APPROVED

MINUTE OF THE BOARD MEETING

29 October 2025

Present	**I Crawford (Chair); P Rowsby (Vice-Chair) (joined at 17.45)**
	MEMBERS
	A Clark; R Elliott; L Fordyce; A Groat; G Kitchener; J McFadyen; W Raeburn; S White (virtually)
	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

1 Chair's Opening Remarks

The Chair opened the meeting and set out the following key priorities and objectives for the forthcoming year, noting it will be a busy time:

- Develop our next 5-year strategy for the Association
- The Housing Bill
- The Housing crisis and its implications for us
- This year's proposed rent increase
- EESSH and the Green Agenda
- Delivery of Stage 2 at South Queensferry
- Our role in the wider housing world
- Our performance, particularly maintenance
- Complaints, customer involvement and tenant safety
- Future budgeting and financial planning

A schedule of planned Board Papers will come to the November Board.

2 Apologies for Absence:

None

3 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

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 27 August 2025

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

Note of the meeting 3 September 2025

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

Proposed: R Elliott; Seconded: L Fordyce

6 Matters Arising

None

7 Board Actions

7 (i) Board Actions from August 2025 Meeting

The Board Actions Report was noted by members without comment.

7 (ii) Regulatory Standards Update from August 2025 Meeting

The Regulatory Standards report was noted by members without comment.

8 Minutes of Committee or Subsidiary Meetings

The MEAL Board Minute for the 18 September 2025 was noted by members.

The Audit Committee Minute for the 8 October 2025 was noted by members.

9 Matters for Approval / Decision

9 (ii) Mid-Year Budget Review and Finance Update

K Miller presented the report and the proposed amendments highlighting the following:

- There have been a number of expensive void properties this year.
- Spend on agency staff costs have increased this year.
- ICT budget for new software has decreased.

Overall surplus has decreased by £189k as a result.

In response to a question from J McFadyen, K Miller confirmed none of the above are a surprise but the scale of the agency staff costs has been larger than usual.

W Raeburn commended K Miller for the budget.

The Board approved the Budget review.

Proposed: W Raeburn; Seconded: G Kitchener

10 Matters for Information

10 (i) Mid-Year Strategic Plan Update

C Ironside presented the report which covers year four of the five year plan and gave assurance that we are making good progress.

It was noted that we will soon start work on the next plan for the period 2026 – 2032. Following a question from L Fordyce, C Ironside explained that the process would be facilitated by SMT and would involve staff members and the Board.

It was agreed that the number of objectives would be streamlined in the next Strategic Plan.

Members noted the report.

10 (ii) KPIs Q2

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

- There has been a small reduction in rent arrears to 2.42% as the team chase tenants who have moved to UC for payments or request direct payments.
- Former tenant arrears write off report will come to the Board in January.
- We continue to have issues with contractors completing voids, the Property Services Manager is working to resolve this.

- Emergency repairs have been made safe in the time frame, but the works orders have not been closed in time. The Property Services Manager is working to resolve this administrative issue.

Members noted the report.

10 (iii) Complaints Monitoring Q2

A Hay presented the report and highlighted the following key points:

- Stage 1 complaints have decreased relating to the main contractor.
- There is still a significant number relating to internal communications and we are working to improve this.

C Ironside noted:

- We are experiencing legacy issues relating to landscaping contractors.

Members noted the report.

10 (iv) Planned and Cyclical Maintenance Programme Q2

A Hay presented the report noting the items for the mid-year budget adjustments. The windows and doors have come in under budget which have allowed us to re-allocate funds; to fast-track some bathrooms and kitchens at the retirement schemes.

We have received additional money for medical adaptations. It was noted that we are unable to spend the money unless we first receive approval from a Local Authority occupational therapist. The issue of the lack of occupational therapists (CEC) and subsequent delays in approving adaptations has been raised at the Edinburgh Affordable Housing Partnership meetings.

A Clark raised a query regarding the number of calls relative to works orders and whether this puts pressure on the budget. A Hay confirmed this is not the case, but we will continue to monitor it.

A Hay confirmed that we are not installing a net zero heating system at our retirement community building as it was not cost effective to install an air-source heat pump over gas central heating at this time.

Members noted the report.

10 (v) ARC Outcomes Report

N Stobie presented the report noting that we compare favourably to other Registered Social Landlords and the Scottish Average. A Clark commended the team on the rent collected result noted in the ARC.

C Ironside confirmed that the ARC Outcomes Report is being updated and will be loaded onto the website by the end of this week. (Post meeting note: completed on time). **FH**

Following discussion, it was agreed that we have a requirement to consult tenants on the format they want to receive this information in. We will include this in the Tenant Participation Strategy.

Kirsty Wells, a Housing Consultant, has already met with the Housing Management Team on Tenant Participation, which they found informative. She will also present on the same topic at the Board strategy day in November.

A Clark found the tenant newsletter to be positive and informative. Following a question from A Groat, N Stobie confirmed we already include a link to the ARC Outcomes Report in the newsletter, but we would look to add this to our social media as well. **NS**

Members noted the report.

11 Operational Reports

11 (i) SMT Report

Members noted the report.

12 Any Other Competent Business

No items were raised under AOCB.

13 Meeting Review (without staff)

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

Date and time of next meeting:

- **Wednesday 26th November 2025 at 5.30pm**
- **Group Board Session Friday 28th November 2025 at 12.30**

The meeting closed at: 7.10 pm