



HEBRIDEAN HOUSING PARTNERSHIP

Board

**Minutes of Meeting held in HHP Board Room, Stornoway, and remotely via Microsoft Teams on Tuesday, 2 September 2025 at 5.30pm**

| PRELIMINARY ITEM                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| ATTENDANCE & APOLOGIES                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 1                                                                                                                                                                                                                                                                                                                                          | <p><b><u>Attendance &amp; Apologies</u></b></p> <table> <tr> <td> <p><u>Attendees in Person</u></p> <p>Calum Mackay (vice Chair)</p> <p>Duncan Macinnes</p> <p>Helen Mackenzie</p> <p>Valerie Russell (Joined at Item 6.2)</p> <p>Colin Gilmour</p> <p><u>Attendees via MS Teams</u></p> <p>Alison Maccorquodale</p> <p>Iain M Macleod</p> <p>Fiona Macleod</p> <p>Norman Macdonald (Joined at item 6.3)</p> </td><td> <p><u>Staff &amp; Consultants in Attendance</u></p> <p>Dena Macleod (Chief Executive)</p> <p>Donald Macleod (Director of Finance &amp; Corporate Services)</p> <p>John Maciver (Director of Operations)</p> <p>Iona France (Governance Officer)</p> <p>Joel Martin (Corporate Services Officer – Minute Taker)</p> <p>James Morrison (Finance Manager)</p> <p>Michael Libby (Corporate Services Officer – via MS Teams)</p> <p>Sawan Morrison (Development Manager)</p> <p>Monika Fortagh (Debt Management Officer)</p> <p><u>In attendance for Public Items Only</u></p> <p>Katrina Rowlands (Service Development Manager)</p> <p>Angus E MacNeil (Assets &amp; Contracts Manager)</p> <p>Peter O'Donnell (Investment Manager)</p> </td></tr> </table> <p>Calum Mackay thanked Gary Lamont for his service to the Board and acknowledged the significant contribution he made during his time as both a Board and Committee member.</p> | <p><u>Attendees in Person</u></p> <p>Calum Mackay (vice Chair)</p> <p>Duncan Macinnes</p> <p>Helen Mackenzie</p> <p>Valerie Russell (Joined at Item 6.2)</p> <p>Colin Gilmour</p> <p><u>Attendees via MS Teams</u></p> <p>Alison Maccorquodale</p> <p>Iain M Macleod</p> <p>Fiona Macleod</p> <p>Norman Macdonald (Joined at item 6.3)</p> | <p><u>Staff &amp; Consultants in Attendance</u></p> <p>Dena Macleod (Chief Executive)</p> <p>Donald Macleod (Director of Finance &amp; Corporate Services)</p> <p>John Maciver (Director of Operations)</p> <p>Iona France (Governance Officer)</p> <p>Joel Martin (Corporate Services Officer – Minute Taker)</p> <p>James Morrison (Finance Manager)</p> <p>Michael Libby (Corporate Services Officer – via MS Teams)</p> <p>Sawan Morrison (Development Manager)</p> <p>Monika Fortagh (Debt Management Officer)</p> <p><u>In attendance for Public Items Only</u></p> <p>Katrina Rowlands (Service Development Manager)</p> <p>Angus E MacNeil (Assets &amp; Contracts Manager)</p> <p>Peter O'Donnell (Investment Manager)</p> |
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| PRELIMINARY PROCEDURAL MATTERS                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 2                                                                                                                                                                                                                                                                                                                                          | <p><b><u>Declaration of Interest</u></b></p> <p>There were no declarations of interest made.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 3.1                                                                                                                                                                                                                                                                                                                                        | <p><b><u>Minute of Board Meeting 24 June 2025</u></b></p> <p>The minute of the Board meeting of 24 June 2025 was submitted and approved as a true and accurate record of the proceedings of the meeting.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 3.2                                                                                                                                                                                                                                                                                                                                        | <p><b><u>Action Sheet</u></b></p> <p>The Action Sheet was noted.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 4                                                                                                                                                                                                                                                                                                                                          | <p><b><u>Date of Next Meeting</u></b></p> <p>It was agreed the date of the next meetings would be 3 September 2025 and 18 November 2025.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 5                                                                                                                                                                                                                                                                                                                                          | <p><b><u>Health &amp; Safety</u></b></p> <p>The Director of Operations provided an update on site safety and specifically referenced an incident which occurred at the Barra site after a storm in August 2025 and stated measures had been put in place to ensure there would not be a reoccurrence of this incident.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

