hebridean housing partnership

ITEM NO 3.1.1

HEBRIDEAN HOUSING PARTNERSHIP

Board

Minutes of Meeting held remotely via Microsoft Teams on Tuesday, 18 November 2025 at 5.30pm

PRELIMINARY ITEM	
ATTENDANCE & APOLOGIES	
1	**Attendance & Apologies** Attendees via MS Teams: Calum Mackay (Chair); Duncan Macinnes; Alison Maccorquodale; Iain M Macleod; Valerie Russell; Colin Gilmour; Christina Macneil Apologies received: Norman Macdonald; Helen Mackenzie Staff & Consultants in Attendance: Dena Macleod (Chief Executive); Donald Macleod (Director of Finance & Corporate Services); John Maciver (Director of Operations); Iona France (Governance Officer); Joel Martin (Corporate Services Officer – Minute Taker); James Morrison (Finance Manager); Michael Libby (Corporate Services Officer – via MS Teams); Sawan Morrison (Development Manager); Angus Smith (Corporate Resources Manager); Kelda McMichael (Scottish Housing Regulator); Tracey Houston (Scottish Housing Regulator); Rosi O'Neill (Scottish Housing Regulator) In attendance for Public Items Only: Katrina Rowlands (Service Development Manager); Angus E MacNeil (Assets & Contracts Manager) The Chair welcomed Kelda McMichael, Tracey Houston and Rosi O'Neill from the Scottish Housing Regulator to the meeting. Following Fiona Macleod's formal resignation from the Board, the Chair thanked Fiona for her efforts during her time as a Board member and acknowledged her significant contributions to Hebridean Housing Partnership. The Chair requested permission for an additional item to be added at 7.6 and to be taken at the end of public business.
PRELIMINARY PROCEDURAL MATTERS	
2	**Declaration of Interest** **The Chair declared an interest in item 7.6 and in the absence of the Vice Chair asked if another Board Member could chair the meeting for this item. Alison MacCorquodale agreed to chair the meeting for discussion of item 7.6.**
3.1.1	**Minute of Board Meeting 2 September 2025** **The minute of the Board meeting of 2 September 2025 was submitted and approved as a true and accurate record of the proceedings of the meeting.**
3.1.2	**Minute of Board Meeting 3 September 2025** **The minute of the Board meeting of 3 September 2025 was submitted and approved as a true and accurate record of the proceedings of the meeting.**

3.2	**Action Sheet** **The Action Sheet was noted.**
4	**Date of Next Meeting** **It was agreed the date of the next meeting would be 10 February 2026.**
5	**Health & Safety** The Director of Operations reported near misses by two contractors and one minor injury on another site due to a slip on scaffolding; the injured person was able to continue work the same day. No other issues were highlighted.
ITEMS FOR DECISION	
6.1	**2026/27 Budget Strategy** The 2026/27 Budget Strategy was presented to the Development & Finance Committee on 17 November 2025. The Committee recommended the Board approve the Budget Strategy and timetable. The Annual Budget Strategy was largely unchanged from the Strategy which was approved by Board in November 2024. Minor amendments were made to reflect changes in inflation. The Strategy included a timetable for ensuring the Subsidiary Business Plan is approved and submitted to our funder by 31 March 2026. **The Board approved the 2026/27 Budget Strategy including the Budget timetable.**
6.2	**2026/27 Rent Options** The DF&CS presented this report which was scrutinised by the Development & Finance Committee on 17 November 2025. The Committee recommended two options for consultation: 1. RPI + 1% (5.5%) 2. RPI Only (4.5%) The Committee recommended approval for the September 2025 RPI Index to be used when setting the rent options for 2026/27 as the October 2025 figure would not be published until after this meeting. The Board considered the recommendations from the Committee and were content to approve them. **The Board approved:** **a) two rent options to be included in the 2026/27 rent consultation:** **1. RPI + 1% (5.5%) and** **2. RPI Only (4.5%).** **b) to use the September 2025 RPI Index when setting the rent option for 2026/27.**
6.3	**Development Report** The Development Report was presented to the Development & Finance Committee meeting on 17 November 2025. The report highlighted completion and handover of the two projects at Blackwater Phase 2 and Leverburgh. One property in Leverburgh had not yet been allocated but work was ongoing to identify a suitable applicant. A question had been posed on OneAdvanced on the additional costs at Scott Road following the planning application. The Development Manager confirmed the additional costs for ecological and peat surveys. The impact of new planning legislation and the potential for further requirements from SEPA were also brought to the attention of the Board. The Board considered the recommendation from the Committee for the acquisition of the Carloway Care Unit and were happy to approve. **The Board:** **a) approved the acquisition of Carloway Care Unit from CNES for conversion to a social rented family home; and** **b) noted the updated Development Plan.**

