



## AUDIT PERFORMANCE & RISK COMMITTEE

28 May 2025

At 4 pm via Teams

### MINUTES

#### Attendance

<b>Board Members:</b>	David Leaf, Chair Graeme Russell Isabel McGarvie Katie Smart
<b>Officers:</b>	Debbie Collins, Chief Executive Nikki Ritchie, Director of People & Organisational Development Tracey Howatt, Director of Customer Experience Drew Moore, Director of Assets Rikki Young, Head of Assurance and Business Planning Michelle Breen, Governance Officer (Minutes)
<b>In Attendance:</b>	Steve McNaught, Internal Auditor - Henderson Loggie Peter Freer – Allia C&C (In attendance for Items 1 – 6.1) Mark Cockshoot – Senior ICT Partner ( <i>In attendance for Items 1 – 5.1</i> )

ITEM	NOTE	ACTION
<b>1</b>	<b>Apologies for Absence</b>	
	Jim Aird, Interim Director of Finance	
<b>2</b>	<b>Declarations of Interest</b>	
	None.	
<b>3.1</b>	<b>Approval of Confidential Minutes of Meeting held on 19 February 2025</b>	
	The Minutes were approved as an accurate record.	
<b>4</b>	<b>Business Arising</b>	
<b>4.1</b>	<b>Confidential</b> Action List Review	
	The Committee noted the action list.	
<b>5.</b>	<b>Confidential: Redacted</b>	
<b>5.1</b>	<b>Confidential: Redacted</b>	
<b>6</b>	<b>Confidential: Redacted</b>	
<b>6.1</b>	<b>Confidential: Redacted</b>	
<b>6.2</b>	<b>Confidential: Redacted</b>	
<b>6.3</b>	<b>Confidential: Redacted</b>	

<b>6.4</b>	<b>Confidential: Redacted</b>	
<b>6.5</b>	<b>Confidential: Redacted</b>	
<b>6.6</b>	<b>Confidential: Redacted</b>	
<b>7</b>	<b>Board Assurance</b>	
<b>7.1</b>	ARC & EESSH Return	
<b>REPORT SUMMARY</b>	<p>This report set out the Annual Return on the Charter (ARC) submission 2024/25 for approval prior to submission to the Scottish Housing Regulator.</p> <p>This report demonstrated that Bield is achieving Standard 2 of the Scottish Social Housing Charter, contributing to the annual self-assurance statement required from the Board for the Scottish Housing Regulator.</p>	
<b>DISCUSSION</b>	<p>The Head of Assurance and Business Planning shared a presentation of the key performance highlights within the ARC submission.</p> <p>A Committee Member noted the reduction from 94% to 72% in the percentage of stock meeting the Scottish Housing Quality Standard and whether the reasons for this will have in turn impacted prior years' reporting. The Director of Assets advised the reduction is partly due to an increase in stock number, the acquisition of new properties and the re-categorising of the HMOs. The decrease is also attributed to the challenges relating to compliance operations that Committee is aware of. Committee was also reminded that where a property fails on EESSH criteria is also an SHQS failure. The Director of Assets advised that Bield aims to accelerate the programme of EICRs and compliance to complete the remaining EICRs ahead of the August 2026 completion date, as agreed with the Regulator. On completion of the EICR programme, there will be a significant increase in SHQS performance towards the 95% SHQS KPI target. Committee queried other organisation's compliance results, with the Head of Assurance and Business Planning advising that our peers generally fall within an 85% to 92% range.</p> <p>A further question was raised relating to the impact of SHQS compliance performance would impact Bield's insurance coverage. The Director of People &amp; OD assured Committee Bield meets with the Insurers on a quarterly basis to discuss claims and improvements as well as measures Bield have in place. Bield is open and transparent with the Insurers about any challenges and work being taken to continue to improve reporting and programme of work. The ARC submission is publicly available and can be made available to Bield's insurers as a matter of course. A Committee member reiterated Board assurance is needed that Bield has ensured that compliance performance does not change the recent Insurers renewal or could give rise to insurance claims being rejected. The CEO advised the interim Director of Finance will come back to</p>	CEO

	<p>Committee on the small print from the renewal process to provide assurance.</p> <p>The CEO gave Committee assurance that a robust programme of activity is well underway to address any remaining challenges within property compliance that have impacted Bield's SHQS performance.</p> <p>The Chair asked whether failure to gain access was a contributing factor in EICR and Gas Safety inspection failures. The Director of Assets advised that this can be the case however Bield aims to engage with tenants in advance of certification expiry dates to reduce the risk of certification lapsing due to no access. He further advised that Bield's new gas safety contractor was proactive in this regard.</p>	
<b>DECISION</b>	<p>The Audit Performance and Risk Committee:</p> <ul style="list-style-type: none"> <li>• <b>Considered</b> and provided feedback on the Annual Return on the Charter (ARC);</li> <li>• <b>Approved</b> the content for submission to the Scottish Housing Regulator; <b>and</b></li> <li>• <b>Noted</b> a copy of the submission will be shared with the Board at the June Board meeting.</li> </ul>	
<b>7.2</b>	<b>Confidential: Redacted</b>	
<b>7.3</b>	<b>Confidential: Redacted</b>	
<b>7.4</b>	<b>Confidential: Redacted</b>	
<b>8.</b>	<b>Any Other Business</b>	
	None.	
<b>9.</b>	<p><b>Date of Next Meeting</b> – Wednesday 13 August 2025, 4 pm</p> <p><b>Meeting ended at 11.37 am</b></p>	