APPROVED

MINUTE OF THE BOARD MEETING

28 January 2026

Present	**I Crawford (Chair); P Rowsby (Vice-Chair)**
	MEMBERS
	A Clark; R Elliott; L Fordyce; G Kitchener; J McFadyen; S White; W Raeburn; A Groat
	C Ironside (Secretary)
In Attendance	**K Miller; N Stobie; (Staff)**
Minutes	**F Hurrell (Staff)**

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

ACTION

1 Chair's Opening Remarks

The Chair acknowledged this has been a busy and pressurised time for SMT and thanked them for all their work, noting that the workload means some items for the year may be delayed or deferred. Members should also be aware of placing further burdens on the SMT when requesting information.

The Chair noted that the Audit Chair has raised concern that we are in contravention of our Financial Rules which state that membership of the Audit Committee shall not equal half of the total Board Members. The resignation of one of the Board members shortly after the AGM has resulted in this situation. He asked that the Audit Committee discuss this at their meeting in February to establish the best way to rectify this.

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

GDPR Three breaches and one potential breach were recorded since the previous meeting.

Following a query from J McFadyen, C Ironside explained that the majority of breaches are as the result of email addresses being auto-filled in Outlook. Staff have been reminded to check email addresses before sending.

5 Minutes of the Board meeting 26 November 2025

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

Proposed: P Rowsby; Seconded: R Elliott

6 Matters Arising

None

7 Board Actions

7 (i) Board Actions from the November 2025 Meeting

N Stobie noted that the Tenant Participation Strategy is scheduled for November, but work has already commenced on this.

The Board Actions Report was received and noted by members.

7 (ii) Regulatory Standards Update from November 2025 Meeting

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

8 Minutes of Committee or Subsidiary Meetings

The MEAL Minute of 13th November 2025 was noted by members.

The Audit Committee minute of 3rd December 2025 and the appointment of CT as external Auditor was noted by members.

10 Matters for Approval / Decision

10 (i) Tenants and Residents Health & Safety Policy

Members approved the new Tenants and Residents Health & Safety Policy subject to the consideration being given to establishing a Tenant Safety Panel by staff. The policy also required an Equality Impact Assessment to be carried out as well as tenant consultation on the content. **CI**

Proposed: P Rowsby; Seconded: R Elliott

10 (ii) Tenant Debt Write Off

N Stobie presented her report and asked the Board to approve the write off of £25,781. N Stobie explained the majority of this relates to an increase in the number of abandonments and evictions, as well as the change in Universal Credit. Current tenant arrears have improved.

A Clark noted this figure is covered by the debt provision in the accounts.

N Stobie to provide a breakdown of the 'Other' category and email this to members after the meeting. **NS**

Members approved the write off.

Proposed: W Raeburn; Seconded: L Fordyce

10 (iii) Owner Debt Write Off

Members approved the write off of £8,703.60.

Proposed: W Raeburn; Seconded: L Fordyce

11 Matters for Information

11 (i) Q3 Finance Update

K Miller spoke to her report and highlighted the following key points:

- Factoring invoices have gone out and are unlikely to be delayed again.

A member questioned the appropriateness of the statement provided by K Miller after the narrative in the Management Accounts. K Miller will review this. **KM**

Following a query from W Raeburn regarding the funding for the South Queensferry development, K Miller confirmed she has received the cashflow and will be meeting with our Development Agents next week to establish their progress. There is current

overspend because works are ahead of schedule but overall the project is estimated to come out ahead of budget.

Members noted the report.

11 (ii) Q3 KPIs

Members noted the report.

11 (iii) Q3 Planned and Cyclical Maintenance Programme

C Ironside presented the report noting that the void costs have been increased due to the condition of the properties being handed back. The requested £100,000 virement to cover the void costs was approved.

Proposed: P Rowsby; Seconded: R Elliott

11 (iv) Q3 Complaints

C Ironside noted that weekly meetings are now in place to ensure cases are handled on time. Members noted the report.

11 (v) Board Review Timetable

C Ironside explained we will bring the annual Board recruitment process forward, and if we are successful this will reverse our contravention of the Financial Regulations. **CI**

Members noted the report.

12 Operational Reports

12 (i) SMT Report

Members noted the report.

13 Any Other Competent Business

A Groat and L Fordyce offered to review and feedback on the new website. **KM**

A Clark questioned whether the tenants refusing access for the EICRs are they adhering to the Terms and Conditions of their tenancy agreement. N Stobie confirmed that they are not, and we will continue to pursue all legal recourse available to the Association to gain entry.

14 Meeting Review (without staff)

Date and time of next meeting:

- **Wednesday 25th February 2026 at 5.30pm**

The meeting closed at: 7.10 pm