

Minutes of a Meeting of the Management Committee of Orkney Housing Association Limited, held in the office and via Teams on Wednesday 26 November 2025 at 10.30am

Present: In person: Brian Kynoch (Chair), John Foster, Suzanne Lawrence, Fiona Lettice, Bruce Pilkington, John White and Roella Wilson.
Remotely: John Rodwell

In attendance: Mhairi Hughes (Head of Corporate Governance – HCG)
Tracey Longworth (Director of Housing & Operations – DHO)
Kirstin Mackay (Director of Finance – DF)
Alan Sim (Customer Service & Performance Improvement Manager – CSPM)
Luke Fraser (Development Manager)
Ian Pickles (Senior Building Officer)
Connie Shearer (Minute Taker)

PART 1 – STANDING ITEMS

1.1 Apologies for Absence

Apologies were noted from Craig Spence, MaryAnn Lewis and Mervyn Sandison.

1.2 Declarations of (a) interest and (b) hospitality given/received in last 12 months for any items on the agenda.

There were none.

1.3 Minutes of Management Committee meetings held:

1.3.1 • 01 October 2025

The Minutes were agreed to be an accurate record of the meeting and were proposed by Roella Wilson and seconded by John White. The Minutes were later signed by the Chair.

1.3.2 • 05 November 2025

The Minutes were agreed to be an accurate record of the meeting and were proposed by John Foster and seconded by Suzanne Lawrence. The Minutes were later signed by the Chair.

1.4 Matters Arising & Deferred Items (Paper No MC/25/52)

1.4.1 Definition of Asset: Following discussion at previous meetings, Members had requested re-consideration of the definition of assets for inclusion in the Asset Management Strategy. The DHO presented 2 options for consideration and members unanimously agreed on Option 1 as detailed in the paper.

1.4.2 Members:

- 1) reviewed and agreed the wording of Definition of Asset to be incorporated into the Asset Management Strategy; and
- 2) Noted the additional details provided about Socialudo.

1.3 Future Meeting Dates:

Wednesday 03 December, 11.00am-2.00pm – Strategy/ Planning Workshop, which the HCG clarified is being held in the Association's office.

Wednesday 28 January 2026, 10.30am – Management Committee, followed by a New Year lunch.

PART 2 – STRATEGY

S1 Annual Rent Review (Paper No MC/25/53)

S1.1 The DF presented the paper which contained the background information regarding the rent review situation to date. In January 2024 a 3-year approach was agreed, and a framework approved to provide stability for tenants and support long-term planning.

S1.2 To check that the planned 4% increase was still viable for the organisation, the Brixx software had been updated and showed that our finances could sustain a 4% increase and that that plan was still viable.

S1.3 Following discussion, Members:

- noted the content of the paper; and
- agreed the rent increase for 2026/27 remains as planned at 4%, as previously consulted with tenants and as agreed in 2024/25.

PART 3 – GOVERNANCE & ASSURANCE

G1 SHR Self-Assessment Update (Paper No MC/25/54)

G1.1 The HCG informed members that the 7th Annual Assurance Statement had been submitted to the Scottish Housing Regulator and a copy uploaded to our website. As previously agreed, attachments to this paper have been removed but are instead available on the Members' dedicated Teams channel.

G1.2 Following a query, the HCG updated regarding the notifiable event to the SHR.

G1.3 Members noted the contents of the report and:

- a) Agreed that no material changes are required to the AAS since its submission;
- b) Noted the notifiable event as detailed in the paper;
- c) Noted the update to the list of Governance Related Policies; and
- d) Noted the additions to the Evidence Bank in relation to the Regulatory Requirements and Regulatory Standards.

G2 Annual Committee Meeting Schedule (Paper No MC/25/55)

G2.1 The HGC's paper presented the standard meeting schedule for the coming year together with a proposed date for a Summer Engagement Event in August 2026. A member suggested changing the meeting scheduled for 07 October due to a likely clash with a RIHAF meeting.

