waverley housing	**Meeting:** **BOARD MEETING** **Date & Time: Tuesday 31st March 2026 at 5:30pm** **Venue:** **51 North Bridge Street, Hawick/via Microsoft Teams**

Present:

Ronnie Dumma (Chair)
Ian Davidson (Vice Chair) (ID)
Alan Brown (Board Member) (AB)
Kate Carmen (Board Member) (KC)
Wendy Davidson (Board Member) (WD)
Simon Lynch (Board Member) (SL)
Laura Ryan (Dr) (Board Member (LR) – by Microsoft Teams
Christine Stewart (Board Member) (CS)
Sara Wilson (Board Member) (SW)

In Attendance:

Paul Scott (Chief Executive) (CE)
Barry Lees (Depute Chief Executive) (DCE)
Richard Orr (Interim Director of AM) (IDAM)
David Leishman (Assistant Director Finance & IT) (ADF&IT)
Sarah Lynn (Assistant Director Property & Asset Management) (ADP&AM)
Brian Pearson (Assistant Director Housing Services) (ADHS)
Charlotte Gray (Assistant Director Governance) (ADG)
Craig Matear (Project Co-ordinator) (PC)
June Wilson (Executive Support Officer) (ESO)
Laura Neish, Observer

The Chair welcomed the Board Members, Laura Neish as Observer and Staff Members alongside new Staff Members - Barry Lees, Depute Chief Executive and Charlotte Gray, Assistant Director Governance. There is now a full Leadership Team in place. Craig Matear, Project Co-ordinator was in attendance to present the Field Operative Management System Appraisal at Item 2.6(ii).

Part 1 Standing Items

1.1 Apologies for Absence

Apologies were received from Board Member, Johnny Pietranek.

1.2 Declaration of Interest

Staff Members Paul Scott, Barry Lees, Richard Orr, David Leishman, Sarah Lynn, Brian Pearson, Charlotte Gray Craig Matear and June Wilson and Laura Neish, Observer, declared an interest in regard to:

- Item 2.3 – CEO Annual Appraisal Report
- Item 2.4 – CEO Annual Pay Review Report

1.3 Minutes of Previous Board Meetings (27.01.26 & 11.02.26)

The Minutes of the Board Meetings held on Tuesday 27th January 2026 and Tuesday 11th

February 2026 were approved and will be signed by the Chair and the Company Secretary as being an accurate record of the individual meetings.

1.4	Matters Arising from previous Board Meeting Minutes

There were no matters arising from the Board Meeting minutes of 27th January 2026 and 11th February 2026.

1.5	Future Meeting Dates

- Tuesday 28th April 2026 **AICC** at 5:30pm
- Tuesday 26th May 2026 **Board Meeting** at 5:30pm

Part 2	Strategy

2.1	Asset & Energy Strategy Presentation

Richard Orr, Interim Director of Asset Management, presented a PowerPoint Presentation on Social Housing Net Zero Standards (SHNZS).

Although the standards have not yet been fully released by the Scottish Government, there are four key terms to be considered:

1. Fabric Efficiency Rating (FER) – amount of energy to heat a home.
2. Minimum Energy Efficiency Standard (MEES) – costs to heat a home.
3. Clean Heating – moving away from Gas to predominantly electric heating.
4. Ventilation – already a legal requirement.

The presentation outlined options in how WH could measures success and directs investment as we move over from the current EESSH standard to the anticipated SHNZ.

The Chair thanked RO for the presentation to the Board.

2.2	Draft Annual Budget 2026-27

The ADF&IT presented the Draft Annual Budget breakdown.

This was previously presented to the AICC at the 17.2.26 meeting whereby the AICC recommended the Draft Budget for 2026/27, and the associated Long Term Viability Plans, be presented at the 31.3.26 Board Meeting for approval.

The ADF&IT explained elements of the breakdown for the draft 2026/27 budget compared against the 2025/26 budget:

- Income – anticipated surplus of £338k.
- Expenditure – increases in salary costs, planned maintenance, sub-contractor costs, professional fees, banks costs and temporary IT costs.
- Cashflow – an anticipated net cash outflow of £2.207m.
- Balance Sheet showing the cash flow, fixed assets and loan capital.
- Viability Plan – same assumptions used from previous year with results similar to the previous year, showing all scenarios are within the bank covenants.

