OFFICIAL MINUTES

NOTE TO READER:
SBHA publishes the minutes of its Board of Management meetings, unless it considers, at the time of publication, that the minutes or part of the minute are exempt from disclosure under the Freedom of Information (Scotland) Act 2002. Where minutes or part of the minutes are not published, this is noted in these minutes.

MEETING: SBHA BOARD OF MANAGEMENT

DATE: 19.03.26	TIME: 5.30pm	VENUE: Head Office, Selkirk and via Teams

PRESENT: **In Person**
Ian McDonald - Chair (IMcD)
David Bell – Board Member (DB)
Rob Brittain – Board Member (RB)

Virtually via Teams
Philippa Brosnan – Board Member (PB)
Matt Foreman – Board Member (MBF)
Michael Levack – Board Member (ML)
Melissa Fogwill – Board Member (MF)

IN ATTENDANCE: Julia Mulloy, Chief Executive (CE)
Maria Lyle - Chief Operating Officer (CO)
Caroline Purcell – Director of Property Services (DPS)
David Chalmers - Director of Development (DoD)
Catriona Notman - Governance Officer (GO) - *minute-taker*
Via teams: Susan McDonald – Director of Customer Services (DCS)
Rachel Dickson – Head of People (HoP)

The Chair opened the meeting at 5.45pm and welcomed all in attendance. For quoracy reasons, Chair advised that only items for discussion would be dealt with until the meeting was quorate.

1.0 Apologies for absence

Apologies were received in advance of the meeting from Board Members Tracey Glover, Robin Dodyk and Michael Grieve and team member Carly Stewart, Director of Finance.

2.0 Declarations of Interest

Declaration was noted for item 4.0 for SBHA team members.

3.0 Board Operational Report

3.4 Former Tenant Arrears Write Off – Private and Confidential

Minute of discussion on this Agenda Item redacted

For quoracy reasons, the recommendations are presented later in the meeting.

3.8 Bad Debt Provisioning Policy

The DCS presented the proposed policy revision, noting that an early review was required to align rent banding with current rent and arrears management arrangements.

Members discussed the practicalities of aligning the rent banding and how this compares to other Registered Social Landlords.

*For quoracy reasons, the recommendations are presented later in the meeting***.**

3.6 Key Performance Indicator Report Q3 2025-26

The CO presented the report highlighting performance outturns at the end of period and compared to the same period last year. Confirmation was given that wave 2 of the Tenant Satisfaction Survey (TSS) results are imminent and these will be presented to the Customer Board at their next scheduled meeting in May 2026.

Board members sought clarification on the Damp and Mould indicators and noted that reporting was not directly comparable with the previous year due to revised inspection timescales under the new policy.

Assurance was provided that cases are triaged and prioritised and that sensor data is being used to support earlier intervention and targeted support

It was noted that reported cases may increase following implementation of Awaab's Law and that processes are being aligned accordingly.

At 6.23pm, MBF joined the meeting and quoracy was achieved.

Board members also noted increased levels of FOI and subject access requests, including trends and themes of requests.

Minute of discussion on this Agenda Item redacted

The increase in abandoned calls was discussed and assurance was provided on improved call handling performance and the continued focus on first point of contact resolution.

The Chair confirmed that, for quoracy purposes, ML and DB would act as the two Appointed Board Members required to observe the meeting.

The Chair confirmed that the previously discussed items had been considered in full, that no decisions had been taken prior to quoracy, and that the relevant recommendations would now be formally considered.

3.4 Former Tenant Arrears Write Off – Private and Confidential

RECOMMENDATION: *Minute of discussion on this Agenda Item redacted*

3.8 Bad Debt Provisioning Policy

RECOMMENDATION: The Board of Management approved the revised Bad Debt Provisioning Policy.

3.6 Key Performance Indicator Report Q3 2025-26

RECOMMENDATION: The Board commented on the Key Performance Indicator outcomes for Quarter 3 2025-26.

3.5 Key Performance Indicator Targets 2026-27

The CO presented the proposed KPI targets, advising that these were informed by past performance, Strategic Plan priorities, sector benchmarking and updated ARC indicators, and were intended to be stretching but achievable.

Board members discussed flexibility in Damp and Mould targets pending legislative change and noted that ARC indicators may be revised by the Scottish Housing Regulator, with targets updated accordingly. They also sought clarification on the reduced housing list target and noted that this reflects a planned review of the housing register.

It was noted that the Health and Safety scorecard reported to the Audit and Compliance Sub-Committee would be made available in Decision Time and that the Net Promoter Score is currently a projection pending the second wave of Tenant Satisfaction Survey results and will be reviewed thereafter. They further noted that the number of homes with a stock condition survey less than five years old increases incrementally as old surveys are refreshed.

