



**Minutes from Board Meeting No. 102  
The Housing Agency**

**ITEM 1a**

<b>Date</b>	24 May 2022
<b>Venue</b>	Upper Mount Street, Dublin 2
<b>Time</b>	11.00am
<b>Chaired</b>	Michael Carey
<b>Board Members</b>	Bob Jordan, Aine Stapleton, David Duffy, Donal McManus, Fiona Lawless, Tony O' Brien and Frank Curran
<b>Apologies</b>	Niamh Callaghan
<b>Attendees</b>	David Silke, Roslyn Molloy, Jim Baneham and Ciara Galvin - HA
<b>Minute Taker</b>	Ciara Galvin

	<b>Decision</b>	<b>Action</b>
<b>1.</b>	<b>Preliminaries</b>	
<b>1a</b>	<b>Minutes of Meeting #101 26 April 2022</b> A discussion was held in respect of the minutes of the meeting of the 1 <sup>st</sup> March 2022. Tony O' Brien requested an amendment to the minutes to record his proposal in respect of the application of the signatories on the bank.  It was noted that the Workforce Plan has been agreed by the Department of Housing, Local Government and Heritage.	Minutes to be amended.
<b>1b</b>	<b>Matters Arising</b> Bob Jordan provided an outline of the actions from the last meeting	
<b>1c</b>	<b>Declaration of Interests</b> The Chairman reminded members of the importance of independence and their duty regarding The Housing Agency, reiterating that input and decision-making is for the Housing Agency itself, individual experience and representatives' backgrounds are important, however decisions must be in the interest of the Agency.  Members were provided the opportunity to declare any interests. None were reported.	

	<b>Decision</b>	<b>Action</b>
<b>2.</b>	<b>Board Discussions</b>	
<b>2a</b>	<p><b>Draft Communications Strategy</b> Roslyn Molloy, Head of Policy and Practice presented the draft Communications Strategy. Providing an outline of the Policy and Practice team, their functions, and activities over the past year.</p> <p>The Board commended the approach taken in drafting the strategy and welcomed the proactive communications whilst recognising there will be reactive communications over the lifetime of the strategy. A discussion was held in respect of the Agency's role in supporting public debate and demonstrating the Agency in providing a professional and neutral voice. An example of this being the Housing Unlocked Initiative.</p> <p>Recommendations we made in respect of identifying the Agency's role in both managing communications with stakeholders along with reputation management, working towards 2 to 3 high profile items such as Housing Unlocked each year, along with managing events being held in a hybrid fashion to allow face to face discussion combined with access to other stakeholders virtually.</p> <p>The Board suggested that the Executive consider receiving training in respect of managing social media.</p> <p>The Board noted the benefits of using KPIs and indicators to see how we can evaluate change and catchment of new engagement.</p> <p>The Communications Strategy was approved by the Board.</p>	<p>Apply recommendations around reputational management and meaningful events.</p> <p>Social Media Training</p>
<b>2b</b>	<p><b>Croi Conaite (Cities) Scheme – Update</b> Jim Baneham joined the meeting and provided the Board with an update in relation to Croi Conaithe, covering the process in relation to the expressions of interest currently advertised. It was noted that monthly updates will be provided to the Board. A State Aid notification has been submitted to the European Commission and it is anticipated that this process would be completed in 4-to-6-month timeframe.</p>	<p>Monthly Report to the Board</p>
<b>2c</b>	<p><b>Update on Research and Insights Activities</b> David Silke presented an overview of the work being undertaken by the Research and Insights Directorate. Mr. Silke provided an outline of the overall structure of the Research and Insights, and where the roles and functions satisfy the objectives under the Statement of Strategy 2022-2024, accompanied by an outline of the plans for 2022. Thank you for the responsiveness of the team.</p>	