## ITEMS FOR DECISION

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| 6.1 | <p><b><u>Annual Assurance Statement</u></b></p> <p>The Governance Officer presented the Annual Assurance Statement for consideration and approval prior to submission to the Scottish Housing Regulator. The statement confirmed we complied with all regulatory requirements during the past year. The backing evidence and evidence checklist had been available to Board Members via SharePoint since the Board meeting on 20 May 2025.</p> <p>Helen Mackenzie raised questions about how whistleblowing would be reported to the Board.</p> <p>The Chief Executive advised we don't generally report back on Whistleblowing Policy but if a whistleblowing incident occurred this would be reported. Ms Macleod suggested that we could incorporate an update as part of the annual review of Standing Orders to confirm there were no whistleblowing issues during the year.</p> <p>Helen Mackenzie further emphasised the importance of the Board being aware of whistleblowing matters and suggested a review of the process to ensure clarity on how these issues are communicated.</p> <p><b>The Board:</b></p> <ul style="list-style-type: none"> <li>a) approved the Annual Assurance Statement at Appendix 1; and</li> <li>b) noted the Annual Assurance Statement – Evidence Checklist at Appendix 2</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 6.2 | <p><b><u>Business Planning Timetable</u></b></p> <p><i>Valerie Russell joined the meeting during discussion of this item.</i></p> <p>The Chief Executive presented the timetable for the annual review of the Business Plan 2024/25 to 2028/29, noted concerns raised by Helen Mackenzie regarding potential attendance issues in November and agreed to consider alternative dates.</p> <p>Helen Mackenzie enquired about whether any changes had been made to the Business Planning process based on last year's experience, particularly regarding tenant engagement.</p> <p>The Chief Executive informed the Board a Tenants Panel was close to being finalised and advised the purpose for its formation was to enhance tenant feedback and engagement.</p> <p><b>The Board approved the timetable at Appendix 1.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 6.3 | <p><b><u>Investment Report</u></b></p> <p><i>Norman Macdonald joined the meeting during discussion of this item.</i></p> <p>The Assets &amp; Contracts Manager provided an update on the 2025/26 Investment Programme and advised that the Net Zero fund application had been successful allowing the addition of 55 houses to the heating programme.</p> <p>The Assets &amp; Contracts Manager highlighted the challenges faced with the delivery of the windows and doors contract (Lot 1B), which involved three schemes in the Cearns (Cearn Easaidh, Cearn Hiort and Cearn Ronaidh). Mr MacNeil added the difficulties were due to the size of properties and the connected external stores which have either one or two external doors.</p> <p>The Assets &amp; Contracts Manager stated survey costs were £143K over budget. Options had been explored to reduce costs but these were limited due to where the electricity meters were located within the store and relocation would be problematic. A virement was therefore requested to enable works to proceed.</p> <p>Colin Gilmour asked whether the approval for 55 houses in the heating programme was dependant on the pricing used in the grant application, and if there were any associated risks.</p> <p>The Assets &amp; Contracts Manager explained the 55 houses brought forward for the heating programme were based on current house types and a reserve list, which included former refusals and failures encountered within the past year. It was noted the costs used in the bid were based on actual historic costs .</p> <p><b>The Board:</b></p> <ul style="list-style-type: none"> <li>a) approved a virement of £143K from reserves to support the window and door replacement programme in the Cearns;</li> <li>b) approved a maximum of 55 houses be brought forward and added to the 2025/26 heating programme;</li> <li>c) noted the update on the 2025/26 Investment Programme; and</li> <li>d) noted the update on Aids and Adaptations and the waiting list.</li> </ul> |