6.4	**<u>Investment Programme</u>** The Assets & Contracts Manager reported on the 2025/26 Investment Programme and provided an update on roofing and roughcasting in Uist and Barra and the progress on awarding of previously outstanding tenders. A question had been posed on OneAdvanced, regarding the costs of servicing air source heat pumps. The DF&CS explained that these costs were accounted for in the cyclical maintenance budget and the 30-year Business Plan. The Assets & Contracts Manager confirmed the warranty period for the heating systems had been extended from three years to seven years. **The Board:** **a) approved the Investment Programme 2026/27 at Appendix 1;** **b) noted the update on the 2025/2026 Investment Programme at Appendix 2; and** **c) noted the update on Aids and Adaptations and the Waiting List at Appendix 3.**
6.5	**<u>Agenda Efficiency Report</u>** The Governance Officer presented the Agenda Efficiency Report and informed the Board a full review of our Board process was undertaken to increase the effectiveness of Board Meetings and decision making. The following processes and documentation were reviewed and considered: • Board Efficiency Survey • Board Timings Survey • Standing Order Requirements • Policy Requirements • Committee Remits • Agendas from housing associations • Minutes of other housing associations **The Board approved:** **a) 'For Noting' items on the Agenda are split into 2 categories 'For Discussion' and 'For Information Only'; and** **b) minutes be prepared in a more summarised format; and** **c) the implementation of a report summary to assist Board Members in prioritising items for discussion.**
6.6	**<u>Bank Mandate</u>** The DF&CS presented the Bank Mandate report and explained the need to update the mandate to reflect changes in authorised signatories. **The Board approved the updating of the mandate to remove Mr Angus Smith, Ms Katrina Ann Palmer, Ms Katia Petteloot and add Mr James Morrison to the list of authorised signatories.**

	POLICIES & STRATEGIES
7.1	**<u>ICT Security Policy</u>** The Corporate Resources Manager presented the ICT Security Policy which was updated to align with the National Cyber Security Centre's Cyber Assessment Framework and to maintain high awareness of cyber risks. The Corporate Resources Manager confirmed the separation of personal and organisational data, use of accepted white lists, and ongoing monitoring by Kick. **The Board approved the ICT Security Policy.**
7.2	**<u>Safeguarding Policy</u>** The Governance Officer presented the Safeguarding Policy. This was a new Policy which offered specific guidance and outlined the process for reporting safeguarding concerns. In addition, several policies with safeguarding elements had been reviewed in line with OSCR guidance. **The Board:** **a) approved the Safeguarding Policy; and** **b) noted the review of polices in respect of safeguarding.**

