MINUTE OF THE BOARD MEETING

27 August 2025

Present	**P Rowsby (Chair)**
	MEMBERS
	A Clark; R Elliott; L Fordyce; A Groat; R Hutton; W Raeburn (virtually); J McFadyen (virtually); M Sloan
	C Ironside (Secretary)
In Attendance	**A Hay; K Miller; N Stobie (Staff)**
Minutes	**F Hurrell (Staff)**

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

ACTION

Peter Freer from Allia C&C provided an awareness training session on Treasury Management. F Hurrell to distribute the presentation to members after the meeting **FH**

1 Chair's Opening Remarks

P Rowsby chaired the meeting in I Crawford's absence. He asked any members who had an interest in becoming Vice-Chair to get in touch after the meeting.

2 Apologies for Absence:

I Crawford; G Kitchener; S White

3 Declarations of Interest

R Hutton	Employee of Harbour Homes, part of Group that includes Harbour Multi Trades
R Elliott	Former employee of RBS and RBS shareholders
L Fordyce	Employee of Warmworks
J McFadyen	Employee of NatWest
M Sloan	Employee of Harbour Homes, part of Group that includes Harbour Multi Trades

4 Risk Management No issues to report

Health & Safety No issues to report

Notifiable Events No issues to report

GDPR Three minor breaches were recorded and processed in line with our procedures.

5 Minutes of the Board meeting 25 June 2025

Subject to an amendment raised by R Hutton regarding the possible use of surplus funds for tenant sustainment, the minutes were approved as a true and accurate record of the meeting. **FH**

Proposed: R Elliot; Seconded: L Fordyce

6 Matters Arising

K Miller issued the bad debt provision to the board members (date) and stated that the bad debt provision is prudent, this was agreed by the Board.

Proposed: A Clark; Seconded: R Hutton

7 Board Actions

7 (i) Board Actions from June 2025 Meeting

The Board Actions Report was noted by members without comment.

7 (ii) Regulatory Standards Update from June 2025 Meeting

The Regulatory Standards report was noted by members without comment.

8 Minutes of Committee or Subsidiary Meetings

The Audit Committee Minute for the 18 June 2025 was noted by members.
A Clark highlighted the encouraging unqualified audit report and thanked K Miller and her team.

The MEAL Board Minute for the 19 June 2025 was noted by members.

9 Matters for Approval / Decision

9 (i) Confirmation of Association Register 2024/25

C Ironside introduced the report noting that this is a standard report which is presented to the Board annually and confirmed that we are compliant with Rule 62-67.

Proposed: L Fordyce; Seconded: R Elliot

9 (ii) Annual Assurance Statement (Regulatory Self-Assessment)

The draft Annual Assurance Statement was presented to the Board and C Ironside requested Board approval so it can be submitted to the Regulator

A detailed review has taken place this year of Regulatory Standard 1 and 6, and in accordance with our ongoing plan, two further standards will be reviewed next year.

Members noted the plan to collect further equalities data later this year as well as the continued monitoring of tenant and resident safety.

The Board approved the Annual Assurance Statement which will be sent to I Crawford (Chair) for signing. **FH**

Proposed: W Raeburn; Seconded: R Hutton

10 Matters for Information

10 (i) Annual Treasury Management Review

K Miller presented the annual report, explaining that all the appendices are needed to comply with the policy. She then highlighted a proposed change to the first table in Appendix A. Members agreed this change (adding in a line to the bottom of the table noting the funding capacity) and also asked that a line stating the outstanding debt be added for next year. **KM**

10 (ii) KPIs Q1

N Stobie and A Hay presented the report, and members noted the key points below:

- The impact of the migration from Housing Benefit to Universal Credit (staff training carried out on this) has had an effect on the level of arrears.
- Despite the trend of increased arrears in the housing sector we compare favourably to the Scottish Average.
- We are working closely with our new contractors on repairs and repair times are improving hopefully indicating that Q2 results will be more positive.

Members noted the report.

10 (iii) Complaints Monitoring Q1

Members noted the report and praised staff for responding to complaints within the required timeframe. C Ironside to pass thanks to the team. **CI**

Members noted the report.

10 (iv) Finance Update Q1

K Miller presented her report and noted the following:

- With regards to the SOFP the majority of the variance was in deferred income (point 3.3), KM clarified that this relates to HAG for the new development at South Queensferry and not just factored owners.
- The SHAPS pension assessment will be completed and submitted in September, a copy will be included in the October Board papers

A Clark raised discussion over the £300,000 underspend in the SOCI and whether the agreement to the planned spend could be brought earlier in the year to Q4 of the previous year. SMT to review and consider whether this would be achievable, when taking the requirement to meet banking covenants into consideration. Any proposal would be brought back to the Board for approval. **SMT**

10 (v) MEAL Accounts

K Miller presented the report and stated that gift aid will be transferred in 2025/26. Members noted the report.

10 (vi) Planned and Cyclical Maintenance Program Update Q1

A Hay presented the report and highlighted the following:

- The two new maintenance and void contractors were in place at 1 July 2025.
- There has been a decrease in calls because of the outsourcing to Orca which will free up Manor Estates staff time.
- Initial results from repairs satisfaction survey have been positive.
- R Hutton queried the level of medical adaptations and A Hay explained this is as a result of the shortage in occupational health therapists which are required to approve any medical adaptations before being awarded funding for adaptations.
- The Factored Owners satisfaction survey is carried out every 3 three years. The tender for the work has come back over budget requiring £5,600 against the original budget of £4,000. As this increase is in excess of 10% of budget, it needs to be brought to the Board for approval to vire the money within the Technical Fees budget.

Members noted the report and approved the budget virement.

10 (vii) Entitlements, Benefits and Payments Record 2024/25

Members noted the Report and that they will receive it along with the Code of Conduct in September.

10 (viii) Constitutional Compliance Checklist

C Ironside presented the report and confirmed that we are compliant. A cover paper is to be included with next years report. **CI**

10 (ix) Procurement Annual Community Benefit Outcome Report

A Hay presented the report. The report had previously gone to the Board every January, it was decided to bring it forward by five months and noted that Cala will contribute to the Community Fund in March next year. A Groat enquired how we operate the Community Fund. N Stobie to share the Assessment Form and supporting guidance. **NS**

11 Operational Reports

11 (i) SMT Report

Members noted the report.

12 Any Other Competent Business

F Hurrell requested members get in touch if they have any preference or suggestions to improve navigation through the new style of Board papers.

Board Members were reminded about the arrangements for the AGM and if any of them required transport to the event. P Rowsby and J McFadyen requested a taxi from the office to the AGM **CI**

The Chair and members bid farewell to R Hutton as she will be stepping down from the Board and thanked her for her long-standing service to Manor Estates.

13 Meeting Review (without staff)

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

Date and time of next meeting:

- **AGM Wednesday 3rd September 2025 (followed by a Board Meeting to appoint office bearers), Edinburgh**
- **Wednesday 29th October 2025 at 5.30pm**

The meeting closed at: 7.07 pm