MINUTE OF THE BOARD MEETING

27 November 2024

Present	**I Crawford (Chair); P Rowsby (Vice-Chair, virtually)**
	MEMBERS
	A Clark; R Elliott; A Groat; R Hutton; G Kitchener; J McFadyen; W Raeburn (virtually).
	C Ironside (Secretary)
In Attendance	**A Hay; K Miller; N Stobie (Staff); S McKay (Minutes)**
	C Beckley from RGDP attended virtually for the training session.

The meeting was held in person, with two members joining virtually.

ACTION

Information / Training Session

A short information/training session on GDPR from the Association's Data Protection Officer Claire Beckley was given to Board Members.

Chair's Opening Remarks

The Chair welcomed back A Groat, who has accepted our invitation to rejoin the Board.

The Chair explained to members that he plans to meet tenants at all three retirement complexes over the next few months. He reported that he was made feel very welcome by the tenants at Sutherland Street on 12th November, but they reported several unresolved maintenance issues to him directly. This has reinforced the need to improve the repairs service.

1 Apologies for Absence

L Fordyce

2 Declarations of Interest

R Hutton	Employee of Harbour Homes, part of Group that includes Harbour Multi Trades
G Kitchener	Tenant of Manor Estates Housing Association

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R Elliott	Former employee of RBS and RBS shareholder
J McFadyen	Employee of NatWest

3 **Risk Management** No issues to report

Health & Safety No issues to report

Notifiable Events No issues to report

GDPR Three minor breaches were identified, all of which were reported to our DPO and processed and recorded in line with our procedures.

4 Minutes of the Board meeting 30 October 2024

Members approved the minutes as a true and accurate reflection of the meeting.

Proposed: G Kitchener; Seconded: R Elliott

5 Matters Arising

None to note.

6 Board Actions

6 (i) Board Actions from October 2024 Meeting

The Board Actions Report was noted by members without comment.

6 (ii) Regulatory Standards Update from October 2024 Meeting

The Regulatory Standards Update was noted by members without comment.

7 Minutes of Committee or Subsidiary Meetings

None

8 Matters for Approval / Decision

8 (i) Rent and Service Charge Increase 2025/26

The Chair invited K Miller to present her report and then invited comments from the members present. These are summarised as follows:

- Concern for the tenants and pressure to ensure that the rent increase is as affordable as possible.
- All potential and known increases were noted.
- Concern that our current rents are higher than average (table 2.7).
- Suggestion that The Action Group (TAG) service charge costs be investigated and reported back to the Board in due course. **NS**

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- Concern that we would consider an increase not included in the tenant consultation exercise.
- Concern that delaying investment in our properties would affect our ability to reach the necessary standards.
- some members felt that the difference in income between the respective increases of 3.8% and 4% was not justified by the likely increase in expenditure and could be contained within the financial plan.

After a full discussion the following three proposals were then tabled:

- An increase of 3.8%
- An increase of 4%
- That we defer an increase until the budget for 2025/26 had been prepared.

K Miller explained that the annual rent increase for 2025/26 is based on the rent increase assumption included in the 30-year plan for 2024-2054 agreed in February 2024 (once adjusted for known changes). This has been the case for a number of years. Deferring a decision until the 30-year plan for 2025-2055 was brought to the Board in February 2025 would mean that it is too late to process the rent increase on 1 April.

C Ironside reiterated that deferring the decision was not an option for the organisation.

It was unanimously agreed that the present tenants whose rents are higher than the pointed rent would have their rent reduced to the pointed rent from 1 April 2025. **KM**

It was also unanimously agreed that the Factored charge would be increased by 4%.

A Clark requested that the interest charge for 2025/26 be communicated to the Board members once agreed with RBS and should be compared with the rate and amount included in the budget for 2024/25.

The Chair then Invited members to vote for a:

- 4% rent and service charge increase (one member plus Chair – excluding A Groat's vote as co-opted members can't vote)
- 3.8 % rent and service charge increase (Six members)

A rent and service charge increase of 3.8% was thereby agreed.

8 (ii) Risk Management Review

C Ironside presented the review. The Risk Matrix and assessments of Major Risks were agreed without amendment.

Proposed: R Hutton; Seconded: G Kitchener

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8 (iii) Revised Code of Conduct (Governing Body Members and staff) and protocol with dealing with alleged or suspected breach of code

Members approved the revised code of conduct for staff and the revised protocol for dealing with alleged or suspected breach of Code. C Ironside confirmed that J McFadyen had suggested some amendments to the Code of Conduct for Governing Board members. Once amended C Ironside will circulate this to members. **CI**

Proposed: G Kitchener; Seconded: R Elliott

9 Matters for Information

9 (i) Tenant Satisfaction Survey Action Plan

C Ironside confirmed that N Stobie is undertaking an independent review of how the Association handles its repairs. **NS**

9 (ii) Returns Register 2024

Noted without comment.

9 (iii) Half Year Activity Analysis

Noted without comment.

9 (iv) Board meeting Schedule 2025

Noted without comment.

10 Operational Matters

10 (i) SMT Report

Noted without comment.

11 Any Other Competent Business

None

Date and time of next meetings:

Refinancing Meeting Tuesday 3rd December (virtual meeting) and then Wednesday 29 January 2025 at 5.30pm

The meeting closed at: 19.30 p.m.

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