

FYNE HOMES LTD

**Minute of Management Committee Meeting
Held at 11 Victoria Street, Rothesay and by Teams VC on
Wednesday 28th May 2025 at 4pm**

Present: J McMillan S MacLeod
A Jones D Philand (Teams)
D Herriot S Gillies (Teams)
J Thomson P Wallace

In Attendance: I MacPhail, Chief Executive
S Cole, Business Services Director
J McAlister, Technical Services Director
L Haemmerle, HR Director
J Martin, Income Team Leader
E MacCallum, Corporate Manager, Minute Taker

Apologies: T Harrison

1. Apologies for Absence

Apologies were intimated as above.

2. Declaration of Interest

There were no declarations of interest.

3. AOCB Pre Notifications

There was three pre notifications.

4. Minutes of Management Committee Meeting held on 16th April 2025 and Confidential Minute held on 16th April 2025

On a proposal from J McMillan, seconded by D Herriot the Management Committee minutes were accepted as a true and accurate record of proceedings. On a proposal from D Herriot, seconded by J McMillan the confidential minute was accepted as a true and accurate record of proceedings.

i) Matters arising not covered in the agenda.

There were no matters arising.

ii) Rollings Actions Points

Action 24/25-20 was noted as being deferred.

5. Quarterly Performance Reports to 31st March 2025

From the previously circulated reports the Committee noted the contents.

The Technical Services Director provided an update regarding response repairs times, meetings have been scheduled with all the framework contractors, these will be formally minuted and the response times will be a standing agenda item. A detailed narrative will be provided on the report in relation to the days out with target. The tenant satisfaction surveys will also be analysed in more detail to provide a better understanding.

ACTION

Technical Services Director to review repair response times report within the quarterly performance reports.

6. Annual Return on the Charter 2024-25

The report was previously circulated to Committee for their information and approval for submission to the Scottish Housing Regulator (SHR). The Committee noted that there were no validation errors on the return.

Resolution

The Committee approved the return for release to the SHR by 31st May 2025.

POST MEETING NOTE:

The 2024-25 Charter Return was submitted to the Scottish Housing Regulator on 30th May 2025.

7. Risk Register

Following the Strategy Day where two additional risks were identified, the Business Services Director noted that these have been added and scored accordingly.

A Committee Member commented that personal names should be amended to job titles. The Business Services Director will make the amendments.

Resolution

After further discussion and with the amendments to be made, the Committee approved the Risk Register.

8. Technical Services Update***i) Development Report***

A detailed report by the Technical Services Director was previously circulated to bring Committee up to date with progress in various areas. Some points were highlighted as follows and the remainder of the report was noted.

- *Inveraray (16 units)*

It was reported that a further Noise Impact Assessment (NIA) has been requested, this has been completed and submitted to the Planning Department for consideration. It was noted that the tender price is now updated to take account of the noise mitigation measure. Committee will be kept updated with the progress.

- *Rothsay Academy Upper Site*

Discussions are continuing regarding funding options for the demolition of the lower site building. It was noted that Fyne Homes role is to assist in leveraging funding for the demolition.

- *Ballochgoy*

It was noted that an expected site start is anticipated for July, with MacLeods Construction taking the project forward.

Resolution

The Committee noted the contents of the development report.

ii) Capital Investment Report

From a previously circulated report the Committee noted the contents of the capital investment contracts.

Resolution

The Committee noted the contents of the Capital Investment Report.

iii) Asset Management Update

This item is subject to a confidential minute.

iv) Fyne Heat Update

From a previously circulated report the Technical Services Director noted some of the work conducted by the dedicated Energy Advisor and highlighted the increase in assistance being requested by tenants during the current energy & cost of living crisis. It was noted that there are two members of staff attending a course to prepare for the Radio Teleswitch Service (RTS) switch off and tenants who are affected will be contacted directly via text message, email and letters..

v) Stage 3 Adaptations Funding

A report previously circulated for information highlighted that the amount the Association had spent on 36 Stage 3 Adaptations in the 2024-25 financial year with the majority of the funding coming from the Scottish Government. These works make a significant difference to peoples' lives and allow them to remain in their homes.

