

Harbour Homes Scotland Limited
Minutes of Harbour Homes Board Meeting held on
Thursday 21 May 2026, 5pm at 108 Constitution Street

Present:

Campbell Whyte (Chair)	Vendula Tomasova
Graham Gillespie	Pauline Carter-Lee
Jim Sherval	Chris Stone
Leigh Eardley	Liz McLean

In attendance:

Heather Kiteley, Group Chief Executive
 Tina Bell, Group Governance and Regulation Manager
 Kevin Wilson, Neighbourhood Manager
 Alison Petretti, Governance Administrator (notes)
 Sara Oliver, Governance Administrator (observer)

Acronym

Harbour Homes (HH), Harbour Multi-Trades (HMT)
 Scottish Housing Regulator (SHR) Data Protection Officer (DPO)

Action**1. Apologies and Welcome**

- 1.1 Apologies received from Gordon Cameron, Mike Gibson, Kevin Anderson, Caitlin McCorry, Iain MacPhail and Angela Morgan.

2. Declarations of Interest

- 2.1 None

3. Approval of Minutes**3a. Board Meeting – Thursday 12 March 2026**

Proposed by Chris Stone and seconded by Vendula Tomasova.

3b. Joint Board Away Day – Friday 24 April 2026

Members advised it was great to see Harbour neighbourhoods and thanks were given to the staff for organising.

Proposed by Jim Sherval and seconded by Graham Gillespie.

3.1 Review Matters Arising and Outstanding Actions

- 3.1.1 None

4. Note - Matters Approved or Papers Issues Between Meetings - CEO

- 4.1 Board Bulletin #47 & #48 – noted.

Group Matters

5. Approve – Policies – Group Governance and Regulations Manager

- 5.1
- Health & Safety (H&S) – changes made to the policy were to reflect the new roles as per the restructure. The policy will be reviewed annually with AAB our H&S Consultants.
 - Social Housing Rent Setting and Rent Increase Policy – changes made to the policy were as per the restructure and branding updated. Recommendations from the Internal Audit were also implemented.
- 5.1.1 In response to a question about H&S training taking place specifically in our Sheltered Schemes?
- 5.1.2 The Board was advised that Group Health & Safety meetings are held quarterly and a training matrix is in place across Harbour including the sheltered developments.
- 5.2 The Board **approved** the revised Policies.

6. Approve – Amendment to Group Strategic Plan – CEO

- 6.1 The Board was advised that, following a review by the Equality, Diversity and Inclusion (EDI) group, the value of progressing the Gold Investors in Diversity (IID) accreditation was considered limited as it would be a duplicate to the Investors In People (IIP) accreditation, and approval was sought to remove this from the 2025–2028 plan.
- 6.2 The Board **approved** the plan.

Parent Matters

7. Review - Reports from Subsidiary Boards - Chairs

An update from the subsidiary Boards was given as per below.

7.1 Harbour Multi-Trades (HMT)

- The restructure has been completed, with the management team now fully in place and all vacancies filled.
- Financial performance has improved, with a projected profit of £160k and a bank balance of £510k. Auditors in now to conclude the accounts.
- Adaptations contract (£0.5million) secured with East Lothian Council.
- iTrent System – Employee self-service for recording holidays and time is now place and training has commenced.
- Cleaning staff will be TUPED to Harbour Multi-Trades and will receive three additional days holiday and a salary increase in November.
- Operatives to receive a 2% salary increase in July and three additional days holiday.

7.2 **Harbour Lettings (HL)**

- A standalone meeting will be scheduled prior to the next Board meeting to consider the Business Case for Letting Agency Services.
- Rent profit of £166k slightly higher than the £160k forecast. A gift aid sum of £100k was given to Harbour Homes.
- Cyclical maintenance will be reviewed.
- Former tenant arrears of **£8,928.56** were written off due to the tenant no longer being in the country.

7.3 The Board **reviewed** the reports.

RSL Matters8. **Approve – Scottish Housing Regulator Return - Group Governance and Regulation Manager**8.1a **Annual Return of the Charter (ARC)**

Cameron Audit has now completed the verification of our submission, and we are currently awaiting the final report. The interim findings identified only minor issues relating to Complaints and Anti-Social Behaviour (ASB).

Once the final report is received, we will undertake a lesson learned exercise to review the findings and identify any areas for improvement.