## POLICIES & STRATEGIES

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| 7.1 | <p><b><u>Communications Policy</u></b></p> <p>The Corporate Services Officer presented the Communications Policy and highlighted the addition of our Facebook page as a key channel for communication, the decision to disable comments on posts to manage communication and the introduction of the tenant portal for direct engagement.</p> <p>Helen Mackenzie enquired about the social media section of the policy and whether this section should include narrative regarding how we might respond to comments on other people's posts.</p> <p>The Chief Executive discussed monitoring social media for negative information about the organisation and the importance of assessing the reach and reputational impact before replying. The Engagement Policy was referenced, which outlines the process for handling unacceptable behavior online.</p> <p>Iain M Macleod and Fiona Macleod cautioned against direct engagement with negative comments and suggested responding publicly can escalate issues. It was suggested that private messaging be used to respond directly to complainants.</p> <p>Helen Mackenzie and Fiona Macleod agreed the Board should clarify its approach to commenting, balancing reputational risk and the need for clear policy guidance.</p> <p>Colin Gilmour and Fiona Macleod noted the section on written communication could be clearer, especially regarding sensitive topics and the risks of informal communication.</p> <p><b>The Board agreed the Communications Policy would be reviewed further and an updated policy be brought back to Board in November 2025.</b></p>                                                                                                                                                                                                           |
| 7.2 | <p><b><u>Comments, Compliments &amp; Complaints Policy</u></b></p> <p>The Service Development Manager presented the Comments, Compliments &amp; Complaints policy and notified the Board the policy was based on SPSO guidance, with minimal changes being made except for the addition of the SPSO principle for complaints which involved individuals under the age of 18.</p> <p>Helen Mackenzie suggested the policy should consider how to capture comments, compliments, and complaints made publicly on platforms like Facebook and noted these can provide useful feedback and highlight themes for improvement, such as misunderstandings about tenancy conditions.</p> <p>Helen Mackenzie also emphasised the value of learning from both positive and negative public feedback, not just formal complaints, and shared an example where positive comments about HHP were made on a Facebook thread.</p> <p>It was agreed that while social media feedback is valuable, the formal complaints process would remain the main channel and it was important that we do not make changes to the Communications Policy which would validate bypassing our Complaints Process.</p> <p>Helen Mackenzie noted issues raised by tenants regarding property condition when moving in or out of a property and suggested recurring themes on social media highlight opportunities for clearer communication or process improvements.</p> <p>Duncan Macinnes asked if photographic evidence was taken when a tenant moves in to their home.</p> <p>The Director of Operations stated photographic evidence was taken before and after a tenant moves into their home to allow for comparisons to be made at a later date if required.</p> <p><b>The Board noted the changes to the Comments, Compliments and Complaints Policy.</b></p> |
| 7.3 | <p><b><u>Risk Management Strategy</u></b></p> <p>The updated Risk Management Strategy and Risk Management Framework were presented to the Board and the Chief Executive highlighted she had drawn on examples from other housing associations to provide clearer criteria for assessing risk likelihood as shown in Appendices 1 and 2 of the Framework.</p> <p>The Chief Executive added the intention of the updated Framework was to make the process more straightforward and accessible for managers, allowing them to use defined criteria when evaluating risks.</p> <p>Helen Mackenzie suggested we incorporate regular horizon scanning into the risk management process as this would enable the organisation to anticipate and plan for emerging risks.</p> <p><b>The Board:</b></p> <ul style="list-style-type: none"> <li>a) Reviewed and approved the Risk Management Strategy at Appendix 1;</li> <li>b) Reviewed and approved the Risk Management Framework at Appendix 2; and</li> <li>c) Agreed to reword section 5.2 of the Risk Management Strategy and include "we will incorporate regular horizon scanning conversations within the governance process".</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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| 7.4 | <p><b><u>Workforce Plan 2024 to 2028</u></b></p> <p>The Chief Executive presented the Workforce Plan and added the plan aims to move the organisation from being a "good" to an "excellent" employer and focus on staff engagement, empowerment and succession planning, especially in anticipation of retirements.</p> <p>Recent positive developments included the employment of younger members of staff and partnering with the Nicolson Institute to offer a modern apprenticeship, which supports both organisational renewal and youth employment.</p> <p>Helen Mackenzie raised the issue of "single points of failure" type risks, where critical knowledge or responsibilities rest with one individual.</p> <p>The Chief Executive stated that processes are documented so more than one person can perform each key task, and this was to be updated alongside new systems.</p> <p>Helen Mackenzie asked whether we had measures in place to combat staff changes or absences.</p> <p>The Director of Operations added for roles such as Housing Officers, efforts were made to ensure tenant interactions and property data are recorded in the system, so organisational knowledge would be retained even if staff change. Backup roles (housing assistants) are in place to support continuity and to enable relationships with tenants to be maintained.</p> <p><b>The Board:</b></p> <ul style="list-style-type: none"> <li><b>a) approved the Workforce Plan at Appendix 1 for consultation with staff and Unison; and</b></li> <li><b>b) agreed if there are no material comments arising from the consultation that the Workforce Plan be approved, otherwise a revised Plan will be presented to the next meeting of the Board.</b></li> </ul> |
| 7.5 | <p><b><u>Value for Money Strategy</u></b></p> <p>The Finance Manager presented the Value for Money Strategy for approval and stated only minor updates had been made to the Strategy such as the inclusion of a new section which linked environmental sustainability to Value for Money.</p> <p>The strategy outlined the key principles we adopt to ensure Value for Money principles are embedded across our organisation.</p> <p>The Finance Manager noted section 6 had been added to the strategy to reflect our commitment to delivering long-term value through environmentally sustainable decisions.</p> <p><b>The Board approved the updated Value for Money Strategy at Appendix 1.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

