

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 10 December 2025
at 6.00 pm Hybrid Meeting - Office and Zoom Video Conference Call

PRESENT:

Donna Bogdanovic	Caron Quinn
David Bond	Bill Takhar
Paul Cameron	Laura Harris
John Dalley	Victoria Watson
Clare Marshall	Julie Smith

IN ATTENDANCE: John McMorrow, Chief Executive (Minute)
Kirsten Dean, Depute Chief Executive
Jane Burnett, Head of Housing Services
Rich Murdoch, Head of Asset Management
Jamie Thorn, Altair
Michaela Booth, Altair
Freya Lees, North Star

D BOGDANOVIC IN THE CHAIR

	Agenda Item Details	Action Required
1a.	CHAIR'S OPENING REMARKS The Chair welcomed everyone to the meeting, the last of what has been a busy year, with a special welcome to Julie Smith for her first meeting and to Jamie Thorn, Michaela Booth of Altair and Freya Lees of North Star (observation only)	
1b.	DECLARATIONS OF ANY OTHER BUSINESS <u>Noted</u> that there was no other competent business.	Note
1c.	DECLARATIONS OF INTEREST <u>Noted</u> that declarations from Ironmills Directors were duly reported.	Note

	Agenda Item Details	Action Required
1d.	<p>APOLOGIES</p> <p><u>Noted</u> there were apologies from Rebecca McLean and Tom Mallatratt.</p>	<p>Note</p>
2.	<p>Development & Funding Update</p> <p>2.1 Jamie Thorn of Altair presented the report circulated with the agenda outlining the outcome of the Request for Proposal (RFP) Funding Exercise.</p> <p>2.2 <u>Noted</u> that the original funding requirement was to examine a redacted facility to primarily support ongoing and upcoming development activities.</p> <p>2.3 <u>Noted</u> the various funders contacted for the proposal alongside the shortlisted interview process.</p> <p>2.4 <u>Noted</u> option to extend current redacted loan that was due to complete in 2028.</p> <p>2.5 Board therefore <u>noted</u> the contents of the report circulated with the agenda as prepared by Altair.</p> <p>2.6 Board requested confirmation of what the redacted sum would cover and it was <u>noted</u> that this will fund three projects outlined in the Development report, namely (site details redacted).</p> <p>2.7 It was highlighted by one Board member that they were impressed by the rates for the loan, and that the lenders lined up well with Melville’s values and therefore he wished to express his thanks to the team for all their work on this.</p> <p>2.8 Altair advised that they had investigated repaying part of the existing higher rated facility with redacted as part of the RFP however this was not feasible due to the current terms meaning that any repayments had to be across all loans and not just those with higher rates. The high breakout clauses would also offset any benefits.</p>	<p>Note</p> <p>Note</p> <p>Note</p> <p>Note</p> <p>Note</p> <p>Note</p> <p>Information</p> <p>Information</p>

	Agenda Item Details	Action Required
2.9	Board <u>approved</u> entering a redacted loan facility agreement with redacted and Board <u>approved</u> accepting the refreshed terms from redacted for the current loan.	Approved
2.10	Board <u>approved</u> entering a conditional contract with redacted for redacted units at redacted site name for mid-market rent subject to an acceptable contract concluding suspensive conditions.	Approved
2.11	Board <u>noted</u> the update on the proposed redacted site details for mid-market rent.	Note
2.12	Board asked what the next steps would be in relation to the loan, and it was reported that now that approval from Board has been agreed, the successful bank will be advised which will lead to final credit approval, followed by legal and security works prior to draw down.	Information
2.13	Jamie and Michaela were thanked for their report and left the meeting at this point.	
3.	MINUTES OF PREVIOUS BOARD MEETING 12 NOVEMBER 2025	
3.1	<u>Noted</u> that the Chair invited the Chief Executive to lead on the minutes on behalf of the Secretary.	Note
3.2	<u>Noted</u> that members agreed that these were a true and accurate minute of the meeting. The minutes were <u>approved</u> by Donna Bogdanovic and <u>seconded</u> by John Dalley.	Note/ Approved
4.	MATTERS ARISING AND OUTSTANDING ITEMS	
4.1	<u>Noted</u> that the Chief Executive gave an update on matters arising and outstanding items, requesting permission to remove or amend items as outlined in the report.	Note
4.2	<u>Noted</u> the revised Board Expenses policy as per the previous meeting request.	Note