The Technical Service Director reported to Committee that the Scottish Government had issued the funding for 2025-26 and the Association has been awarded £225,000 which was considerably more than last year, this will allow for the majority of adaptations currently on the waiting list to be carried out.

Resolution

The Committee noted the 2024-25 adaptations report, and the funding allocated for 2025-26.

vi) Social Housing Net Zero Heat Fund (SHNZHF) (Kintyre)

A report was previously circulated providing an update on the application to the SHNZHF, it was noted that following approval the application was submitted on the 12th May 2025 and the Scottish Government has confirmed receipt of the application and determination is anticipated in approximately 3 months.

The report detailed the surveys being instructed in the intervening period along with the scope of works, costs and the financial options. The Technical Services Director noted her thanks to the Technical Services Manager who prepared the application in her absence.

Resolution

The Committee noted the Scottish Housing Net Zero Heat Fund application update.

9. Housing Management Report

i) Department Update

A report was previously circulated to update Committee on the progress of various issues or activities within the Housing Services Team, some points were highlighted as follows and the remainder of the report was noted.

Housing General

It was reported that 7 of the 8 properties at Wilkie Houses are now occupied with the remaining one out to offer.

Tenant participation

It was reported that the 3 yearly Tenant And Owner Satisfaction Surveys are due to be carried out in January 2026, however it was decided to bring this forward to the summer of 2025 in the hope that the better weather will increase the number of face-to-face responses. Following a tender exercise, MI Housing Services have been appointed to carry out the surveys. Representatives from the tenant scrutiny group participated in the tender exercise along with two members of staff.

Fyne Homes have been approached by Bute Oasis via the Tenant Participation Officer, enquiring whether we would be willing to partner in an initiative for urban graffiti. They are seeking permission to use the gable of 90 Montague Street; it was noted that this initiative is at planning stage only.

Resolution

The Committee requested further information regarding the mural before approval.

ii) Void Loss Report

From a previously circulated report the Committee noted the void analysis shown in the report.

10. Business Services Reports

- a) *General*
 - i) *Department Update*

A detailed report by the Business Services Director was previously circulated to bring Committee up to date with progress in various areas. Some key points were highlighted below, and the remainder of the report was noted.

- *3 Yearly Property Valuations*

An update was provided in addition to the previously circulated report, it was noted that the valuations for the Clydesdale Bank were carried out in May and show an increase of 3.75%.

- *Sustainability Strategy*

The Business Services Director reported that updated quotes are awaited for Stage 2 of the process, and it was noted that two other housing associations have confirmed their involvement intaking forward partnership working on the strategy.

Resolution

The Committee noted the contents of the Business Services Department update.

- b) *Finance*
 - i) *5 Year Projections*

The Business Services Director explained to Committee that Fyne Homes must submit 5-year Financial Projections and Assumptions online to the Scottish Housing Regulator on an annual basis and this year's submission must be completed by 31st May 2024.

From the previously circulated report, the Business Services Director explained that the projections incorporate the 30-year projections and various other assumptions in relation to the development programme, rents, staffing changes, borrowing rates, cashflow, covenants and liquidity/current ratios as detailed in the report.

Resolution

After further discussion, the Committee accepted the projections and approved the submission of the online return to the Scottish Housing Regulator

POST MEETING NOTE

The 5-year financial projections were submitted to the SHR on the 29th May 2025 by the Business Services Director .

- ii) *Loan Portfolio Return*

From a previously circulated report by the Business Services Director, Committee noted that this report provides more detailed information on our loans including interest rates, security details, repayment terms and financial covenants. It was noted that figures in the Annual Return agree with the quarterly return included in the Corporate Reports.

Resolution

Following further discussion, the Committee approved the release of the return to the Scottish Housing Regulator.

POST MEETING NOTE

The Loan Portfolio Return was submitted to the SHR on the 29th May 2025 by the Business Services Director

iii) Audit Services – Azets Engagement and planning

Standard documentation was previously circulated for information and arrangements will be made to have paperwork signed and returned.

Resolution

The Committee agreed that the Terms of Engagement are signed by the Chair, S MacLeod, and returned to the auditor.

