

Public Eildon Board Minutes



Meeting: Board Meeting of Eildon Housing Association Ltd.
Date: 19 August 2026
Time: 5.36pm – 8.02pm (2hrs 26mins)
Location: The Weaving Shed, Ettrick Mill, Dunsdale Road, Selkirk TD7 5EB

Present: Mr R Beardsley, Ms E Downie (from Agenda Item 1.06, at 5.47pm until 7.47pm Agenda Item 2.09), Mr B Frater (Chair), Ms A Harvie (from Agenda Item 1.03 at 5.43pm), Mr C Highton (Vice-Chair), Mr A Lundmark (until Agenda Item 2.04. left at 7.10pm), Mr R Kilshaw, Ms H MacLeod, Ms J Pashley, Ms C Penman, Mr E Swinton

Virtual: Ms E McHugh

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)
Ms J Kelly, Director of Property Assets (DPA)
Ms S Spence, Governance Officer (GO)

Observers (SHR): Ms E Sneddon, Regulation Manager
Mr D Allison, Regulation Analyst

Observers (EHA): Mr G Begg

Ms Frater Presided

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Board Items	
1.01	Welcome & Apologies The Chair opened the meeting at 5.36pm and welcomed everyone to the meeting. The Chair introduced the Scottish Housing Regulator (SHR) observers Ms Sneddon and Mr Allison, to the meeting and explained their attendance was in compliance with Eildon's Engagement Plan. The Chair introduced Mr Begg, who was in attendance as an observer as a potential new Board Member. With ten Board Members present the Chair declared the meeting quorate with one apology from Ms C Louch. The CEO reported that Ms C Louch had recently offered her resignation from the Board. Ms Louch had thanked the Chair and Board Members for their support.
1.02	Declarations of Interest There were no Declarations of Interest to report.
1.03	Minutes for Approval The Minutes from the Board meeting held on 17 June 2026 were approved as an accurate record on the motion of Mr Kilshaw and seconded by Mr Highton

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	Ms Harvie joined the meeting at this point 5.43pm.
1.04	Action Points & Matters Arising There were no Action Points or Matters Arising from the last meeting reported.
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 2025/26, 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. Ms Downie joined the meeting at this point 5.47pm.
1.06	Declarations of Interest Annual Report The CEO presented the Declarations of Interest Annual Report advising that this annual report complies with the Entitlements, Payments and Benefits Policy (EPB). This report demonstrates that we conduct our affairs with openness, honesty and integrity. Recommendation: The Board noted the contents of the paper.
1.07	Health and Safety Statement of Intent The DPA presented the Health and Safety Statement of Intent and reported this statement forms part of the Health and Safety Policy/Manual and is required to be signed by the Chair. Recommendation: The Board noted the annual review of the Health and Safety Framework and approved Eildon's Statement of Intent.
1.08	Eildon Enterprise Limited (EEL) AGM and Board Meeting Q1 19 August 2026 The Chair of EEL gave an update from the EEL AGM and EEL Board meeting held prior to this meeting. The EEL Chair reported the key points from the meeting the EEL Directors had been: 1. Approved the Q1 Management Accounts. 2. Noted the positive Performance Report, with reduction in arrears 3. Acknowledged the introduction of the biannual report on the Minute of Variation of Mid-Market Rented properties.
Strategic Items	
2.01	Financial Performance and Management Account Report Q1 2026/27 DBS presented the Financial Performance and Management Account Report Q1 paper.

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	Recommendation – The Board: 1. Approved the Quarter 1 Management Accounts 2026/27
2.02	Development and Treasury Management Report Q1 2026/27 CEO presented the Development and Treasury Management Report Q1 2026/27. Recommendations – The Board: 1. Noted the position at the end of June 2026 in relation to the Development Programme 2026/27 and the financial implications of this compared with Budget 2026/27. 2. Noted the Development Programme Status Update as at Q1 2026/27.
2.03	Annual Assurance Statement CEO presented the Annual Assurance Statement (AAS) Checklist. RECOMMENDATION – The Board noted the checklist 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. Mr Lundmark left the meeting at this point 7.10pm Recommendation – The Board noted the contents of the report.
2.05	Care Services Performance Report DCS presented the Care Services Performance Report. Recommendation – The Board noted the contents of the Care Services Performance Report.
2.06	Procurement Annual Report DPA presented the Procurement Annual Report that is produced in compliance with the Procurement Reform Scotland Act. Recommendation – The Board noted the contents of the Procurement Annual Report.
2.07	Customer Voice Strategy - Progress Report DCS presented the Customer Voice Strategy Progress Report that was approved by Board in June 2025. Recommendation – The Board noted the content of the report.
2.08	Eildon Direct Update DPA presented the Eildon Direct update paper. Recommendation – the Board noted Eildon Direct's performance in the year to-date and approved the key measures of success as part of the quarterly performance reports, to replace stand-alone board papers updates.

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	Ms Downie left the meeting at this point 7.44pm.
	The Chair advised that as the time was 7.44pm the meeting was running close to the 2.5 hours duration allowed for Board meetings and in compliance with the Rules he would request the meeting continue for a further 30 minutes to conclude business if required.
2.09	Damp and Mould Policy DPA presented the Damp and Mould Policy and explained this is a new policy which complies with new legislation Awaab's Law. issues. Recommendation: The Board approved the Damp and Mould Policy for implementation during September 2026.
Routine Items	
3.01	Tenancy Debt Write-Offs DCS presented the Tenancy Debt Write-Off paper explaining this is the first report since the revision of the Standing Orders, Scheme of Delegation and Financial Regulations were approved at Board, February 2026. Recommendation: The Board: 1. Approved the write-off of former tenant debt. 2. Noted the balance of arrears and credits/prepayments written off under delegated authority; and 3. 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 / Granting of a Tenancy There were no Offers of Employment or Granting of Tenancies to report.
4.03	List of Signings and Use of Seal There were no List of Signings or Use of Seal reported.
4.04	Membership Applications The Chair noted that a Shareholders Application Form had been received from Mr Begg. Recommendation: The Board considered and approved the Membership Application presented.
5	AOCB AGM Arrangements The CEO updated the Board Members to say that preparations for the 53rd AGM were progressing well. The deadline for Nominations from Shareholders was 19 August 2026.

Ref	Subject
	Board Away Day Programme The CEO thanked the members of the Short Life Working Group (SLWG) for their input to Board Away Day Programme. Annual Leave – Office Bearers CEO asked for feedback on the level of communication from Eildon and asked if the level of contact was appropriate and whether having knowledge of when office bearers were busy or on holiday would be of benefit. Lord Sanderson Death CEO advised there had been a tribute Lord Sanderson noting his contribution to Eildon Housing. The Chair thanked the observers for their attendance and closed the meeting at 8.02 pm.

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Mr Brian Frater, Chair
09/09/2026