to do this.
- i) The new Tenant Portal will allow tenants to interact with the Association via an app where they can check balance, pay rent, raise a repair and made a complaint, as

well as updating their own personal details and situation. This does not currently include factored customers; however this will be reviewed in the future. This will encourage better communications with customers, as well as a saving of around £8,000 per annum.

- j) The desktop refresh will enable staff to deal with issues in real time, within customer homes. This efficiency will bring an estimated saving of £6,000 per annum.
- k) The self-service tablets already situated in the reception area will now be used for customers to pay their rent, check balance, report repairs and to make an application online. The savings will be in the region of £3,000 per annum, based on 3 – 4 fewer enquiries per week.
- l) Website development is allowing customers to indicate what language they want the text to be in, and the whole site will be changed to their chosen language with just one click. The site mirrors with app with the facilities it will provide. This will give a saving of around £3,000 per annum.
- m) New Finance system being considered will make overall budgetary process easier, enhancing and simplifying reporting as well as payment to suppliers. This will educate staff with a greater knowledge of budgets, saving staff time and increasing ability to produce financial management information.
- n) Going forward, there will be a focus on AI, report diagnostics, improved finance system, safety compliance and continual improvement in conjunction with HomeMaster.
- o) Costs for improvements will be offset against the savings made.

5.2.3 The HHT gave an overview of the new diagnostic AI tool, which will enhance the diagnosis of repair request and based on four misdiagnosed jobs per week, could result in savings of up to £40,000 per annum. This will utilise technical knowledge of staff and make the process much more efficient. The AI bot that has been developed by the HHT and produces the necessary SOR codes without having to spend time searching through the 18,000 options. HHT confirmed this would be a useful tool for WRC.

5.2.4 The GDCEO advised that the GBSO and HHT will return to the Board in around four months with an update.

**Discussion points:**

1. Staffing impact and potential savings.
2. Use of AI in terms of efficiency.
3. Use of Common Housing Register within other Housing Associations and working with other associations with a joint application form.
4. Support for applicants who are unable to complete application forms online.
5. Impact and measures in place for use of the new AI bot.
6. Ensuring invoices accuracy with new AI bot.
7. Pricing within SORs for multiple jobs

**Action notes:**

**Following a detailed discussion, the Board noted the Technical Update Review.**

**For redaction:**

*HHT and GBSO left the meeting at this point.*

5.3 SHR Updates, Statutory Interventions & Outcomes Report

5.3.1 The ACM gave an overview of the SHR Update & Statutory Interventions Report, distributed in advance of the meeting and highlighted the following key point:

- Section 6.4 – assessment undertaken against Grenfell Outcome report, with updates included within the reports.

**Discussion points:**

Cost implications.

**Action notes:**

Following discussion, the Board noted the SHR Updates, Statutory Interventions & Outcomes Report

**For redaction:**

5.4 Insurance Procurement Report

5.4.1 Redacted for confidentiality purposes.

**Discussion points:**

**Action notes:**

Following discussion, the Board approved Allied World as the new insurers from 1 October 2025.

**For redaction:**

5.4.1

5.5 Governance Report

5.5.1 The ACM gave an overview of the Governance Report and highlighted the following key areas:

- a) There are three open Notifiable Events
- b) There are no complaints with SPSO
- c) Two board members stepped down at AGM – Stevie McLauchlan & Ann Fraser
- d) Four Co-optees became full Association board members – Allan Murphy, Nicola Pettigrew, Craig Thomson & Helen Bayne
- e) Attendance to board meetings over last 12 months is 76.5%, against target of 80%
- f) The Assurance workshop for all board members is scheduled of 16 October at 6pm
- g) There has been one FOI and five SARs received (4 from same individual)
- h) Redacted for confidentiality purposes. The Seal has been used once.
- i) Discussion of Approval of Minute Taking Protocol took place.

**Discussion points:**

1. Minute Taking Protocol, Board will meet to discuss Minute Taking Protocol at the next away day.
2. Notifiable events, regarding circumstances that would require staffing changes within a subsidiary to be a notifiable event.

**Action notes:**

Following discussion, the Board:

1. Redacted for confidentiality purposes.
2. Agreed for the Minute Taking Protocol to be reviewed in six months.
3. Noted and approved the Governance Report

**For redaction:**  
5.5.1.h, action note 1

5.6 Procurement Update

5.6.1 Redacted for confidentiality purposes.

**Discussion points:**

**Action notes:**  
Following discussion, the Board noted and approved the Quarterly Procurement Update

**For redaction:**  
5.6.1

5.7 Operations Update

5.7.1 Redacted for confidentiality purposes.

**Discussion points:**  
1. Background detail for bad debt write off and the purpose of the Operations Committee.  
2. DGCEO advised the Customer Service Manager will attend the next Board meeting to go into more details about the report.

**Action notes:**  
Redacted for confidentiality purposes.

**For redaction:**  
5.7.1 and action notes

**6.0 Any Other Competent Business**

6.1 The GDCEO advised that co-optees Simon Donaldson and Craig Davidson were not elected as full members at AGM – and sought Board approval to allow them to continue as co-optees for Audit and Risk Committee

6.2 Redacted for confidentiality purposes.

**Discussion points:**

**Action notes:**  
Following discussion, the Board approved the election as full members for Simon Donaldson and Craig Davidson.

**For redaction:**  
6.2

**7. Date of Next Meeting**

7.1 There will be a Special Board Meeting – Annual Assurance Statement will be held on Thursday 23 October 2025

The date of the next Govan Housing Association Board Meeting is Thursday 30 October 2025.

CHAIRPERSON'S SIGNATURE:

A Connolly

