**MEAL BOARD MEETING**

**13 November 2025**

**MINUTE**

**Present:** **A Moodie (Chair)**

**In Attendance:** **R Elliott (virtually); G Kitchener; A Moore; E Slater (virtually); C Tait**

**C Ironside; K Miller; A Hay; N Stobie (Staff)**

**F Hurrell (Minutes)**

The meeting commenced at 17.00 and was held in person with E Slater and R Elliott joining virtually

**Action**

**1. Apologies for Absence:**

None

**2. Declarations of Interest**

A Moodie: Employee of Link HA (Curb)
R Elliott: MEHA Board Member, former employee of RBS member and RBS shareholder
G Kitchener: Tenant of MEHA and MEHA Board member
C Tait: Tenant of MEHA
A Moore: Employee of Prospect HA

**3. Minutes of the Board Meeting held on 18 September 2025**

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

Proposed: G Kitchener; Seconded: C Tait

**4. Matters Arising**

None

**5. Board Actions**

Members noted the Board Actions Report.

**6. Items for Discussion**

None

**7. Items for Approval**

**7 (i) Mid-Year Budget Review and Finance Update**

K Miller presented the Mid-Year Budget and highlighted the following changes:

- A £17.5k decrease in planned maintenance costs;
- An increase cost for voids;
- An increase in anticipated bad debt provision.

She then presented the half year management accounts, and it was noted that there has been an underspend for Property Services but other departments are in-line with budget.

A Moodie raised a query on the factoring insurance charge which K Miller explained was a system error which had mistakenly charged the full annual amount and not just six months and couldn't be reversed. A Hay to check the original 2005 Factoring Agreement to look at timings of raising charges to factored owners. **AH**

The Board approved the mid-year Budget Review and noted the finance update.

Proposed: C Tait; Seconded: G Kitchener

**7 (ii) Proposed Rent Increase**

N Stobie requested the Board approve a rent increase for 15 properties at Queensferry Heights either at 4.2% which is in-line with our 5-year financial plan plus the difference with CPI; or 4.8% which is CPI plus 1%.

The proposed increase would be above the local housing allowance for 1-bedroom properties, but would remain at, or under the level for 2-bedroom properties. It was noted we have no tenants in arrears in the area.

A Moodie commented that we are still significantly under the BRMA (Broad Market Rental Area) cap level.

Members approved a rent increase of 4.8% which is in line with CPI plus 1%.

Proposed: C Tait; Seconded: G Kitchener

**7 (iii) West Cherrybank Factoring Increase**

A Hay spoke to her report and asked the Board to approve a proposed increase of 1% above the rate of inflation at September 2025 which would increase the factoring charges from £400 to £419.

A Moodie raised concern that although the increase allows us to reach break-even on the service, the service carries potential reputational and financial risk if an owner took us to a tribunal.

In response to E Slater's query regarding higher increases raised in previous years A Hay outlined that we had carried out an exercise to review our costs against other Factors and then after comparison raised our charges to a more commercial level.

Following discussion it was concluded that the proposed increase is approved, but the future of the service would be discussed at a subsequent Board meeting in 2026. **CI**

Proposed: C Tait; Seconded: A Moore

**7 (iv) Risk Register**

C Ironside presented the report highlighting the notable movements:

- Risk of service contractor failure – decreased
- Health and Safety items – increase

The Board approved the revised Risk Register.

Proposed: C Tait; Seconded: A Moore

**7 (v) Rent and Service Charge Policy**

K Miller presented the revised policy, which was originally brought to the September MEAL meeting. She explained this version includes amendments suggested by A Moodie.

Members approved the revised policy.

Proposed: G Kitchener; Seconded: C Tait

## 8 Items for Noting

### 8 (ii) KPIs

N Stobie provided an update on Housing Management noting that the current rent arrears is 1.6% above target. We have one case with a high level which we are waiting to go to Tribunal however it looks like the person has now left the property.

A Hay provided an update on Property Services noting that void times are increasing, this has been due to the need to replace carpets due to their age and condition.

Performance for emergency repairs is taking too long and repairs completed right first time is lower than expected but A Hay provided reassurance that we are working with our new contractors to improve these.

R Elliott commented that our performance targets are high which is difficult to meet but we still compare well to our peer group and that it is important to keep tenants informed. It was suggested that we review this as part of the Business Plan. **CI**

### 8 (iii) Board Meeting Schedule 2026 (Draft)

Members noted the report.

### 8 (iv) 90 Day Plan

Members noted the report.

### 8 (v) Business Plan Mid Year Review Year 4

Members noted the report.

### 8 (vi) SMT Update

C Ironside presented the report and noted that our Corporate Service Manager is due to retire next year. R Elliott commented on the age profile in the industry and the succession planning risk associated with that, noting that we need to encourage it as an active career choice for younger people.

Members noted the report.

## 9 AOCB

In response to a query from E Slater it was confirmed that Govenda software is no longer in use and the app can be deleted.

**10 Date and Time of Next Meeting**

**Thursday 5:00pm 12 February 2026**

**The meeting closed at 5.53 pm**