## MONITORING REPORTS

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| 8.1 | <p><b><u>Quarterly Treasury Report to 30 June 2025</u></b></p> <p>The DF&amp;CS presented the Treasury management activities for the first quarter of 2025/26, provided an overview of our borrowing and cash balances and noted balances remained unchanged and cash had increased by over £400K due to additional interest income and delays in our investment and development programmes.</p> <p>The report confirmed financial covenants were forecast to be met for 2025/26.</p> <p><b>The Board noted:</b></p> <ul style="list-style-type: none"> <li>a) the quarterly report on the Analysis of Investment and Borrowing as shown at Appendix 1;</li> <li>b) outstanding loans at 30 June 2025 of £17M; and</li> <li>c) cash balance at 30 June 2025 of £9.538M.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 8.2 | <p><b><u>Management Report to 31 July 2025</u></b></p> <p>The Finance Manager presented the Management Report to 31 July 2025. The report showed financial covenants would be met for the year ended 31 March 2026, with a headroom forecast of £738K.</p> <p>Ongoing pressure on repair costs, especially void repair costs, were noted. These costs were running ahead of budget despite the budget being higher than last year. Cleaning and clearance costs of homes where there was no next of kin made up a significant amount of the higher costs.</p> <p>The Finance Manager added we had been successful with our Net Zero Heat Fund application and this increase in the budget would dictate the programme towards the end of the year, with the majority of costs being recognised at that time, with works required to be completed by 31 March 2026.</p> <p>Due to delays in planning and acquisition across several projects, the forecasted spend on development had been reduced by £2.69M, with a corresponding reduction in forecast grant of £1.68M.</p> <p>Calum Mackay added, for further information, the notes of the D&amp;F Committee meeting of 1 September 2025 had been added to the agenda and were available to view at item 9.1.2.</p> <p><b>The Board noted the Management Report at 31 July 2025 and revised forecast out turn at 31 March 2026 as at Appendix 1.</b></p> |
| 8.3 | <p><b><u>Development Report</u></b></p> <p>The Development Manager presented the Development report with the following updates:</p> <p><b>Melbost West</b> – A planning application had been submitted. Tenders are being prepared and it is proposed to develop phases 1 and 2, which is expected to be 73 houses subject to planning approval.</p> <p><b>Blackwater</b> – 22 houses were handed over on 28 August 2025, with 3 more houses scheduled for handover by October 2025.</p> <p><b>Scott Road</b> - Land acquisition from Atlantic Holdings for site access is complete. A planning application is targeted for submission in mid-September.</p> <p><b>Grimsay</b> - The landowner confirmed majority support from shareholders and a planning application has been submitted. Legal agreements are being progressed with North Uist Estate.</p> <p><b>Barra Phase 2</b> - The second phase of 6 houses at Rathad na Ceardaich, Barra, is under construction.</p> <p><b>The Board agreed to delegate to the Executive Team to align the Development Plan with the optimum number of properties tendered and developed in the first phase at Melbost West following planning decision in October 2025 which is anticipated to be 73.</b></p>                                                                                                                                                     |
