

FYNE HOMES LTD
Minute of Management Committee Meeting
Held at 11 Victoria Street, Rothesay and by Teams VC on
Wednesday 19th November 2025 at 4pm

Present: J McMillan S MacLeod
S Gillies J Thomson
D Cowan P Wallace

In Attendance: S Cole, Business Services Director
J McAlister, Technical Services Director
Y Angus, Housing Services Director
L Haemmerle, HR Director
E MacCallum, Corporate Manager, Minute Taker

Apologies: T Harrison, D Philand, S Gillies and I MacPhail

1. Apologies for Absence

Apologies were intimated as above.

2. Declaration of Interest

Standing Declarations of Interest:

S MacLeod as a Fyne Futures Board Member
J McMillan as a Fyne Futures & Fyne Initiatives Board Member
T Harrison as a Fyne Futures, Fyne Initiatives and Fyne Energy Board Member
D Herriot as a Fyne Futures and Fyne Initiatives Board Member
D Cowan as a Fyne Energy Board Member

Agenda Item 09(b):

S Cole, J McAlister, L Haemmerle, Y Angus and E MacCallum as Fyne Homes employees.

3. AOCB Pre Notifications

There were two pre notifications.

4. Minutes of Management Committee Meeting and Confidential Minute held on 1st October 2025.

On a proposal from J McMillan, seconded by D Cowan the Management Committee minutes were accepted as a true and accurate record of proceedings. On a proposal from D Cowan, 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 – a report will be presented to the Committee at the January Committee meeting.

5. Minutes of Executive Meeting held on 10th September 2025

On a proposal from D Herriot, seconded by P Wallace the Executive minute was accepted as a true and accurate record of proceedings.

6. Quarterly Performance Reports to 30th September 2025

From a previously circulated report the Committee noted the performance report updates.

7. 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 noted that there are still ongoing issues with the determination of the planning application in relation to the Noise Impact Assessment. F Murray (Argyll & Bute Council, Head of Development & Economic Growth) has been contacted, once again, to raise concerns and frustration over the situation at Inveraray, as well as concerns over the lack of spend at Inveraray and Baddens. The Technical Services Director noted that the tender application to the Scottish Government will require a technical assessment due to the high level of costs.

Resolution

After further detailed discussions the Committee agreed for the Technical Services Director to raise a non-determination notice if unsuccessful in resolving the issues.

- *Rothesay Academy Upper & Lower Sites*

It was noted that a Quantity Surveyor and Engineer have been procured to assist in tendering for the demolition of the lower Academy buildings. It was reiterated that any costs associated with the demolition will not be undertaken by Fyne Homes.

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

Disposals

- 34 Auchamore Road – As previously reported the property had been put on the market, there currently has been no interest and the market will be reviewed in the New Year with the view to potentially lowering the price.

Resolution

The Committee noted the update on asset management.

*iv) Fyne Heat Update***Resolution**

The Committee noted the contents of the Fyne Heat Update.

v) Gift Aid & Eco4 Pilot Update

The item is subject to a confidential minute

8. 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 Bill

The Housing Director noted that at the end of September the Housing (Scotland) Bill was passed, and the Association will be working towards the changes. It was suggested that a future bitesize training session could be used to update the Committee on the changes and the key implications.

Welfare Reform

Committee received the update that all Fyne Homes tenants have now migrated to Universal Credit.

Staff Achievement

As previously reported, Housing Officer, M Reynolds, was shortlisted for this year's CIH awards for Young Achiever of the Year, unfortunately she was unsuccessful on the night. Committee acknowledged the achievement of being nominated and shortlisted.

Resolution

The Committee noted the remainder of the report.

ii) Tenant Satisfaction Survey 2025

From a previously circulated report the Committee noted outcome of the 2025 Tenant Satisfaction Survey and the development of an action plan to improve areas of low satisfaction.

iii) Lease of Properties – 3rd Party Lets

From a previously circulated report the Housing Director highlighted that the Association has been approached by the Scottish Police Authority (SPA) and Argyll & Bute Council (A&BC) with requests to lease residential accommodation, the report detailed their requirements. It was noted that 3rd party lets support organisations in meeting their service delivery needs and to provide a valuable opportunity for collaborative partnership working, Fyne Homes currently lease 9 properties to organisation and the report outlined the criteria of a 3rd Party Lease.

Resolution

After further detailed discussion the Committee approved the lease of the requested properties, should they become available to the Scottish Police Authority and Argyll & Bute Council.

iv) HOME Argyll Policy – Amendment to wording

Following approval by all the partners the updated HOME Argyll Allocations Policy was implemented in July 2025. However, it has been noted that some wording within the policy caused confusion, the HOME Argyll Steering Group agreed the wording should be amended to provide greater clarity as detailed in the previously circulated report.

Resolution

The Committee approved the change of wording at page 33 and page 23 as detailed in the report.

9. 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.

- *Internal Audit*

As previously reported the current internal auditors, TIAA, have been appointed since April 2020 and there is no requirement to change internal auditors after a set amount of years, however it was best practice to carry out a tender exercise at least every 5 years. Following an action from the last meeting the Business Services Director got more information on a rolling contract with TIAA, it was explained the RSL's that have a rolling contract have done so on following a tender exercise.