G2.2 Members agreed:

- a) the proposed schedule of meeting dates for 2026/27, noting the 07 October meeting may have to be changed; and
- b) noted the contents of the paper.

G3 P&R Chairs Report (Paper No MC/25/56)

G3.1 The P&R Chair noted that the new paper on Tenant Safety had been very informative and looked forward to getting updates at future P&R meetings. Members noted the update and record of decisions from the Performance & Resources Sub-committee meeting.

G4 Staffing Update (Paper No MC/25/57)

G4.1 The HCG presented the paper and informed members that, an individual, who is a qualified RICS surveyor has been appointed on a fixed-term contract for one year. This will enable a full stock condition survey on all the Association's property and ensure we have robust stock information for inputting into the new housing software.

G4.2 Members noted a 'typo' in para 2.4 which should have read '... a risk of not completing ...'.

G4.3 Members noted the progress with recent recruitment, and the update with staff professional training and development qualifications.

G5 Policy Reviews & Approvals (Paper No MC/25/58)

G5.1 Members noted the 3 outstanding policies and were advised that these will be presented for approval at the next meeting.

Members had a few queries/suggestions about the Whistleblowing Policy, and it was agreed the HCG would update this and present it at a future meeting.

G5.2 Members approved:

- the Services Policy; and
- agreed the Whistleblowing Policy be brought back for consideration.

Luke Fraser joined the meeting.

G6 Resolutions & Applications for Membership (Paper No MC/25/59)

G6.1 Members noted one cancelled membership.

G7 Community Bonds update (Paper No MC/25/60)

G7.1 Members noted progress on Orkney Community Housing Bonds. Significant promotional work has been undertaken including a Radio Orkney interview, a short film released on social media, a number of drop-in sessions and several presentations by the CE.

G7.2 The HCG updated members on positive response from the community. Around 250 prospectuses had been issued and a significant number of applications received (ranging from £1k to £30k) for investment.

G7.3 Follow-up emails have been issued and further drop-in sessions arranged; the FM confirmed previous drop-ins had been very positive. The CE has a number of presentations to local businesses/organisations arranged.

G7.4 Bond Certificates, which are being prepared by our designer, will be issued to purchasers after the closing date of 15 December, and members were asked to consent to using the company seal for this purpose.

G7.5 Members:

- Noted the background on Community Bonds, leading to a launch of the Orkney Community Housing Bond on 30 October and progress to date.
- Noted that the Chief Executive has lodged a Notifiable Event with the Scottish Housing Regulator, and has kept them updated, as requested.
- Agreed that the seal be applied to bond certificates and that these be signed by one Management Committee member and one senior staff member, approving the Company Secretary, Chief Executive and Director of Finance to do so.

G8 Treasury Review (Finances for Development) (Paper No MC/25/61)

G8.1 The FM introduced the paper which updated members on the refinancing programme and sought authority to repay one loan early to free up the security. This followed the tender exercise for finance to meet the Association's short and long-term funding requirements, led by our Treasury Management Advisor, with the results presented to Members at a meeting on 05 November.

G8.2 Following discussion, Members:

- 1) Noted the updates on progress on the independent funding tender exercise on behalf of the Association for both refinancing and future development as previously reported to Committee.
- 2) Noted that final loan terms and documentation will be presented to a future meeting of the Committee for approval.
- 3) Approved redemption of one loan and instructed the Director of Finance to complete that process and discharge security in advance of 31 March 2026.

PART 4 – PERFORMANCE

P1 Business Plan Progress to 30 September 2025 (Paper No MC/25/62)

P1.1 The CE's paper presented the position at the mid-year point of the KPIs and ARC data. Members noted that of the 13 Actions in the Operational Plan, 1 was complete, 1 partly completed and 11 were not yet due. At the end of Q2, 15 of the 18 KPIs are being met, with the other 3 expected to be met over the course of the year.

P1.2 Responding to a query on the target date for a new website, the HCG confirmed this should have read 'TBC' as Members had agreed to postpone this until a decision regarding the Housing & Finance software had been agreed. The Operational Plan will be updated accordingly.