| 8.4 | <p><b><u>Governance Report</u></b></p> <p>The Governance Officer presented the Governance Report. The report confirmed compliance with rules 62 to 67, our registration, legal and regulatory standards were up to date and policies had been reviewed in line with our Policy Review Schedule.</p> <p>The Board were asked to recommend approval to the AGM donations totalling £5,000 to 5 charities. The charities elected for donation were:</p> <ul style="list-style-type: none"> <li>• Tagsa Uibhist</li> <li>• CRY (Andrew Macleod Memorial Fund)</li> <li>• Crossroads (Lewis &amp; Harris)</li> <li>• Western Isles Association for Mental Health</li> <li>• Volunteer Centre Western Isles</li> </ul> <p><b>The Board:</b></p> <ul style="list-style-type: none"> <li>a) approved the 5 charities listed below to be proposed at the AGM on 3 September 2025 <ul style="list-style-type: none"> <li>• Tagsa Uibhist</li> </ul> </li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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|                                          | <ul style="list-style-type: none"> <li>• CRY (Andrew Macleod Memorial Fund)</li> <li>• Crossroads (Lewis &amp; Harris)</li> <li>• Western Isles Association for Mental Health</li> <li>• Volunteer Centre Western Isles</li> </ul> <p>b) noted the Partnership has complied with rules 62 to 67 for the year ended 31 March 2025 as detailed at Appendix 1;</p> <p>c) noted the AGM arrangements for 2025;</p> <p>d) noted the review of the Corporate Registers; and</p> <p>e) noted the Policy review.</p>                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 8.5                                      | <p><b><u>Business Plan Monitoring Report to 31 June 2025</u></b></p> <p>The Business Plan Monitoring Report provided an updated overview of our performance against our strategic goals and key performance indicators (KPIs) for the first quarter.</p> <p>Arrears, void loss and Former Tenant Arrears collection rates were all ahead of target rates. Collection rates on rechargeable repairs were below target.</p> <p>Large recharge invoices of around £20K were issued recently, which increased the rechargeable repairs arrear.</p> <p><b>The Board noted the Business Plan Monitoring Report at Appendix 1.</b></p>                                                                                                                                                                                                                                                                                                       |
| 8.6                                      | <p><b><u>Agenda Efficiency Review</u></b></p> <p>The Governance Officer presented the Agenda Efficiency Review as a follow-up to a Board skills analysis survey. The review focused on improving meeting structure by categorising items and reducing repetition.</p> <p>Suggestions for improvement included recategorising agenda items as "for decision", "for discussion" or "for information only", with information-only items to be discussed only if questions were raised in advance</p> <p>Helen Mackenzie raised the point that making reference to prior Committee meeting discussions during Board meetings was helpful, as it helped to clarify certain items had already been discussed, which helps to avoid unnecessary repetition.</p> <p><b>The Board:</b></p> <p>a) noted the progress of the Agenda Efficiency Review ; and</p> <p>b) agreed a further report would come back to the Board in November 2025.</p> |
| <b>MEETING GOES INTO PRIVATE SESSION</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

Vice Chairperson Mr Calum Mackay

SIGNED .....

DATE .....