	Agenda Item Details	Action Required
4.3	The Board <u>noted</u> the contents of this report and approved the Board Expenses policy and agreed the removal of completed items from the register.	Note/ Approved
4.4	Board queried whether Staff expenses were commensurate with the approved policy, and it was <u>noted</u> that these were less than those for Board.	Note
4.5	Board therefore recommended and <u>agreed</u> that staff expenses be aligned with those approved for Board.	Approved
4.6	Board <u>noted</u> that the Risk training has been planned for Monday 9 March 2026 with trainer details redacted presenting.	Note
4.7	Confirmation was sought on whether the 2026 Board dates had been issued and it was <u>noted</u> that these had however it was <u>agreed</u> to circulate another copy for ease of reference.	Note Action
4.8	It was also <u>noted</u> that any Board expenses to the end of December be passed to the office for payment and it was <u>agreed</u> to issue the expenses claim form to all members.	Note Action
4.9	It was <u>agreed</u> to change the terminology on the role of the Board Cyber Security champion and that the IT Manager will contact the individual Board member to progress this.	Action
5.0	ANNUAL COMMUNICATIONS AND COMPLAINTS REPORT	
5.1	<p><u>Noted</u> that the Communications and Corporate Services Manager had prepared a report on the year's activity, highlights of which included:</p> <ul style="list-style-type: none"> ▪ Comprehensive tenant satisfaction survey of 720 tenants with excellent satisfaction figures ▪ Voice newsletter issued digitally with 150 tenants choosing a paper version ▪ Still posting out tenant diary and handbook following tenant rep and staff feedback 	Note

	Agenda Item Details	Action Required
	<ul style="list-style-type: none"> ▪ Positive media coverage throughout year including prestigious national publication and cover on our local media Midlothian Advertiser ▪ Continued effective use of digital communications ▪ Several hundred tenants signed up to our new tenant Rubixx tenant portal ▪ Plans for further improvements to engagement via the Rubixx portal ▪ LinkedIn was added to our social media mix however Facebook continues to be the most popular with over 2,000 followers ▪ Strong customer satisfaction for the year (93% compared to 88% previous year) ▪ Complaints up to 170 (from 134 previously) ▪ Good complaints reporting performance ▪ A new tenant participation strategy 	
5.2	<p><u>Noted</u> that priorities for the coming year include:</p>	Note
5.3	<p>Several questions were discussed at the meeting as follows:</p> <ul style="list-style-type: none"> • Tenants’ portal, role of the tenant representatives, the numbers involved, and will there be additional costs associated with the portal, insurance implications • Actions being taken to increase tenant representative members • Social Media policy and what we are trying to achieve • No new risks noted in the report, amend wording • Complaints regarding staff are there any trends or does it relate to processes • Will the new website have an app • What analysis are we making of media trends 	