The DHO confirmed that the deadline for tenders for the new software had been extended for one week and will now close on Monday 01 December.

P1.3 Members noted the contents of the report.

P2 6-month Complaints & Compliments Report (Paper No MC/25/63 enclosed)

P2.1 Members noted that the number of complaints received had decreased from 49 last year to 26 this year. Significant decreases were around applications, repairs & maintenance, recharges and staff. Complaints will continue to be monitored to identify patterns for variations and possible underlying factors.

P2.2 During the same period, 102 (141 last year) unsolicited compliments were recorded. 84 of these were attributable to OHAL and Care & Repair staff, and 18 for third party contractors.

P2.3 Members acknowledged the amount of work that goes into complaints and complimented the staff involved. Members noted the contents of the report.

Ian Pickles joined and Suzanne Lawrence left the meeting.

P3 Development Report (Paper No MC/25/64)

P3.1 The DM updated members on progress with the development programme. Members noted that the 2025 Strategic Housing Investment Plan (SHIP) had

only recently been approved by OIC but this had been done in private, so the Association had limited input into its development. This has made it difficult to ensure the Association's development aspirations are fully included in the document, particularly in years 6-10. No details have been received on the proposed number of units on available sites and the estimated years for each project, which again makes it difficult for the Association to give input as there is very little detail within the main SHIP document. We are hopeful that next year's SHIP will be more strategic in approach with full engagement with the Association and local construction firms.

In this year's SHIP, the development property numbers allocated to the Association are well below our aspirations and financial capacity.

Association staff continue to engage with OIC and SG to try and enhance involvement in delivery of the SHIP and to explore other potential options.

- P3.2 In the current programme, discussions with OIC in relation to land development and potential land exchange have stalled and we continue to wait for a revised date to meet with the OIC team. It is hoped these can shortly be resumed and members will be updated accordingly.
- P3.3 The Association's main development is at WW10 for 41 new homes of varied tenure mix (social rent, mid-market rent and NSSE). An update had been received from the contractor; the plans are with SG for grant consideration and approval with planning permission anticipated imminently.
- P3.4 Members noted the opportunity to purchase two properties which is progressing.
- P3.5 Following discussion, Members noted the current position with the development programme and agreed a further Development Report be brought to Committee early in the New Year.

PART 5 – ITEMS FOR DISCUSSION

D1 Management Committee Training 17th November – Introduction to Housing Association Finance (verbal report)

- D1.1 Members gave brief feedback on the recent training, noting it was ideal for new members but felt it might have been helpful to have more technical content on the analysis of financial reports and strategies.

PART 6 – ITEMS FOR INFORMATION

I1 Review of TS Fund (Paper No MC/25/65)

- I1.1 The DHO presented the paper which reviewed the Tenancy Sustainment Fund and the assistance given to tenants experiencing financial hardship.

The Fund has been a valuable support to tenants at point of crisis, and demand for help is anticipated to rise given the ongoing cost of living crisis and the number of tenants deemed to be living in poverty. There has also been a marked increase in the number of tenants with complex needs who are struggling to access support from statutory services.

- I1.2 Funding from the Housing Association Charitable Trust (HACT) Energy Hardship Fund had been received and, since April 2025, the Association has helped 40 tenants with vouchers.
- I1.3 Members noted the contents of the report.

I2 RIHAF Feedback Report (Paper No MC/25/66)

- I2.1 John Rodwell introduced the report and went over the highlights of the sessions he attended.

One session was on RTS (Radio Teleswitch) and Fiona Lettice took this opportunity to hand round a leaflet which gave details on a partnership project to develop a software-approach to finding out which properties still have RTS meters. The DHO agreed to find out more about this.

Any Other Competent Business

There being no further business, the formal part meeting closed at 1.00pm

Presentation

Members received an interesting and informative presentation on **Repairs & Maintenance** from the DHO and SBO.

Signed:

Date:

Chair