MINUTE OF THE BOARD MEETING

26 November 2025

Present	**I Crawford (Chair); P Rowsby (Vice-Chair)**
	MEMBERS
	A Clark; R Elliott; L Fordyce; G Kitchener; J McFadyen (virtual); S White
	C Ironside (Secretary)
In Attendance	**A Hay; K Miller; N Stobie; S Paterson (for part of the meeting) (Staff)**
Minutes	**F Hurrell (Staff)**

The meeting commenced at 5.30 pm and was held in-person and virtually.

ACTION

1 Information / Training Session

A short information/training session on anti-social behaviour from one of our Housing Officers was given to Board Members.

2 Chair's Opening Remarks

The Chair recognised the pressure the whole Association is experiencing and thanked C Ironside for her efforts and commitment, noting that she has the Board's support.

3 Apologies for Absence:

A Groat
W Raeburn

4 Declarations of Interest

R Elliott	Former employee of RBS and RBS shareholders
L Fordyce	Employee of Warmworks
G Kitchener	Tenant of Manor Estates Housing Association
J McFadyen	Employee of NatWest
S White	Employee of Viewpoint Housing

5 Risk Management No issues to report

Health & Safety No issues to report

GDPR No breaches were recorded since the previous meeting.

6 Minutes of the Board meeting 29 October 2025

The minutes were approved as a true and accurate record of the meeting.

Proposed: G Kitchener; Seconded: R Elliott

7 Matters Arising

None

8 Board Actions

8 (i) Board Actions from October 2025 Meeting

The Board Actions Report was received and noted by members without comment.

8 (ii) Regulatory Standards Update from August 2025 Meeting

The Regulatory Standards report was received and noted by members without comment.

9 Minutes of Committee or Subsidiary Meetings

None

10 Matters for Approval / Decision

10 (i) Rent and Service Charge Increase 2026/27

K Miller presented the annual Rent and Service Charge Report, and the various rate increases considered (4.2%, 4.7% and 5.2%), and explained the change in the estimated CPI which is higher than expected. Members noted that the October CPI (which was released after the Board papers were issued) was reported as 3.6%

It was noted that the outcome of the tenant consultation favoured a 4.2% increase, with the majority stating that their rent was just about affordable.

In response to a query from L Fordyce regarding the proportion of tenants on housing benefit, N Stobie confirmed that this level is similar to previous years.

On balance the Board agreed it was prudent to approve an increase of 4.2%.

A Clark commented that we compare well in the Edinburgh marketplace (referring to table 2.5) but we appear high relative to the actual rents being charged in the rest of Scotland (referring to table 2.7). He requested that we focus more on the Edinburgh landlords in table 2.5 next year. **KM**

Proposed: A Clark; Seconded: L Fordyce

Secondly K Miller asked the Board to approve a service charge increase of 4.2% for the retirement homes. Historically this has been increased by the same amount as the rent increase.

The Board approved the same increase of 4.2%.

Proposed: A Clark; Seconded: R Elliot

10 (ii) Indicative Budget

K Miller presented the report and highlighted the main changes to professional fees (Retirement Housing Service Charge Review, Asset Management Strategy, Property Services System, ICT database project) and an increase to the medical adaptation expenditure we incur over the grant we receive.

The Board noted and approved the report.

Proposed: G Kitchener; Seconded: S White

10 (iii) Risk Management Review

C Ironside presented the report noting that there has been quite a bit of movement.

- Risk 1:03 Reputation – increased
- Risk 1:04 Service failure of principal contractor – reduced
- Risk 1:05 Health & safety - increased
- Risk 1:08 Major damage to property - increased
- Risk 1:11 Significant Political Change – description amended
- Risk 1:14 GDPR – reduced
- Risk 2:1 Estate Management – increased
- Risk 3:01 Factoring – increased
- Risk 3:05 SHQS – increased
- Risk 3:06 Adjustments to Fire Safety Regulations – increased
- Risk 4.1 Treasury Management – description amended

L Fordyce recommended that the score for the EESSH Standard is increased and the description is reworded. C Ironside to amend for next submission. **CI**

In discussion J McFadyen noted the high residual risk even though we have controls in place. It was agreed that we would take this into consideration and review further with J McFadyen next year. **CI**

The Board approved the amended Risk Review.

Proposed: A Clark; Seconded: L Fordyce

10 (iv) Factoring Charge Increase 2026/27

K Miller presented the report and proposed the Board approve an increase of 4.8% (CPI plus 1%). K Miller gave assurance that owners have contributed £152k after overheads.

The Board approved the increase.

Proposed: G Kitchener; Seconded: R Elliott

11 Matters for Information

11 (i) Returns Register 2025

K Miller updated the register in accordance with the requirements of RBS, our new lender. F Hurrell to add the Register to the document library for members to access on Teams. **FH**

Members noted the Returns Register.

11 (ii) Half Year Activity Analysis

K Miller highlighted the surplus for owners.

Members noted the report.

11 (iii) Board Meeting Schedule 2026

F Hurrell to add the schedule to the document library on Teams. **FH**

Members noted the report.

12 Operational Reports

12 (i) SMT Report

C Ironside presented the SMT report noting that we are recruiting for a new Property Services Manager.

We have installed a downstairs WC for a terminally ill tenant from our tenancy sustainment fund whilst there is a delay in accessing the grant through occupational therapists. This was gratefully received and allowed the tenant to remain in the property.

Members noted the report.

12 Any Other Competent Business

K Miller requested a special Audit Committee meeting (online) next week to ratify the Audit tender outcome. K Miller to email members to arrange. It was noted that **KM**

a change in the external auditors is a notifiable event for both MEHA and Lister Housing Cooperative, and it was agreed that MEHA would register this after the special Audit Committee meeting.

13 Meeting Review (without staff)

The outcome of these discussions will be relayed to the CEO post meeting.

Date and time of next meeting:

- **Group Board Session Friday 28th November 2025 at 13.00**
- **Wednesday 28th January 2026 at 5.30pm**

The meeting closed at: 7.05 pm