- **Satisfaction Survey** – Currently out to tender for a consultant to carry out the survey and census. The survey will be carried out over the summer.
- **Complaints** – Stage 2 complaints dropped from 100% to 95%, but we are still within the 20-day target. Training will be rolled out in June/July on complaints culture and MRI.
- **Repairs** – Slight increase to emergency repairs but we are still within our two-hour target. Non-emergency repairs have increased slightly due to no access. We are still within the 15-day target.
- **Antisocial Behaviour (ASB)** – This year we are reporting 65% compared to 98% the previous year. We have had eleven open cases in the year. A lot of work takes place to resolve the issues, with social work, agencies and the police.
- **Vacant Homes** – Slight increase in homes becoming vacant.
- **Void Loss** – Slightly higher than last year (1.14% from 0.96%), this can be evidenced.
- **Court Actions** – Eleven actions were raised, two not granted, four evictions and five in progress through the courts
- **Re-Let** – The average time taken to re-let properties is currently 50 days. We anticipate improvements in this area now we have a dedicated Voids Team within HMT.
- **Staff Turnover** – This is slightly higher due to the restructure.
- **Sickness** – Has increased slightly.

8.1b In response to a question “do we know why our properties are taking so long to let”?

8.1c Some examples are given below:

Action

- Issues with the system and contractors.
- Delays in being notified when a tenant is deceased.
- Tenants applying through Edindex with no intention of moving.
- Tenants are no longer removed from Edindex after refusing three properties, due to Edinburgh City Council not having the resources to manage this. This concern has been raised with the council.
- Tenants are refusing properties as their private let property is furnished.
- Grant has been given from Scottish Federation of Housing (SFHA) and has helped with sustainment.
- Before a property is re-let, statutory work is completed (gas, electrical, adequate repairs, decoration, paint packages given if required, windows replaced etc).

We now have one of our Neighbourhood Team Leaders appointed to the Edindex Board.

- 8.1d In response to a question on “Tenancy Sustainment the three-part indicator”. Five properties not sustained for more than a year.
- 8.1e The abandonment figure has reduced from five to three properties this year. These have been in our sheltered scheme where tenant has either moved to a care home or is deceased.
- 8.1f In response to a question on “Stock Condition Surveys” it states 12 properties failed the criteria, was this the same issue for all properties?
- 8.1g A response will be requested from the Assets Manager and included in the actions within the minutes. TB/KW
- 8.1h The Board gave thanks to colleagues for all their hard work collating the ARC information.
- 8.1i The Board **approved** the ARC report. Proposed by Leigh Eardley and seconded by Liz McLean.
- 8.1j **Five-Year Financial Return**
There have been no amendments to the approved plan ahead of its submission to SHR.
- 8.1k The Board **approved** the return. Proposed by Graham Gillespie and seconded by Vendula Tomasova.
- 8.1l **Loan Portfolio Return**
There are no areas of concern to highlight in this report. Our loans are secured on fixed rates, placing us in a strong and stable financial position
- 8.1m The Board **approved** the return. Proposed by Graham Gillespie and seconded by Vendula Tomasova.

RSL Matters

Action

9. Approve - Former Tenants Write Off - Neighbourhood Manager

9.1 Tenant was evicted in October 2023 on the grounds of rent arrears. The balance was **£10,317.80** at the time of eviction. The case was given to debt collection who pursued the debt. The tenant has recently declared sequestration.

9.2 The Board **approved** the write-offs

10. Review - Assurance Report on Compliance and Matters Delegated to Management - Group Governance and Regulations Manager

10.1 It was noted that a new Annual Assurance Tracker is being developed. This will include a dashboard section and will be available for the August Board meeting. The report will provide live data and more up-to-date information than previous versions.

10.2 An update has been provided below:

- **Gas Safety** – An update was provided see Governance section (item 11.4)
- **Electrical Testing** – one property is non-compliant this is the same property that has the hoarding issues.
- **Violence at Work** Between January and March, two incidents involving verbal abuse towards a Housing Officer were recorded. Warning letters have been issued to the tenant, and all future contact will be conducted on a two-person basis.
- **Stress Related Absence** – Between January and March, three employees were absent from work. Risk assessments have been completed.
- **Health & Safety Policy** – Approved by Board.