	Agenda Item Details	Action Required
5.4	<ul style="list-style-type: none"> • What is our LinkedIn strategy • Facebook posts: which get most engagement <p>Board suggested that there may be some value in having a demonstration on what the new Rubixx portal looks like as the majority are not tenants.</p>	Action
5.5	<p>After discussion Board agreed that a new communications strategy be developed and it was agreed that the scope of this will be examined with a draft strategy prepared for March.</p>	Approved/ Action
6.0	HOUSING MID YEAR REPORT	
6.1	<p>Noted that the Head of Housing gave a summary of the main highlights from the first six months, summing up by saying that performance has been excellent across the board and on every level above the national average. She specifically highlighted strong performance on arrears, void relet times and void rent loss.</p>	Note
6.2	<p>Noted that members were asked to note the financial gains outlined in the report with £533,445 being achieved.</p>	Note
6.3	<p>Noted tenancy sustainment although becoming more complex remains strong with 97% of tenancies being maintained for more than 12 months.</p>	Note
6.4	<p>Noted Anti-Social Behaviour (ASB) have seen a considerable increase although serious incidents remain low with only two cases reported.</p>	Note
6.5	<p>The Board noted the contents of this report, and the additional case studies.</p>	Note
6.6	<p>Board requested an update on the donations awarded and it was reported that 25 of 30 donations have been made to date.</p>	Information

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6.7	Board highlighted that the dumping of rubbish is a prevalent issue throughout many local authorities. It was suggested that staff seek ideas from relevant forums and working groups (e.g. SFHA) to see if there are any tips for dealing with this issue.	Action
7.0	2026-27 RENT CONSULTATION OPTIONS	
7.1	Noted that the Depute Chief Executive gave a summary of the Rent Consultation Options report that was circulated with the agenda.	Note
7.2	<p>Noted that the report outlined the following:</p> <ul style="list-style-type: none"> ▪ Economic outlook current and future ▪ Rent affordability details ▪ Rent comparability ▪ Impact of rent increase options ▪ Consultation timeline ▪ Proposal to consult on 4.5% and 5.0% 	Note
7.3	Board queried the logic behind only offering two options as opposed to three.	Information
7.4	It was reported that other RSLs have reduced options with others offering only the one option.	Information
7.5	Clarity was sought on whether the current financial plan could be supported with the lower increase of 4.5% and it was noted that this was the case.	Note
7.6	Clarity was sought on what inflation costs were anticipated and it was reported that these vary depending on the function with our principal contractor at redacted %, Staffing redacted % and assuming redacted % across the business.	Information
7.7	Consideration was given to the timing of the consultation and the content and whether it would be better being issued early January.	Information

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7.8	Board agreed with a suggestion that the communication on the outcome of the rent increase outline what will be achieved with the figure approved by Board.	Approved/ Action
7.9	Board noted the contents of this report and approved the consultation exercise with this being issued next week.	Note/ Approve
8.0	POLICY REVIEWS	
8.1	Board noted the report circulated with the agenda outlining two policy matters for approval.	Note
8.2	Board reviewed and approved the Freedom of Information and Environmental policy and noted that this was updated to reflect legislation.	Approve
8.3	Noted that the Freedom of Information Reform (Scotland) Bill is currently at stage 1.	Note
8.4	Noted amendments to the Financial Regulations as reported in the draft policy circulated.	Note
8.5	Board approved the Financial Regulations policy that was circulated with the agenda.	Approve
9.0	REGISTERS	
9.1	<p>Noted that since the Registers were last presented to the Board the following entries have been made:</p> <p>Declarations of Interest - 0 entries in this register (annual updates for Board members).</p> <p>Entitlements, Payments and Benefits - 0 entries - details are available in the register.</p> <p>Noted that there were no entries in the following registers:</p>	<p>Note</p> <p>Note</p>

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9.2	<ul style="list-style-type: none"> ▪ Bribery & Corruption ▪ Fraud ▪ Seal <p>Noted that the Secretary will sign the registers when next in the office and that the registers are available for review at any time and published on BoardEffect.</p>	Note
10.0	ANY OTHER COMPETENT BUSINESS	
10.1	Noted that there was no other competent business raised.	Note
11.0	DATE OF NEXT MEETING	
11.1	Noted that the next (hybrid) meeting of the Board is Wednesday 28 January 2026 at 6pm.	Note
11.2	Meeting closed at 19.32	

Minutes Approved By: Donna Bogdanovic

Signature: _____

28 January 2026