11. Human Resources Report

A report prepared by the HR Director was previously circulated for Committee's information. Some of the key points were highlighted below and the remainder of the report was noted.

Following recruitment for a Technical Services Office in Lochgilphead, L Hardman, who is currently the Associations Maintenance Operative, was successful and will take up post following G Larkins retirement. The consequential Maintenance Operative vacancy will be out to advert shortly.

The Committee were updated on the start date of the newly appointed Housing Services Director.

Resolution

The Committee noted the contents of the HR report

12. Subsidiary Update Report

A report prepared by the CEO was previously circulated for Committee's information and noted.

Resolution

The Committee noted the contents of the report.

13. Policy Review/Deferrals**Resolution**

(a) Committee approved the undernoted policies:

- (i) *HR.12 Retirement Policy*
- (ii) *C.20 Access to Information Policy*
- (iii) *M.1 Repairs and Maintenance Policy*
- (iv) *H.27 Rental Policy*

14. Secretary's Report*(i) Share Members Approval***Resolution**

Membership applications were approved for Shares Nos 906, 907, 908 and 909 were approved.

15. Committee Update*(i) Committee Recruitment Update*

It was reported that Committee Member, B Henshlewwood, has tendered his resignation from all committees he served on in the Fyne Group.

The Corporate Manager noted that there are currently three vacancies on the Management Committee and vacancies for Independent members for the subsidiary companies. The report detailed the measures in which the Association is approaching recruitment

(ii) Code of Conduct

The Corporate Manager noted that some Code of Contact forms were still awaited and asked for them to be returned as soon as possible.

(iii) Performance Analysis Visit SHN

It was noted that following the completion of the Annual Return on the Charter, a Performance Analysis Visit (PAV) will be undertaken by the Scottish Housing Network (SHN) as part of our membership. An invitation was extended for Committee to attend and the Corporate Manage will arrange a date towards the end of the year.

16. Notifiable Events

The Committee were given a verbal update on the status of notifiable events by the CEO.

17. Minute of Management Team 8th April 2025**18. Minute of Health & Safety Meeting 24th April 2025****19. Minute of Staffing Meeting 30th April 2025**

In relation to the minute of Staffing Meeting on 30th April 2025 on a proposal from S MacLeod, seconded by P Wallace the minutes were accepted as a true and accurate record of proceedings.

The above minutes were circulated for information and noted.

19. AOCB*i) Ice Bucket Challenge – Mental Health Donation*

The Committee were updated that Fyne Homes were nominated by Rothesay Fire Station to participate in the Ice Bucket Challenge. The challenge is for mental health awareness and to help raise funds for mental health resources. Staff are raising funds for SAMH (Scottish Action for Mental Health) a final total is still awaited.

Following discussions Committee approved a donation of £200 for SAMH

Resolution

The Committee approved a donation of £200 to be made in aid of SAMH.

POST MEETING NOTE:

Staff raised £150. A donation will be made to SAMH for £350.

ii) Scottish Fire and Rescue Service

The Technical Services Director reported that the Scottish Fire and Rescue Service were going to present Fyne Homes with a gold award for recognition of services to the community. It was noted that Fyne Homes has two members of staff who service as retained Firefighters at Rothesay Community Fire Station and the award is to recognise our support in releasing the trained staff to respond and attend to emergency calls.

iii) Scottish Housing Regulator – Regulation Manager

The CEO reported that the Scottish Housing Regulator has assigned Fyne Homes with a new Regulation Manager following a retirement. The CEO and Business Services Director have an introductory meeting arranged in the upcoming weeks and will look to set up regular meetings going forward.

iv) Cyber Security

The Chair noted a recent discussion with the CEO regarding cyber security as it is prominent in the news currently. The IT Manager has provided a detailed response on what measures and protection Fyne Homes has in place in the event of a cyber-attack. The Chair suggested that this is a topic that could be discussed in further detail at a strategy day.

17.50pm J Martin left the meeting at this point

18. Action Plan – Confidential

This item is subject to a confidential minute.

19. Strategy Day Discussions - Follow Up

This item is subject to a confidential minute.

20. **Date of Next Meeting: Wednesday 2nd July 2025**

With no further business the meeting closed at 18.20pm

Signed.....

Date.....