The ADF&IT explained that monthly budget meetings are carried out with budget holders, where any changes can be reviewed and addressed. No immediate material concerns were raised.

The Board Members discussed the paper, considered, and approved the Draft Budget for 2026/27 alongside the associated Long Term Viability Plans.

2.3	CEO Annual Appraisal Report

Having presented a Declaration of Interest for this item, staff members Barry Lees, Brian Pearson, Charlotte Gray, David Leishman, Paul Scott, Richard Orr, Sarah Lynn, Craig McTear and June Wilson together with observer, Laura Neish left the meeting whilst this item was being discussed.

Board Members were presented with a paper together with Staff Appraisal Summary for the CE for 2025/26. This followed the Chair and Vice Chairs meeting with the CE in March 2026.

Board Members noted and discussed the content of the paper and Staff Appraisal Summary.

Board Members as reviewers of Chief Executive Annual Appraisal under Section 7.1 of the Guidance for Staff Appraisal Process approved the Staff Appraisal Summary for 2025/26.

2.4	CEO Annual Pay Award Report

Having presented a Declaration of Interest for this item, staff members Barry Lees, Brian Pearson, Charlotte Gray, David Leishman, Paul Scott, Richard Orr, Sarah Lynn, Craig Matear and June Wilson together with observer, Laura Neish, left the meeting whilst this item was being discussed.

Board Members considered a recommendation from the Chair and Vice Chair regarding the Chief Executive's annual salary review for 2026/27.

Following consideration, Board Members approved an increase in line with the organisation's approved pay award for 2026/27.

2.5	Annual Summer Engagement Event Plans

The CE spoke to the paper and noted this year's summer engagement annual event will be a follow on from last years' one in respect of meeting at the office for a light lunch and then visiting 4 areas of WH stock. The areas this year will cover:

- Grieve Avenue & Howdenburn Drive in Jedburgh
- The Linn & Inchmyre in Kelso

The Leadership Team and relevant Housing & Property Officers will join the Board Members on the walkabouts. Tenants in the areas will be invited to attend.

The Board Members approved the plans for the Annual Summer Engagement Event for 2026.

2.6	Procurement of Services

The Board Members approved 2 Options Appraisals:

- Kitchen Replacement
- Field Operative Management System

Part 3	Governance & Assurance

3.1	Policies Review

The Board Members approved the updated Business Planning Policy and Entitlements, Payments and Benefits Policy.

3.2	Continuous Self Assurance Governance Report

The CE directed the Board Members to the paper with attachments covering various aspects of the continuous self-assurance carried out to comply with the Scottish Housing Regulators Regulatory Framework.

Members heard how one outstanding notifiable event relating to the Articles of Association was now closed. Additionally, one notifiable event had been opened and closed since the last meeting. This related to the transfer of securities for the UTB loan that had been finalised in late 2025.

The Board Members:

a) Agreed that no material changes are required to the AAS since its submission.

b) Noted the one new notifiable event since the last meeting.

c) Noted the closure of two notifiable events since the last meeting.

d) Noted the list of Governance Related Policies.

e) Noted the additions to the Evidence Bank in relation to the Regulatory Requirements and Regulatory Standards per Sections 5 and 6.

Part 4	Performance

4.1	Business Planning Reporting – Q3

The CE reported on the Operational Plan progress for Q3:

Deliverables – ongoing with no deliverables completed but a number were significantly advanced. There will be a carry forward into 2026/27 of any outstanding deliverables.

KPIs – completion of the staff training target will be challenging due to the lack of availability of external trainers and the KPI being in its first year.

Risk Register – No changes.

Quarterly Performance Reports – The ADHS reported on the Gross Rental Arrears as showing a higher figure than expected and the ADP&AM reported on the Scottish Housing Quality Standard (SHQS) remaining the same as the previous quarter.

The Board members noted the report.

4.2	Financial Management Accounts – Q3

The ADF&IT reported on Quarter 3 of the Financial Management Accounts.

- Actual Surplus of £393k against budget of £433k

This was calculated by variances of:

Income:
- SBC commercial Income behind by £32k.
- Overall reduction in Bad Debts of £16k.