	<b>Decision</b>	<b>Action</b>
	<p>The Board provided direction in respect of areas of research that could be considered by the Executive for inclusion within the work programme, these included areas around youth in housing, tax treatment of landlords compared with businesses,</p> <p>It was noted that the Agency is working with the Minister in relation to a body of work on youth in homelessness and has consulted with the RTB around areas around taxation of landlords.</p> <p>The Executive were asked if there were any issues that have arisen following the development of the Statement of Strategy that should now be considered for research for example, accommodating Ukrainians. It was noted that no issues have arisen at this time, but the work programme has factored in the need to be able to respond to any emerging issues that could arise.</p> <p>A discussion was held in respect of the accessibility of the publications and reports. The Board recommended the Executive review report and publication titles to ensure they are relatable and understandable in a plain English format. It was also recommended that publications of the Agency also include a non-technical or academic summary.</p>	<p>Accessibility of Reports and Summaries.</p>
<p><b>2d</b></p>	<p><b>Business Plan 2022</b></p> <p>Bob Jordan provided an outline of the details of the Agency's Business Plan with a focus on the Delivery items throughout the presentation. Detail on the diversity of skills and resources needed to deliver the business plan of the Agency, context around housing for all and the statement of strategy. Details in respect of delivery and new functions. The impact of all of these items in the Agency, and how the Executive will ensure these can be implemented.</p> <p>It was noted that the Agency is commencing work on an Organisational Strategy to ensure the Agency is right sized and agile to be in a position to respond to Government.</p> <p>It was confirmed that the intention in creating a Finance Directorate led by the Chief Financial Officer (CFO), that all finance staff will report directly to the CFO.</p> <p>A discussion was held in respect of how the Agency determines where its role commences and ends in some programmes to ensure it can remain agile.</p> <p>The importance of the Agency operating in a cross team collaborative approach was noted.</p>	

	<b>Decision</b>	<b>Action</b>
	The Executive were asked to consider the appropriate allocation of functions within Directorates, being Mortgage to Rent and Loan Underwriting.	Review positioning of functions within Directorates
<b>3.</b>	<b>Sub Committees and Advisory Panels</b>	
<b>3a</b>	<p><b>Advisory Panels update</b> Michael Carey provided an overview of the Advisory Panels. David Duffy will Chair the Research and Insights Panel and Frank Curran has agreed to Chair the Supply and Affordability going forward. Once a new member of the Board with experience in the homeless sector is appointed, they will Chair the Homelessness panel.</p> <p>Michael Carey reminded the Board of the purpose and structure of the panels.</p> <p>The Executive to provide a report to the Board at the June meeting to support the Boards discussion on reflecting on the panels, and ensuring they continue to be meaningful.</p>	Report to June Meeting
<b>3b</b>	<p><b>Audit and Risk Committee (ARC)</b> Tony O' Brien provided the Board with an update in respect of the Audit and Risk Committees activities, with two papers circulated to the Board. First report being the ARC 2021 Annual Report. This was noted by the Board.</p> <p>The second report Mr. O' Brien presented provided an outline of the ARC meeting held on the 17<sup>th</sup> May 2022. Mr. O' Brien provided an outline of the findings and recommendations within the report presented to the Committee in respect of the Cost Rental Equity Loan (CREL) Advisory Review undertaken by Deloitte. The Internal Audit Plan 2022 has included similar advisory reviews of new business such as Croi Conaithe and Defective Concrete Blocks Scheme, however, it is beneficial that the findings and recommendations of the CREL Review be circulated to management for inclusion in the development of systems and processes of these new areas.</p> <p>It was noted that the CREL Risk Register was presented by the Head of Affordable Housing.</p> <p>Mr. O' Brien outlined the importance of new members of the Board having skills and experience in respect of risk management, as it is his view that the Agency' risk management requires strengthening across the organisation.</p> <p>Mr. O' Brien commented on the C&amp;AG audit of the Acquisitions Programme and noted the involvement of board member approval</p>	<p>Inclusion of risk skills within the board roles being advertised.</p> <p>Propose liaison with Mr. O' Brien to C&amp;AG</p>

	<b>Decision</b>	<b>Action</b>
	<p>process. It was recommended that the C&amp;AG liaise with Mr. O' Brien in relation to this.</p> <p>Another item covered at the ARC meeting on the 17<sup>th</sup> May included a report on performance in respect of implementing internal audit recommendations. There is still one internal audit recommendation from 2020, and the ARC have directed that this be implemented by the end of Q2 2022.</p> <p>Mr. Jordan thanked Aine Stapleton and Tony O' Brien for agreeing to sit on the selection panel for the CFO.</p>	Implement Internal Audit Recommendations
<b>4</b>	<b>Finance</b>	
<b>4a</b>	<p><b>Management Accounts at 30 April 2022</b></p> <p>David Silke provided an overview of the Report, noting a mid-year budget review will be undertaken in June 2020. The Agency will also be commencing work on the estimates process for 2023 in the coming weeks.</p> <p>A discussion was held in relation to the bank account in use for management of CREL funds.</p>	
<b>4b</b>	<p><b>Acquisitions Progress Report at 30 April 2022</b></p> <p>Bob Jordan presented two reports to the Board. It was noted that properties are still coming in for purchase, so the figure of stock on hand at the end of the year will increase. This monthly report will provide detail around the length of time properties on hand to monitor the sales of properties which have been owned by the Agency for a long period of time.</p> <p>There will also be a focus on metrics around vacancy rates, which will include the blockages and issues which are delaying the occupation of these properties. Query sought in respect of summer properties</p>	Include further details on vacancy with the report.
<b>4c</b>	<p><b>Procurement Plan 2022 and Progress at 30 April 2022</b></p> <p>Ciara Galvin provided an outline of the report, noting two big procurement process which are live including the establishment of a framework of QS for Croi Conaithe, along with a tender for building surveying and inspection services.</p>	