Areas of non-compliance as of 31 March 2026

- **Budgetary Management** – We have a favourable underspend on our cyclical work. A full explanation is recorded in the Assurance report. We are working with the areas of the business concerned (Assets, Housing Maintenance etc) to prioritise the cyclical maintenance work.
- **Policies** – 26 policies to be reviewed (two approved at this meeting and eight in draft status). We are looking to have all policies completed by 31 July or in single figures.
- **Regulatory Compliance** – As per the notifiable events in Governance report (item 11.4).
- **Complaints** – The issues with the complaints module remain outstanding. The Regulatory Compliance Officer has met with MRI to review backlog issues, and training will be rolled out to staff.

10.3 Cyber Attack (verbal update)

10.4 On Friday, 15 May 2026, malicious activity was detected on our website, resulting in our communications team being locked out. The issue was

Action

identified by both Hillside (our web developers) and the communications team. The incident was immediately reported to the Data Protection Officer (DPO) and the ICT department.

- 10.5 The Data Protection Officer (DPO) assessed the personal data involved (name, email address, and phone number) as low risk and determined that the incident did not meet the threshold for reporting to the Information Commissioner's Office (ICO). From an ICT security perspective, the incident represented a breach of reasonable technical measures and a denial-of-service event.
- 10.6 The ICT team undertook a penetration test after identifying several vulnerabilities requiring urgent remediation by Hillside. Agreed timescales and evidence requirements have been communicated, and remedial actions are ongoing. Hillside has been highly responsive, and all actions are being progressed in accordance with the agreed action plan.
- 10.7 Harbour has removed the ability to record data on the website, ensuring that no customer data is at risk.
- 10.8 In response to a question "will this be a vulnerability for the new Tenant Portal"?
- 10.9 It was reported the tenant portal will be hosted separately.
- 10.10 In response to a question "was there a data breach"?
- 10.11 Our DPO deemed the data breach to be low level.
- 10.12 Discussions will take place with our contact at SHR to determine whether this requires to be recorded as a notifiable event.
- 10.13 The Board **reviewed** the report.

11. **Approve – Governance Report - Group Governance and Regulation Manager**

- 11.1 The Board was advised that this is a new report providing an update on the matters outlined below. Going forward, this report will be combined with the Assurance Report.
- 11.2 **Company Secretary Appointment** – This post currently sits within the remit of the CEO. Following the recent restructure, this role sits within the Group Governance and Regulation Manager post, held by Tina Bell. The Board is therefore asked to approve the appointment of Tina Bell as Company Secretary.
- 11.3 The Board **approved** the change of role. The Regulator will be notified of the change.

Notifiable Events

- 11.4 **Performance & Service Delivery Issues** – An issue was reported with the annual rents and service charge increase letters in February 2026. It was

Action

identified there was an issue with the service charge for waste which was included in the letter. This was rectified and a new rent letter was issued.

11.5 The Board was advised that an independent process review had been completed and submitted to the Regulator, and that a high-level action plan and lessons learned had been developed.

11.6 **Health & Safety (Gas Failure)** – Failure due to no access given to the property as at 21 May 2026. This is due to severe hoarding issues. Court proceedings are in progress for Harbour to gain access.

11.7 In response to a question “how many other properties are in this block”?

11.8 The neighbourhood manager advised approx.12 but would confirm the exact number. **KW**

11.9 In response to the question regarding “Hoarding issues”, how are these dealt with?

11.10 The Neighbourhood Manager advised that Housing Officers support tenants as far as possible and signpost them to appropriate external agencies for advice where necessary.

11.11 **Health & Safety (Gas Failure) CLOSED** – Gas in property was capped while the tenant is serving a custodial sentence. A valid CP12 was issued, and the notifiable event was closed on 24 April 2026.

11.12 **Annual Registers 2025/2026** – Declaration of Interest information has been completed for staff and Board members.

11.13 **Gifts & Hospitality** – An anonymised version will be published on our website.

11.14 The Board **approved** the report

12. Any Other Business - Chair

12.1 The Board were informed an appointment has been made for the Director of Group Corporate Services, with further details to follow. **HK**

12.2 In response to a question “will the tenant satisfaction survey be carried out by e-mail”?

12.3 It was advised the tenant satisfaction survey will be carried out in-person and by telephone.

12.4 In response to a question “can the deadline for the Finance & Risk Papers to be approved by e-mail be extended”?

12.5 It was agreed to move the deadline from Friday 29 May to Friday 5 June.

13. Date of Next Meeting – Chair

13.1 Board Meeting - Thursday 20 August 2026, 108 Constitution Street at 5pm

Action

The meeting closed at 6.35pm

Signed by Chair: Leigh Eardley

Date: 20 August 2026