Public Eildon Board Minutes

Meeting:	Board Meeting of Eildon Housing Association Ltd.
Date:	13 August 2025
Time:	5.34pm – 8.13pm (2hrs 39mins)
Location:	The Weaving Shed, Ettrick Mill, Dunsdale Road, Selkirk TD7 5EB
Present:	Mr R Beardsley, Ms C Fancy (Chair), Mr B Frater (Vice-Chair), Ms E McHugh, Mr C Highton, Mr A Lundmark, Ms C Louch, Mr R Kilshaw, Mr E Swinton
Virtual:	Ms A Harvie
In Attendance:	Mr N Istephan, CEO and Company Secretary (CEO) Ms L Mirley, Director of Business Support (DBS) Ms A Miller, Director of Community Services (DCS) Mr N Wilson-Prior, Director of Property Assets (DPA) Ms S Spence, Governance Officer (GO)
Observers (SHR):	Ms E Sneddon, Regulation Manager Ms J Kerr, Regulation Analyst
Observers (EHA):	Ms C Penman, Board Member Applicant Ms E Downie, Board Member Applicant
Presenter (Allia CC):	Mr P Freer, Head of Scottish Office (presentation agenda item 2.06. 6.27pm – 6.55pm))

Ms Fancy Presided

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Board Items	
1.01	**Welcome & Apologies** The Chair opened the meeting at 5.34pm and welcomed everyone to the meeting noting apologies from Ms H MacLeod and Ms J Pashley. The Chair introduced the Scottish Housing Regulator (SHR) and EHA observers. The Chair also advised Mr Freer would join the meeting for item 2.06 Funding Strategy. With 10 Board Members present the Chair declared the meeting quorate.
1.02	**Declarations of Interest** Mr Kilshaw declared an interest for 3.01 Legal Actions. The Chair thanked Mr Kilshaw for his declaration.
1.03	**Minutes for Approval** The Minutes from the Board meeting held on 18 June 2025 were approved as an accurate record on the motion of Ms Louch and seconded by Mr Frater.

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1.04	**Action Points & Matters Arising** The CEO presented the Action Points from the meeting held on 18 June 2025. **Recommendation:** The Board noted the Action Points from the last meeting.
1.05	**The Board's Minutes, Seals, Registers and Books** CEO presented the Board's Minutes, Seals, Registers and Book's paper, explaining that this paper is to confirm to the Board that over the course of the reporting year 2024/25, Eildon has complied with its Rules, Clauses 62 - 67 in respect to the administration of Board Minutes, Use of Seal and keeping of our Registers and Books. CEO highlighted this report includes a summary of any Data Protection Breaches, Subject Access Requests and Freedom of Information requests. **Recommendation:** The Board noted the contents of the paper.
1.06	**Declarations of Interest Annual Report** The CEO presented the paper advising that the Declarations of Interest Annual Report complies with the Entitlements, Payments and Benefits Policy. **Recommendations:** The Board noted the contents of the paper.
1.07	**Draft RemCo, 18 June 2025** As the Chair of RemCo had given a comprehensive verbal overview of the June RemCo meeting at the June EHA Board, there were no discussions or points raised on the Draft minutes of that meeting. **Recommendation:** Board Members noted the Draft RemCo Minutes.
1.08	**Eildon Enterprise Limited (EEL) AGM and Board Meeting Q4 13 August 2025** The Chair of EEL gave an update from the EEL AGM and EEL Board meeting held prior to this meeting.
Strategic Items	
2.01	**Financial Performance and Management Account Report** DBS presented the paper and highlighted the main points from the report. **RECOMMENDATION -** The Board: 1. Approved the Quarter 1 Management Accounts 2025/26, and Approved the revised estimated out-turn for 2025/26.
2.02	**Development and Treasury Management Report** DPA presented the Development part of the Development and Treasury Management Report paper.

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	RECOMMENDATION - The Board noted the movement in the Development Programme and considered the implications of the revisions outlined.
2.03	**Annual Assurance Statement** CEO tabled the Annual Assurance Statement (AAS) Checklist that that had been updated at Board Members Workshop held on 6 August 2025. **RECOMMENDATION –** The Board noted the tabled paper and agreed delegated authority be given to the Chair to approve the Annual Assurance Statement to be submitted to the Scottish Housing Regulator.
2.04	**Quarterly Performance Report** DBS presented the Quarterly Performance Report. **RECOMMENDATIONs -** The Board: a) Considered and approved the amendment to the Anti-Social Behaviour satisfaction target to 65%; and b) Noted the contents of this report.
2.05	**Care Services Performance Report** DCS presented the Care Services Performance Report, detailing the key points of the report. **RECOMMENDATION -** The Board noted the performance of Care Services.
2.06	**Funding Strategy** Mr Freer, was invited into the meeting at this point at 6.27pm. Mr Freer introduced himself to the meeting and gave his presentation on Eildon Housing Association's Funding Strategy. Following his presentation, Mr Freer declined the invitation to remain in the meeting and left at 6.55pm
2.07	**Station Avenue, Duns Update** DCS presented the Station Avenue, Duns update to the paper presented to Board Members on 18 June 2025. **Recommendation –** The Board noted the content of the report.
2.08	**19 Dominies Way, Chirnside After Incident Report** DPA presented the 19 Dominies Way, Chirnside After Incident Report **Recommendation –** The Board noted the conclusions of the paper.
	The Chair advised that as the time was 8.00pm the meeting was running close to the 2.5 hours duration allowed for Board meetings and in compliance with the Rules proposed the meeting continue for a further 30 minutes to conclude business. Board members agreed unanimously.

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2.09	**Amended Allocation Policy** DCS gave a verbal update on the previously approved Allocation Policy. The Chair thanked DCS for the update.
Routine Items	
3.01	**a) Rent Arrears (Delegated Authority)** With no questions raised on this routine item the Chair moved the Recommendation. **Recommendation:** The Board noted the action taken and homologated the decision made by the Chair and Vice-Chair of the EHA Board.
	b) Other Tenancy Issues There were no Legal Actions - Other Tenancy Issues reported.
	c) Updates There were no Legal Actions – Updates reported.
3.02	**Tenancy Debt Write Offs** DCS presented the Debt Write Offs paper. With no discussions or points raised the Chair moved to the Recommendation. **RECOMMENDATION -** The Board is invited to: 1. Approved the write off of former tenant debt, as outlined in Appendix 1. 2. Approved the write off of former tenant credit, as outlined in Appendix 2. 3. Noted the balance of arrears and credits/prepayments written off under delegated authority. 4. Noted the cumulative totals of all debt written off this year.
Standard Items	
4.01	**Disposal of Land/Property/Leases & Granting of a Security.** There were no disposals reported.
4.02	**Entitlements, Payments & Benefits (EPB) – Offer of Employment** CEO presented this standard EPB Paper. With no questions on this standard item the Chair moved to the Recommendation. **Recommendation:** The Board noted the granting of a tenancy to a close relative of an employee.
4.03	**List of Signings and Use of Seal** There were no List of Signings or Use of Seal reported.

Ref	Subject
4.04	**Membership Applications** The Chair noted that two of the Membership Applications had been provided by the two observers to the meeting and asked if they would step out of the room briefly while Board Members considered their applications. **Recommendation:** The Board considered and approved the four Membership Applications presented.
5	**AOCB** **AGM Arrangements** **Board Away Day Programme** Before closing the meeting, the Chair thanked the observers for joining the meeting. The Chair closed the meeting at 8.13pm