Expenditure
- Staffing Costs £56k positive variance due to less expenditure on other staff costs and vehicles not required being returned.
- Materials £91k positive variance.
- Increase in planned maintenance of £376k.
- Increase in subcontractor costs of £90k.
- Other Tenants costs £18k (ULL decant costs transferred from contingency budget).
- IT systems £122k positive variance due to no invoices having been received to date.

Cash & Deposits – total cash holding of £5.329m, a 'New Golden Rule' introduced:

- Rule 1 - % holding.
- Rule 2 – Working Capital.

A business case will be brought to the Board regarding plans to use an online deposit platform.

The Board Members noted the contents of the paper.

4.3	Tenant Participation Annual Report

The ADHS spoke to the report which covers the 2025/26 Outcomes from the Tenant Participation Action Plan and presents the 2026/27 proposed Action Plan.

The ADHS highlighted the increase in the Tenant Resident Panel (TRP) from 8 to 13 members.

The 2026/27 Action Plan Tenant-Participation-Action-Plan-2026-27.pdf is looking to evolve the approach to Estate Walkabouts, continue the Making Memories Programme, looking at new ways to engage with Tenants and the introduction of an action plan to measure success.

A member noted that this has been carried out with minimal funding. The ADHS confirmed the Making Memories project received some funding and there are other small funding avenues that can be accessed for 2026/27.

The Chair noted that it was good to see such a positive report and also the increase in the TRP numbers.

The Board Members noted the progress made in delivering the 2025/26 Tenant Participation Action plan, endorsed the proposed shift towards a more outcome-focused approach to tenant participation and approved the 2026/27 Tenant Participation Action Plan.

4.4	Former Tenant Debt – Write Off

The ADF&IT explained to the Board Members that there were no bad debt cases over £1k. If cases exceed £1k the Board are presented with information to review these cases. In this instance, there are 25 cases under the £1k threshold with total bad debt write off of £6,600.

The Board Members noted the report.

4.5	Development Report

The DCE spoke to the report relating to the Upper Langlee Phase 1 project.

The handover of Phase 1 project is still scheduled to take place in June 2026.

Within the paper, it details the review of the rent premium to mitigate some of the higher costs of the project. Analysis suggests a 17.5% rent premium increase, however testing suggests a 5% increase is more realistic and affordable. This will be further reviewed for Phase 2.

The Board Members noted the paper and **approved the New Build Premium of 5% addition to rents for the New Builds.**

4.6	Health & Safety Gap Analysis Update

The CE spoke to this report on behalf of Elizabeth Sinclair – Health & Safety Consultant.

SFHA are still in the process of liaising with Scottish Government regarding Awaab's Law and how RSL's comply with this new regulation. It will be coming into force on 6 October 2026.

The Board Members noted the paper.

Part 5	Items for Discussion

5.1	Summary Report of the AICC – February 2026

The Chair of the AICC (AB) highlighted to the Board Members the following areas discussed at the AICC meeting on 17th February 2026:

- Draft Budget for 2026/27, as discussed at this meeting.
- Tenant Health & Safety Internal Audit.
- The new external Auditor/Partner from CT – Tony Gillham, attended the meeting. The External Audit Plan was discussed.
- Areas of Governance.
- Business Plan and Risk Management Report.

The Chair commented on the National Housing Agency for Scotland not being fully functional until 2028/29, with this date in place it does not highlight the ongoing Housing Emergency.

The Board Members noted the report.

5.2	Chair's Items

The Chair reported continuing with the quarterly meetings with the other 3 RSL Chairs. The next meeting will take place in the near future.

He will be attending the SFHA GBM Conference on 21st April in Glasgow. If anyone else would like to attend to let the ESO know.

5.3	Chief Executive's Items

The CE reported he had attended the CIH Conference in March.

He informed the Board Members that the SHR Engagement Plan which previously had additional requirements, has all been met and for 2026/27 it will be a standard Engagement Plan.

Part 6	Items for Information

The following items were shared with the Board Members:

Feb – Learning with Share
Mar – Sharing Matters, SFHA Conferences & Forums, SFHA News

Any Other Competent Business

None.

The Chair thanked everyone for attending and for their input into the meeting.

The meeting closed at 19.35