7.3	**<u>Communications Policy</u>** The Corporate Services Officer presented the revised Communications Policy and highlighted the changes made following recommendations by the Board at the meeting on 2 September 2025. • clarity and/or removal of ambiguous language when outlining how staff should handle communication relating to sensitive topics (updated at paragraph 5.2); • clarity on how we respond to posts, articles and comments made about HHP on social media (updated at paragraph 6.4 & 6.5); and • reference to the Engagement Policy (updated at paragraph 10.1 The Chief Executive advised staff had attended media training on 13 November 2025 and this training would be arranged for Board Members in 2026. **The Board:** **a) approved the Communications Policy; and** **b) noted the Communications Protocol.**
7.4	**<u>Value For Money Annual Update</u>** The Finance Manager presented the Value For Money Annual Performance Report to 31 March 2025 which considered six key metrics from the Value For Money Strategy where we compare with our peer group organisations. The six key metrics were: • Reinvestment Percentage; • Gearing Percentage; • Interest Cover Percentage; • Tenant Satisfaction; and • Average Rent. After reviewing the six metrics, it was concluded that value for money was delivered for the year ended 31 March 2025. **The Board noted the Annual Value For Money report.**
7.5	**<u>Tenant Participation Strategy Update</u>** The Service Development Manager presented the Tenant Participation Strategy Update and informed the Board the Tenant Board Panel held its first introductory meeting with tenants, with a full agenda meeting scheduled for January 2026 which will enable feedback to be provided to Board in February 2026. The Chair commended the service provided by the Tenant Engagement Officer. The Service Development Manager informed Board members of recent and upcoming tenant events and noted the positive feedback received from tenants and plans for future engagement. **The Board noted the Tenant Participation Strategy 2024-2028 Action Plan Update.**
7.6	**This Item was taken after item 8.5.**
MONITORING REPORTS	
8.1	**<u>Quarterly Treasury Report to 30 September 2025</u>** The DF&CS presented the Treasury Management activities for the second quarter of 2025/26 and confirmed our cash balances at 30 September 2025 were £9.564M, an increase of £0.027M from the previous quarter. All covenants were forecast to be met for 2025/26, based on the newly approved covenants from RBS which now exclude spend on major repairs and investment, in calculating our Adjusted Operating Surplus. **The Board noted:** **a) the Quarterly Report on the Analysis of Investment and Borrowing as Shown at Appendix 1;** **b) The outstanding loans at 30 September 2025 of £17M; and** **c) The cash balance at 30 September 2025 of £9.564M**

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<u>Business Plan Monitoring Report</u>
The Governance Officer presented the Business Plan Monitoring Report and advised the Board a deep dive into our rechargeable repairs process had taken place and reported at the Audit & Risk Committee meeting held earlier in the day.
The Governance Officer advised the Board, that since the writing of the Business Plan Monitoring Report, all fire safety door checks had been completed and this was reported in our October Performance Report.
The Board noted the Business Plan Monitoring Report.
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<u>Management Report to 30 September 2025</u>
The Finance Manager presented the Management Report to 30 September 2025 and highlighted the following points:

Our new covenant agreement meant major repairs and investments were no longer deducted from operating surplus when calculating the covenant, and the new interest cover requirement was x1.5 (150%).
There was an increase of £119,000 in total debt, mainly due to timing of property invoices with local agencies, for rent due in advance.
Void repair costs were over budget, attributed to a number of properties needing significant clean and clear work before being re-let; teams were working to reduce this overspend, with some improvement in October.
Due to delays in planning and acquisition of land across several projects, the forecasted spend on Development had been reduced by £1.39M, with a corresponding reduction in forecast grant of £1.38M.

The Board noted:
a) the Management Report at 30 September 2025 and revised forecast out turn at 31 March 2026; and
b) the total debt owed to HHP at 19 October 2025 as £938,347 and current legal action on live arrears.
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<u>Board Plan & Board Calendar</u>
The Governance Officer presented the Board Plan & Board Calendar for 2026 and advised that following the Development & Finance Committee meeting held on 17 November 2025, it was decided to add an additional meeting in November 2026 to discuss rent setting.
The Board noted:
a) the Board Plan for 2026;
b) the 2026 Board Calendar; and
c) the addition of an extra meeting to discuss rent setting in November 2026 to the Board Calendar.
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<u>Board Development</u>
The Governance Officer presented the Board Development Plan and advised Board members would be issued a Skills Analysis Questionnaire and be registered for online modules through MyHS1 training platform.
The Board noted:
a) a Skills Analysis questionnaire will be available shortly through MS Forms;
b) the use of MyHS1.com to deliver some training modules; and
c) the progress of the Board Training Plan.
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<u>Operations Working Group – Decisions</u>
Calum Mackay left the meeting for discussion of this item.
Alison MacCorquodale chaired the meeting for discussion of this item.
The Director of Operations advised the pilot which allowed furnishings and fittings to remain in properties at termination was successful. The Operations Working Group on 6 November 2025 recommended the Board adopt this approach on a permanent basis.
The Director of Operations further informed the Board that following the loss of quorum during the Operations Working Group meeting, it was agreed that approval of the Cearns Community Association grant request of £315 be deferred to the Board.
The Board approved:
a) the revised approach to tenancy furnishings and fittings; and
b) the Cearns Community Association grant request of £315.
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Chairperson	Mr Calum Mackay
SIGNED	………………………………………………………
DATE	………………………………………………………