

Please note – these Minutes have been edited to remove any commercially sensitive or confidential discussions

ITEM 3

MELVILLE HOUSING ASSOCIATION LIMITED

Minute of the Board Meeting held on Wednesday 11 June 2025
at 6.00 pm Hybrid Meeting - Office and Zoom Video Conference Call

PRESENT: David Bond Caron Quinn
Paul Cameron Bill Takhar
John Dalley Claire Marshall

IN ATTENDANCE: John McMorrow, Chief Executive
Kirsten Dean, Depute Chief Executive
Rich Murdoch, Head of Asset Management
David Todd, Property Manager

D BOND IN THE CHAIR

	Agenda Item Details	Action Required
1a.	CHAIR'S OPENING REMARKS D Bond chaired the meeting in the absence of the Chairperson. The Chair welcomed everyone to the meeting.	Note
1b.	DECLARATIONS OF ANY OTHER BUSINESS <u>Noted</u> that there was no other competent business.	
1c.	DECLARATIONS OF INTEREST Declarations from Ironmills Directors and the Tenant Representative were <u>noted</u> .	Note
1d.	APOLOGIES Apologies were received from Donna Bogdanovic, Tom Mallatratt, Gayle Templeton and Becky McLean.	Note

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	<p>It was <u>noted</u> that Cathy Hanlan had submitted her resignation due to personal reasons.</p> <p>Board acknowledged the contribution that Cathy had made and wished her all the best for the future.</p> <p>Board <u>approved</u> that Caron Quinn would take on the role of Secretary.</p>		<p>Note</p> <p>Action</p>
2.	MINUTES OF PREVIOUS BOARD MEETING 15 MAY 2024		
2.1	<u>Noted</u> that the Chair invited the Chief Executive to lead on the minutes on behalf of the Secretary.		Note
2.2	It was agreed that these were a true and accurate minute of the previous meeting. The minutes were <u>approved</u> by David Bond and <u>seconded</u> by Claire Marshal.		Approve
2.3	<u>Noted</u> confidential minutes to be approved later in meeting.		Note
3.	MATTERS ARISING AND OUTSTANDING ISSUES		
3.1	<u>Noted</u> that the Chief Executive highlighted the removal of completed items from matters arising.		Note
3.2	<u>Noted</u> update on Corporate Strategy consultation plans with questionnaire to be issued.		Note
3.3	<u>Approved</u> Corporate Strategy to be presented at October meeting after outcome of consultation received.		Approve
4.	DEVELOPMENT PROGRESS UPDATE REPORT		
4.1	<u>Noted</u> the Development Progress report that was presented by the Head of Asset Management.		Note
4.2	Redacted – Commercially Sensitive.		<p>Note</p> <p>Approve</p>

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4.3	Board <u>noted</u> the update on statutory consents that have been progressed for this project.	Note
4.4	Board <u>noted</u> and <u>agreed</u> that the revised development strategy will be presented at a future meeting.	Note Approve
4.5	Board <u>noted</u> and expressed their delight that the Oak Place project has been selected on the shortlist for the Scottish Housing Awards.	Note
4.6	A general conversation was held on the value of attending award ceremonies and it was <u>noted</u> that these were of value on the basis that this promotes the work of Melville and our partners whilst promoting the social rented sector to the wider community.	Note
4.7	An update was given on the joint work with RSL name redacted and that the support provided has been limited at present but is anticipated to increase over the coming months.	Information
5.	GOVERNANCE	
5.1	<u>Noted</u> that the Chief Executive reported on the following items as circulated in the Governance Report:	Note
5.2	Notifiable events – no new notifiable events.	Note
5.3	FOI/SAR/GDPR – <u>noted</u> that there has been no new subject access request, with an update on the previous SAR request received from Citizen’s Advice Bureau.	Note
5.4	Board development meetings and training – <u>noted</u> that the summary of work planned for the Board Development review and <u>approved</u> that a brief could be issued seeking a consultant to provide support.	Note Approve & Action
5.5	<u>Noted</u> skills matrix questionnaires will be issued in the Summer.	Note Action

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5.6	<u>Noted</u> plans progressing for Board Away Day sessions in October and considered arrangements for this event.	Note
5.7	It was <u>agreed</u> to hold the event on the Thursday/Friday.	Approve
5.8	Board <u>noted</u> and <u>agreed</u> the planned topic for this event and requested that in determining the location consideration be given to ensuring value for money.	Note Approve
5.9	Board <u>noted</u> the 30 th anniversary year event to be held on the 30 October 2025.	Note
5.10	Board <u>noted</u> the change of date for the next audit Committee to be held on the 7 July 2025.	Note
5.11	Board <u>noted</u> the delegated authority action taken between meetings for one eviction approved by the Chair and Vice-chair.	Note
5.12	Board <u>approved</u> the Scheme of Delegated Authority document which mainly included changes with the introduction of the People Committee subject to Pages 18-20 heading being amended from Audit Committee to Sub Committee.	Approve
5.13	Board <u>approved</u> the members to stand down at the next AGM namely David Bond, Brian Wilkie, Clare Marshall and Donna Bogdanovic.	Approve
5.14	Board <u>agreed</u> that a recruitment exercise be undertaken to attract additional members.	Approve
5.15	It was reported that each member can stand again for election at the AGM.	Information
5.16	Calendar of returns – Board <u>noted</u> the returns made to date and returns due over the next three months.	Note