	Decision	Action													
5.	<b>Governance/ Matters Reserved</b>														
5a	<p><b>Resolution under Cost Rental Equity Loan (CREL)</b></p> <p>Ciara Galvin outlined a proposal to advance a loan under CREL. Mr. O'Brien sought confirmation that a financial appraisal has been carried out. The decision was deferred pending this conformation.</p> <p>The Board agreed that this resolution be managed by way of an e-vote.</p>	Propose updated resolution to the Board.													
5b	<p><b>Resolutions for a Banking Items</b></p> <p>Two resolutions were proposed to the Board.</p> <p><b>Resolution 82: Bank Drawing Instructions</b></p> <p>The Chief Executive proposed new drawing instructions for the bank. This was proposed by David Duffy and Seconded by Donal McManus. The Board resolved the drawing instructions for all Housing Agency Bank accounts with AIB based on the following:</p> <p>Signatories and level payment</p> <ul style="list-style-type: none"> <li>▪ up to [REDACTED] 2 signatories being one from Panel A and one from Panel B</li> <li>▪ Over [REDACTED] 2 signatories from Panel A</li> </ul> <table border="1" data-bbox="225 1227 1161 1747"> <thead> <tr> <th data-bbox="225 1227 683 1285">Panel A</th> <th data-bbox="683 1227 1161 1285">Internal Instructions</th> </tr> </thead> <tbody> <tr> <td data-bbox="225 1285 683 1341">[REDACTED]</td> <td data-bbox="683 1285 1161 1406" rowspan="4">           A digital approval from a designated board member is required in the following cases           <ul style="list-style-type: none"> <li>▪ General Supplies and Services over [REDACTED]</li> <li>▪ Pyrite construction contracts over [REDACTED]</li> <li>▪ Purchase of properties under the Acquisitions of properties</li> </ul> </td> </tr> <tr> <td data-bbox="225 1341 683 1397">[REDACTED]</td> </tr> <tr> <td data-bbox="225 1397 683 1453">[REDACTED]</td> </tr> <tr> <td data-bbox="225 1453 683 1509"><b>Panel B</b></td> </tr> <tr> <td data-bbox="225 1509 683 1568">[REDACTED]</td> <td data-bbox="683 1509 1161 1747"></td> </tr> <tr> <td data-bbox="225 1568 683 1624">[REDACTED]</td> <td data-bbox="683 1568 1161 1747"></td> </tr> <tr> <td data-bbox="225 1624 683 1680">[REDACTED]</td> <td data-bbox="683 1624 1161 1747"></td> </tr> </tbody> </table> <p><b>Designated Board Members</b></p> <p>It is proposed the [REDACTED] act as the designated Board members in respect of internal instruction outlined above.</p> <p><b>Resolution 83: New Bank Accounts</b></p> <p>The Chief Executive proposed a resolution for the Agency to open an eighth and ninth current account with AIB. These bank accounts would be used solely for the purposes of the Agency's work for 1. Cost Rental</p>	Panel A	Internal Instructions	[REDACTED]	A digital approval from a designated board member is required in the following cases <ul style="list-style-type: none"> <li>▪ General Supplies and Services over [REDACTED]</li> <li>▪ Pyrite construction contracts over [REDACTED]</li> <li>▪ Purchase of properties under the Acquisitions of properties</li> </ul>	[REDACTED]	[REDACTED]	<b>Panel B</b>	[REDACTED]		[REDACTED]		[REDACTED]		<p>Update Drawing Instructions with the Bank</p> <p>Open New Bank Accounts</p>
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	<b>Decision</b>	<b>Action</b>
	<p>Equity Loan and 2.Croi Conaithe. These accounts to be opened based upon the drawing instructions as resolved under Resolution 82.</p> <p>This was proposed by David Duffy and Seconded by Fiona Lawless.</p> <p>The Board recommended that a review of the number of bank accounts be undertaken once further decisions have been made regarding programmes such as the Acquisitions Programme, to ensure there is a long term need for nine bank accounts.</p>	Review number of bank accounts later in the year.
<b>5c</b>	<p><b>Risk Management Framework (amendment)</b> Ciara Galvin provided the Board with an updated Risk Management Policy document, highlighting the specific changes. It was confirmed, the Audit and Risk Committee reviewed these changes at its meeting on the 17<sup>th</sup> May 2022, and the Committee are happy to recommend these changes for Board adoption.</p> <p>The Board adopted the amended Risk Management Policy by the Board.</p>	
<b>5d</b>	<p><b>Internal Audit Charter (amendment)</b> Ciara Galvin provided the Board with an updated Internal Audit Charter, highlighting the specific changes. It was confirmed, the Audit and Risk Committee reviewed these changes at its meeting.</p> <p>The Board adopted the amended Internal Audit Charter.</p>	
<b>6.</b>	<b>CEO Reports</b>	
<b>6a</b>	<p><b>Key Areas of Performance at 30 April 2022</b> Report Noted.</p>	
<b>6b</b>	<p><b>CEO Monthly Report</b> Bob Jordan noted. One item of particular note was the Agency's role in supporting the Department in respect of Multi Unit Developments, and the Defective Working Group Report which is due to be published. It is likely this report is going to recommend a role for the Agency to provide and advisory services. It was reported that the Agency currently provides advice and support in this area, as outlined in the CEO report.</p>	
<b>6c</b>	<p><b>Risk Report</b> Ciara Galvin updated the meeting regarding a refreshed Corporate Risk Register. The Risk Register was reviewed by the Audit and Risk</p>	