It was queried when the Internal Auditors were last procured, and it was noted that it was in 2021/22. Discussion ensued and the Committee felt that best practise should be followed, and a tender exercise carried out.

Staff absence management internal audit took place in October where reasonable assurance was achieved, minor points were raised in the findings and the HR Director has addressed them. It was noted that core financial controls audit will take place on the 12th January 2026.

- *Cyber Security*

It was reported that the Association has registered to improve our cyber resilience by implementing cyber care, which will strengthen our current cyber defence.

- *Sustainability Audit*

Stage 2 of the audit is progressing, and TIAA have requested liaising with a few Committee members to obtain their views and then attended the Management Team Meeting in January to further discuss. The Business Services Director asked for any volunteers to contact her in the upcoming days.

Resolution

Committee approved for a tender exercise to be carried in respect of the Internal Auditors and noted the remainder of the report.

- ii) *Public Holidays*

From a previously circulated report the Committee noted the public holidays for 2026-27.

- iii) *Christmas Arrangements*

As previously agreed by the Committee in 2018 the standing order for the Christmas period was noted.

- b) *Finance*

- i) *Projected Management Accounts and Financial Covenants to 31st March 2026*

From a previously circulated report the Committee were informed of the projected surplus and of the financial covenants' compliance for the year to 31st March 2026.

- ii) *Revenue Budget incorporating Rent and Service Charges 2026-27*

A copy of the proposed budget was previously circulated for Committee's information. The detail had been prepared by the Business Services Director with input from the Senior Management Team and relevant Operational Managers.

The Business Services Director highlighted that it is imperative that the Association generates a sufficient surplus to meet lenders financial covenants and The Scottish Housing Regulator's ratio between cost and turnover, as well as funding the capital budget for the year, which was detailed in a separate report.

Rental income forms the basis of the budget, and the proposed increase is detailed in the report and will be discussed in detail on the next agenda item.

Incorporated into the budget is a salary pay range movement; the proposed budget allows for all covenants and ratios to be met.

A discussion took place around the proposed rent increase, rising costs and affordability, the budget presented to Committee was based on a 5.5% rent increase plus phasing in.

Resolution

After further detailed discussions the Committee approved to go out to tenant consultation on a 5.5% plus phasing in rent increase. Feedback from the consultation will be presented to Committee at the January committee meeting.

(iii) Capital Budget 2026-27

From a previously circulated report the Business Services Director explained that the Association draws up a Capital Budget to improve its existing properties or improve, acquire, or replace existing assets to enable the organisation to carry out its business efficiently. The report contains a recommendation from the Business Services Director on what Capital Expenditure should be carried out in 2026-27.

The report detailed the recommended capital expenditure during 2026-27, including capital loan repayments.

Resolution

After further detailed discussion the Capital Budget was unanimously approved by the Committee. .

(iv) Proposed Rent Increase 2026-27

This was discussed under agenda item 09(ii), feedback from the tenant consultation will be presented at the January meeting.

10. Human Resources Update

A detailed report by the HR 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.

The HR Director reported that following approval at the Staffing Committee a light touch pay review is underway, it was noted that engagement with the ICE Forum would take place throughout the process.

Resolution

The Committee noted the contents of the report.

11. Subsidiary Update

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

12. Policy Review/Deferrals**Resolution**

(a) Committee approved the undernoted policy:

- (i) *C.16 Travel Policy*
- (ii) *HR.31 Long Services Awards Policy*

(iii) *HR.20 Performance Appraisal Policy*

(b) *Committee approved to defer the undernote policy:*

(i) *Asset Management Strategy*

13. Committee Update

The Corporate Manager reminded Committee members to complete and return their annual Code of Conduct declaration if they haven't already done so.

It was noted that the annual appraisals will take place in the New Year following the same format as last year. A Strategy Day will be arranged for the end of February/beginning of March.

Resolution

The Committee noted the verbal update.

14. Notifiable Events

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

15. Strategy Day Discussions - Follow Up

This item is subject to a confidential minute.

16. Action Plan – Confidential

This item is subject to a confidential minute.

17. Minute of Management Team Meeting 12th August 2025.

18. Minute of Fyne Energy Board Meeting 27th August 2025

19. Minute of Fyne Initiatives Board Meeting 27th August 2025

20. Minute of Fyne Futures Board Meeting 27th August 2025

21. Minute of Management Team Meeting 23rd September 2025

22. Minute of Health & Safety Meeting 23rd October 2025

23. Minute of Staffing Committee Meeting 23rd October 2025

The above minutes were circulated for information and noted. In regard to the Staffing Committee Meeting held on 23rd October on a proposal from J Thomson, seconded by J McMillan the minutes were accepted as a true and accurate record of proceedings.

24. AOCB

i) Note of Thanks

The Corporate Manager, on behalf of the Senior Management Team, expressed thanks to all Management Committee Members for their dedication and contributions throughout the past year, during what has been a particularly challenging period.

ii) 6 Deanhood Place

The Business Services Director sought Committee's approval to sell 6 Deanhood Place (commercial unit) to the current long-standing tenant. It was noted that a valuation still has to be obtained.

Resolution

After further detailed discussions the Committee agreed to sell 6 Deanhood Place to the current tenant per valuation report outcome..

25. Date of Next Meeting: Wednesday 21st January 2026.

With no further business the meeting closed at 18.20pm

Signed.....

Date.....