Board members agreed to increase the target for Learning and Development opportunities delivered through Community Benefits from 12 to 15 and noted that opportunities to maximise social value will be explored through development procurement.

RECOMMENDATION: The Board of Management:

a) Approved the proposed performance indicators targets for 2026-27 as set out in ***Agenda Item 3.4***; and
b) agreed one amended target, increasing Learning and Development opportunities through Community Benefits from 12 to 15. No additional targets were added.

3.1 Development Report – Private & Confidential

Minute of discussion on this Agenda Item redacted

RECOMMENDATIONS: The Board of Management noted the report and the recommendations as detailed in appendix 2 & 3

(i) Minute of discussion on this Agenda Item redacted

Minute of discussion on this Agenda Item redacted

RECOMMENDATIONS: The Board of Management:

Minute of discussion on this Agenda Item redacted

(ii) Minute of discussion on this Agenda Item redacted

Minute of discussion on this Agenda Item redacted

RECOMMENDATIONS: *Minute of discussion on this Agenda Item redacted*

Minute of discussion on this Agenda Item redacted

3.2 Rule Change – Rule 48 – Quoracy Requirements

The CE presented this report and the advised of the feedback received from Scottish Borders Tenant Organisation (SBTO) on the proposed Rule change. Details of the timings required for holding a Special General Meeting (SGM) was confirmed and a suggested date for the SGM was proposed as 6 May 2026

RECOMMENDATION: Board Members noted the feedback from SBTO and the next steps towards a Special General Meeting of Shareholders.

3.3 General Governance Update

(i) 2026 Board Development Review Proposal

The CO presented proposals for the 2026 Board Development Review Process. A two-step process for the review was proposed with an initial facilitated Board Collective Skills

Assessment arranged in May/June, and individual reviews held in October/November. Outcomes of the reviews and a learning and development plan to be reported to Board in December.

RECOMMENDATION: The Board considered and agreed the proposed two stage approach for the 2026 Board Development Reviews as set out in this report.

(ii) Shareholding Membership

Board Members considered two shareholding memberships presented for cancellation due to rule 17.1

RECOMMENDATION: The Board of Management approved the cancellation of the two shareholding members.

(iii) Proposed Entitlement, Payments and Benefits

There were no offers of tenancy to consider.

(iv) Notifiable Events

The one notifiable event was noted.

(v) **Governance, Regulation and Policy Publications -** There was no discussion with this item.

3.7 Legal Update – Private & Confidential

Minute of discussion on this Agenda Item redacted

RECOMMENDATION: The Board noted the update on current legal cases.

7.59pm – GO left the meeting

4.0 People Update – Private & Confidential

Minutes of this discussion are held under separate cover.

8.03pm – GO returned to the meeting

5.0 Minutes of the Board of Management meetings

19 February 2026: The minutes of the Board of Management meeting held on the 19 February 2026 were approved as a true and accurate record, proposed by IMcD and seconded by PB.

19 February 2026 – Held under separate cover: The minutes of the Board of Management meeting held on the 19 February 2026 were approved as a true and accurate record, proposed by IMcD and seconded by PB.

5.2 Matters Arising

There were no matters arising.

6.0 Minutes of the Customer Board Sub-Committee 20 November 2025 and draft 5 February 2026 August 2025

The minutes were noted.

7.0 Minutes of SBHA Plus 4 December 2025 and draft 19 February 2026

The minutes were noted.

8.0 Board of Management Objectives 2026-27

Five objectives were proposed for the Board for 2026-27. Members agreed that the top three objectives would be taken forward as Board priorities with the addition of an external Governance review undertaken towards the end of the reporting year. The priorities agreed for 2026-27 were:

- Prepare for future borrowing, setting strategic direction and risk appetite to ensure SBHA's long-term financial sustainability and strategic priorities, including new build and net zero ambitions.
- Ensure effective governance and stability during the transition to and embedding of the new Chief Executive, maintaining clear roles, strong Board–Executive relationships and continuity of strategic direction.
- Maintain governance assurance on PMP Delivery

9.0 Board Reflection

IMcD thanked all Board and Team Members for their continued effort and support.

10.0 Any Other Competent Business

10.1 The CE advised Board Members that SHR would be publishing their Engagement Plans with Social Landlords at the end of March 2026.

8.20pm – CE left the meeting

10.2 The CO presented to Members the events planned for CE retirement. To allow all team members to have the opportunity to attend the event on Friday 29 May 2026, it was agreed with Board Members that the office will close at 3pm.

8.28pm – GO left the meeting

8.30pm – CE and GO returned to the meeting

11.0 Date of Next Meeting – 28 May 2026

The Chair thanked all Members for their attendance and contribution. The meeting was closed at 8.31pm.