MEAL BOARD MEETING

12 February 2026

MINUTE

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

In Attendance: **R Elliott; G Kitchener (virtually); A Moore; E Slater (virtually); C Tait**
C Ironside; K Miller; N Stobie; A Fraser (Staff)
F Hurrell (Minutes)
S Beattie (Chiene and Tait LLP, CT) for part of the meeting (virtually)

The meeting commenced at 17.00

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 13 November

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

Proposed: R Elliott; Seconded: A Moore

4. Matters Arising

None

5. Board Actions

C Ironside explained that internal recruitment has taken place and an update will be provided at the June meeting for items 7 (i) and (ii).

Members noted the Board Actions Report.

6. Items for Approval

6 (i) Budget

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

- The SOCI is based on a rent increase of 4.8%
- Projected maintenance increase of 21% but we anticipate this may change at the mid-year review.

K Miller explained that MEAL is budgeted to generate a profit of £45,146, which will be gift aided to MEHA the following year.

Members approved the Budget 2026/27.

Proposed: A Moore; Seconded: R Elliott

6 (ii) Proposed Rent Increase

N Stobie asked the Board to approve a rent increase of 4.8% for the 80 Mid-Market Rent properties at Sandilands, based on CPI plus 1% in September 2025. It was noted that the Board approved the same rent increase for Queensferry Heights in November 2025, and the increase would keep rent under the Local Housing Allowance (LHA).

E Slater queried whether this level of increase is specified in our agreement. A Moodie clarified that there is no set limit but we are guided by the Broad Market Rental Area (BRMA) cap.

R Elliott commented that there isn't a lot of comparable evidence from other housing associations, but our proposal is fair and reasonable and in-line with our social housing rent increase.

C Ironside noted that SFHA intend to collect MMR rent increase information form their members in the future.

The Board approved the rent increase of 4.8%.

Proposed: R Elliott; Seconded: C Tait

6 (iii) MEAL Business Plan

C Ironside presented the report which details the last year of the current plan, noting that the new Business plan for MEAL will be reviewed along with the MEHA Strategic Plan starting in May.

Members approved the Business Plan.

Proposed: C Tait; Seconded: A Moore

7 Items for Noting

7 (ii) Finance Update

K Miller presented the Finance Update which explained the areas of maintenance underspend and overspends for voids.

Members noted the report.

S Beattie from CT joined the meeting at 5.25 pm to present items 7 (vi) and 7 (vii).

7 (iii) KPIs

N Stobie spoke to her report and explained there has been a small increase of 0.1% in arrears but is not at a level to cause concern.

Members noted the report.

7 (iv) MEHA Internal Audit Programme

K Miller presented the report and explained that the draft program went to the Audit Committee who have amended it. K Miller will include the final program with the papers for the next meeting. **KM**

Members noted the report.

7 (v) Board Review

C Ironside presented the annual plan to review Board Members. Paperwork will go out next week to be completed. **FH**

Members noted the report.

7 (vi) CT External Audit Plan

S Beattie introduced himself as the newly appointed Auditor and explained the Audit Plan and Key Risks.

Members noted the Audit Plan.

7 (vii) CT Engagement Letter

K Miller explained that the Engagement Letter has been signed by C Ironside on behalf of the MEAL Chair.

The Taxation Engagement Letter will follow.

Members noted the Letter.

S Beattie left the meeting at 5.33 pm

7 (viii) 90 Day Plan

Members noted the 90 Day Plan.

7 (ix) SMT Update November 2025

Members noted the Report.

7 (x) SMT Update January 2026

C Ironside explained MEHA have a high number of staff vacancies, which we are presently recruiting for. She confirmed that we have appointed a Property Services Director, who will join in three months' time.

8 AOCB

8 (i) Signing of Intra-group Agreement

Members noted this will be signed electronically. **CI**

8 (ii) Signing of Service Level Agreement

Members noted this will be signed electronically. **CI**

10 Date and Time of Next Meeting

Thursday 5:00pm 18 June 2026

The meeting closed at 5.43 pm