	<b>Decision</b>	<b>Action</b>
	<p>Committee at its meeting on the 17<sup>th</sup> May, and recommendations of the committee have been applied.</p> <p>The Board noted the risks.</p>	
<b>7</b>	<p><b>AOB</b></p> <p>Mr. Bob Jordan provided an update in respect of HR items.</p> <p>Next Meeting will be 28 June 2022</p>	
<b>8</b>	<p><b>Meeting without the Executive Present</b></p> <p>The Executive left the meeting to allow the non-executive members hold a discussion.</p>	

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**Chairperson**

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**Date**



## Appendix 1

### Action Items arising from Housing Agency Board Meeting No. 102

	Area	Summary of Decision/Action	Responsibility/ Timeframe
1	Minutes	Amendment of Minutes of meeting held on the 1 <sup>st</sup> March 2022.	Ciara Galvin May 2022
2	Communications Strategy	<ul style="list-style-type: none"> <li>▪ Managing communications with stakeholders along with reputation management.</li> <li>▪ Working towards 2 to 3 high profile items such as Housing Unlocked each year.</li> <li>▪ events being held in a hybrid fashion to allow face to face discussion combined with access to other stakeholders virtually.</li> <li>▪ Social Media training to be undertaken.</li> </ul>	Roslyn Molloy Ongoing
3	Research and Insights	<ul style="list-style-type: none"> <li>▪ Review report and publication titles to ensure they are relatable and understandable in a plain English format.</li> <li>▪ Publications of the Agency should include a non-technical or academic summary.</li> </ul>	David Silke Ongoing
4	SMT Structure	Review positioning of functions within Directorates	Bob Jordan May 2022
5	Advisory Panel	Report to June Meeting	Ciara Galvin June 2022
6	Board Positions	Including of risk skills on board specs	Ciara Galvin May 2022
7.	Audit of Acquisitions Programme	It was recommended that the C&AG liaise with Mr. O' Brien in relation to the Board approval process in place.	Ciara Galvin May 2022
8.	Acquisitions Report	Include details on vacancy details for future report to identify blockages and issues in occupying homes.	Des O' Connor June 2022
9	Resolution CREL	Propose updated resolution to the Board as e-vote	Ciara Galvin May 2022
10	Banking	<ol style="list-style-type: none"> <li>a. Update Drawing Instructions</li> <li>b. Open New Bank Accounts</li> <li>c. Review number of bank accounts later in the year</li> </ol>	<ol style="list-style-type: none"> <li>a. Margaret Jordan May 2022</li> <li>b. Margaret Jordan May 2022</li> <li>c. Margaret Jordan Q4 2022</li> </ol>