

# Public Eildon Board Minutes



Meeting: Board Meeting of Eildon Housing Association Ltd.  
Date: 10 December 2025  
Time: 6.15pm – 7.43pm (1hr 28mins)  
Location: The Weaving Shed, Ettrick Mill, Dunsdale Road Selkirk, TD7 5EB

Present: Mr R Beardsley, Ms E Downie, Mr B Frater (Chair), Mr C Highton, Mr R Kilshaw, Ms E McHugh, Ms J Pashley and Mr E Swinton.  
Virtual: Ms A Harvie, Ms C Louch and Mr A Lundmark

Attendance: Mr N Istephan, Chief Executive & Company Secretary (CEO)  
Ms L Mirley, Director Business Support (DBS)  
Ms A Miller, Director Community Service (DCS)  
Mr N Wilson-Prior, Director Property Assets (DPA)  
Ms S Spence, Governance Officer (GO)

Presenter: Mr P Freer, Allia

## Mr Frater presided

Ref	Subject
<b>Board Items</b>	
1.01	<b>Welcome &amp; Apologies</b> Following the preboard briefing on Net Zero and Sustainability presentation given by the Sustainability Co-ordinator, the Chair opened the meeting at 6.15pm and noted apologies from Ms C Penman and Ms H Macleod.  With 10 elected Board Members present the Chair declared the meeting quorate. The Chair advised that as the meeting had started at the later time of 6.15pm that the Funding Strategy Update be discussed first.
2.01	<b>Funding Strategy Update</b> DBS introduced Mr Freer to Board Members advising Mr Freer would give an overview of the progress on the recommendations approved at EHA Board in August 2025.  <b>Recommendation/s</b> The Board considered and approved:  <ol style="list-style-type: none"><li>1. The Director of Business (DBS) to progress with negotiations on securing a Social Loan from Royal Bank of Scotland.</li><li>2. The DBS to progress with negotiations on securing a loan from Bank of Scotland over 25-years as set out on page 8 of Annex A.</li><li>3. The receipt of an update on the negotiations at the next Board meeting planned for 18 February 2026.</li></ol>

<b>Ref</b>	<b>Subject</b>
<b>1.02</b>	<p><b>Declarations of Interest</b> Mr Beardsley declared an interest in item 2.02. The Chair advised that he would be permitted to stay in the meeting but would not be invited to speak or vote on this item.</p>
<b>1.03</b>	<p><b>Minutes for Approval</b> The minute of the Board meeting held on 12 November 2025 was approved as a correct.</p>
<b>1.04</b>	<p><b>Action Points &amp; Matters Arising</b> Board Members noted the one action point from the meeting held on 12 November 2025 as completed.</p> <p><b>Recommendation:</b> The Board noted the contents of the paper.</p>
<b>1.05</b>	<p><b>Draft ARCom, 26 November 2025</b> Mr Swinton, (Chair of ARCom), gave an overview from the draft minute.</p> <p><b>Recommendation:</b> The Board noted the Draft ARCom Minute for approval at the next ARCom meeting on 11 March 2026.</p>
<b>Strategic Items for Discussion/Approval</b>	
<b>2.02</b>	<p><b>Rent, Services and Related Charges: Update for 2026/27</b> DCS advised that Board Members had previously agreed to postpone the rent increase proposals from the November Board meeting to the December meeting.</p> <p><b>RECOMMENDATIONS:</b> The Board approved the following proposals:</p> <ol style="list-style-type: none"> <li>1. To consult on the proposed increase in basic rents.</li> <li>2. To consult on the proposed increase in the standard service charge in sheltered housing, and also in extra care housing and our learning disability.</li> <li>3. To consult on the proposed increase in restricted service charges in sheltered housing.</li> <li>4. To consult tenants in Poynder Apartments and Wilkie Gardens on the proposed increase.</li> </ol>
<b>2.03</b>	<p><b>Property Assets Directorate Review Update</b> DPA presented the Property Assets Directorate Review.</p> <p><b>Recommendation</b> - The Board noted the findings of the MainStreet Consultation Report and the recommendations, particularly changes to the Staff Establishment.</p>
<b>2.04</b>	<p><b>Policy Review: Standing Orders, Scheme of Delegation and Financial Regulations</b> The CEO introduced the Standing Orders, Scheme of Delegation and Financial Regulations paper, highlighting these documents support the application of the Rules.</p> <p><b>Recommendation</b> – The Board noted the extensions to the review of the Standing Orders until 30 January 2026, for its presentation to February 2026</p>

<b>Ref</b>	<b>Subject</b>
<b>2.05</b>	<p><b>Policy Review: Donations Policy</b> CEO presented the Donations Policy, noting no changes had been identified or recommended.</p> <p><b>Recommendation:</b> The Board approved the review of the Donations Policy and noted there were no changes recommended.</p>
<b>Routine</b>	
<b>3.01</b>	<p><b>Tenancy Related Write Off Debt</b> DCS presented the routine Tenancy Related Write-Off Debt paper.</p> <p><b>RECOMMENDATION:</b> The Board:</p> <ol style="list-style-type: none"> <li>1. Approved the write off of former tenant debt, as outlined in Appendix 1;</li> <li>2. Approved the write off of former tenant credit, as outlined in Appendix 2;</li> <li>3. Noted the balance of arrears and credits/prepayments written off under delegated authority; and</li> <li>4. Noted the cumulative totals of all debt written off this year.</li> </ol>
<b>Standard Items</b>	
<b>4.01</b>	<p><b>Disposal of Land/Property/Leases and Granting of a Security</b> CEO presented the Disposal of Land/Property/Leases and Granting of a Security paper, advising that the sale of one property in Galashiels. CEO advised as the property was below the Scottish Housing Regulator's (SHR) guidance of the £120k threshold and its disposal did not have a significant impact on Eildon's tenants; therefore, the disposal did not meet the criteria for a Notifiable Event to the SHR.</p> <p><b>Recommendation:</b> The Board noted the paper.</p>
<b>4.02</b>	<p><b>Payments &amp; Benefits – Granting of a tenancy</b> The CEO presented the standard Payments and Benefits – Granting of a Tenancy paper.</p> <p><b>Recommendation:</b> The Board noted the granting of an offer of employment to two close relatives of an employees.</p>
<b>4.03</b>	<p><b>List of Signings and Use of Seal</b> There were no Signings or Use of Seal reported.</p>
<b>4.04</b>	<p><b>Membership Applications</b> There were no Membership Applications reported.</p>
<b>AOCB</b>	
<b>5.06</b>	<p><b>AOCB</b> With no other current business reported the Chair closed the meeting at 7.43 pm.</p>