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5.17	Board <u>noted</u> that the Scottish Housing Regulator 2024 – 2027 Strategy has been published and is available on their website.	Note
5.18	Board <u>noted</u> main changes to our equality and human rights policy.	Note
5.19	Board <u>approved</u> the policy and action plan which contained the annual equalities data report.	Approve
5.20	Board <u>noted</u> Business Continuity Plan reviewed.	Note
5.21	Board requested that the appendices which are being reduced be brought to the Audit Committee for consideration.	Action
5.22	Board <u>noted</u> Lothian Pension Fund policy which had no changes since last approved and <u>agreed</u> that this can be presented to our pension provider.	Note Approve
6.	YEAR END HOUSING REPORT	
6.1	<u>Noted</u> the Annual Housing report presented by the CEO on behalf of the Head of Housing.	Note
6.2	Board <u>noted</u> strong performance across the housing service.	Note
6.3	Board <u>noted</u> the reduced arrears target proposed and <u>agreed</u> this accordingly.	Note Approve
6.4	Board <u>noted</u> various case studies presented in the report.	Note
6.5	Board <u>noted</u> the key points from the report and expressed their thanks to the Housing Management Team for the excellent work undertaken in the year.	Note

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7.	YEAR END PROPERTY REPORT		
7.1	<u>Noted</u> that the Head of Property Manager presented the Annual Property report.		Note
7.2	It was <u>noted</u> that improving Right First Time will be a priority for 2025/26.		Note
7.3	Board <u>noted</u> the good performance in void management despite the condition of properties handed back are in a poor condition.		Note
7.4	Board considered the excellent results in relation to Tenants' Safety including 100% Gas Safety Certificates and only one EICR in abeyance at the end of the financial year.		Information
7.5	Board <u>noted</u> the key points from the report including planned maintenance work and expressed thanks to the Team for the excellent work undertaken in the year.		Note
7.6	Board sought details of the challenges for 2025/26 and it was <u>noted</u> that maintaining void levels at their current level should be challenging.		Note
8.	TREASURY MANAGEMENT POLICY AND REPORT FOR YEAR ENDING 31 MARCH 2025 AND SHR RETURN		
8.1	<u>Noted</u> that the Depute CEO/Head of Finance & Corporate Services presented the Treasury Management report outlining how we've complied with our Treasury Management policy and also with the loan conditions set by our lenders, RBS and Clydesdale Bank/Virgin Money.		Note
8.2	<u>Noted</u> that section 3 of the report details how the policy has been followed during the past year and confirms: <ul style="list-style-type: none"> ▪ Borrowing only come from financial institutions with good credit ratings in RBS and CB ▪ Cash resources are managed effectively with both short and long term cash flow forecasts and minimum cash balances 		Note

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8.3	Board <u>noted</u> that ATFS are reviewing the loan portfolio with plans to report to Board in August on whether refinancing or taking out a separate loan is the best option for our current development programme.	Note
8.4	<u>Noted</u> that Section 4 details compliance with loan covenants throughout the year.	Note
8.5	<u>Noted</u> that the final section of the report relates to the Loan Portfolio Return which we submit annually to the SHR detailing our borrowings. <ul style="list-style-type: none"> ▪ A copy is noted at Appendix 2 which notes covenants, loans and the relevant interest rates. ▪ The only changes since last year are updates based on loan balances following repayments in the year and updating the year end covenants calculations. ▪ The return will be updated with the new stock valuations when they arrive by the end of the month. 	Note
8.6	<u>Noted</u> that, after review, ATFS were happy with the Treasury Report.	Note
8.7	The Board <u>noted</u> the contents of the report, approved the updated Treasury Management Policy, and approved the LPR for submission to the SHR before the end of June.	Note Approve
8.8	A question was asked in relation to maximising interest on surplus cash and it was <u>noted</u> that we had retained some of this as available cash should this be required for purchases off the shelf and that we will be looking to maximise interest with additional cash placed on accounts that will generate a higher return.	Note
9.	KPI PERFORMANCE MEASURES 2025/2026	
9.1	<u>Noted</u> that the Chief Executive explained that there were no significant changes to the current KPIs.	Note
9.2	The Board noted the contents of this report and approved the KPI measures for 2025/2026.	Note Approve

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10.	REGISTERS		
10.1	<p><u>Noted</u> that since the registers were last presented to the Board the following entries have been made:</p> <p>Declarations of Interest – Six - staff member annual reviews Entitlements, Payments, and Benefits – Four but only one accepted – Lintel Trust Charity Golf event with staff member making donation to charity</p> <p>Seal Register - None</p>		Note
10.2	<p><u>Noted</u> that there were no new entries in the following registers:</p> <ul style="list-style-type: none"> ▪ Bribery & Corruption ▪ Fraud 		Note
10.3	<u>Noted</u> that the Secretary will arrange to sign the registers and members were reminded that these registers are available for review at any time as published on BoardEffect.		Note
10.4	All Staff except the CEO left the meeting at this point.		Information
11.0	ANY OTHER COMPETENT BUSINESS		
11.1	There was no other competent business discussed at the meeting.		Note
12.0	CONFIDENTIAL ITEM (STAFFING MATTERS)		
	This item was minuted separately. There was an extension of standing orders unanimously <u>agreed</u> during this item.		Approve
14.0	DATE OF NEXT MEETING		
13.1	<u>Noted</u> that the next scheduled (hybrid) meeting of the Board is Wednesday 13 August 2025 at 6pm.		Note
13.2	Meeting closed at 20.20		

Minutes Approved By:

Signature:

13 August 2025