

Harbour Homes Scotland Limited
Minutes of Harbour Homes Board Meeting held on
Thursday 20 August 2026, 5pm at 108 Constitution Street

Present:

Leigh Eardley (Chair)	Vendula Tomasova (virtually)
Graham Gillespie (virtually)	Pauline Carter-Lee
Jim Sherval	Chris Stone
Caitlin McCorry	Liz McLean
Mandy Mungall	Chris Litwiniuk
Sue Hoole	

In attendance:

Heather Kiteley, Group Chief Executive
 Gordon Cameron, Group Director of Neighbourhoods
 Chris Thomson, Director of Group Operations
 Chris Ellis, Director of Group Corporate Services
 Mike Gibson, Director of Group Strategic Finance and Assets
 Tina Bell, Group Governance and Regulation Manager
 Alison Petretti, Governance Administrator (notes)

Acronym Harbour Homes (HH), Harbour Multi-Trades (HMT)
 Scottish Housing Regulator (SHR)

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The Chair welcomed new Board members Amanda (Mandy) Mungall, Sue Hoole and Chris Litwiniuk, together with Chris Ellis, Director of Group Corporate Services. All attendees introduced themselves.

1. Apologies and Welcome

1.1 Apologies received from Campbell Whyte, Iain MacPhail & Kevin Campbell

2. Declarations of Interest

2.1 None

3. Approval of Minutes**Board Meeting – Thursday 21 May 2026**

Proposed by Chris Stone and seconded by Liz McLean.

3.1 Review Matters Arising and Outstanding Actions

3.1.1 None

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

- 4.1 ➤ Harbour Homes Membership Application, Board Co-option and Appointment to Harbour Subsidiary Boards – Approved by email – issued 23 June 2026 & 30 July 2026
- Board Bulletin issued 22 June and 3 August 2026

4.2 The Board **noted** the papers

Group Matters

None

Parent Matters**5. Review - Reports from Subsidiary Boards – Chairs**

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

5.1 Finance & Risk Committee (FRC)

- Internal Audit by Cameron Audit on the Annual Return of the Charter (ARC) process
- External Audit
- Revolving Credit Facility – Access to credit facility of £10 million over seven years (when required)
- Four Day Working Week Update

5.2 Harbour Multi-Trades (HMT)

- Three days additional holiday (between Christmas and New Year) and an increase of 2% for staff
- Temporary Structure Change – HH staff reporting to HMT on a temporary basis (compliance, projects etc)

The HMT Chair advised that there had been a significant improvement in the business and a much greater alignment with Harbour Homes and requested that thanks be passed on to all staff involved. The business is in a more positive position.

5.3 Harbour Lettings (HL)

- Strong Financial Year for HL
- Business Case for Letting Services – standalone meeting to be arranged

5.4 The Board **reviewed** the reports.

6. Approve - Annual Accounts - Director of Group Strategic Finance and Assets

6.1 The Board were advised it had been a very successful year across the Harbour Group.

6.2 Harbour Connections has dissolved and transferred £74k to HMT. HH in general received £574k in Gift Aid; £365k from HMT (which includes the transfer from Harbour Connections) and £209k from Harbour Lettings. The overall group accounts are showing a smaller surplus than 2024/2025, but this is partly due to more maintenance work being performed in 2025/26 than the previous year.

6.3 In response to a question “can you explain what gift aid is used for “?

6.4 Profits generated by the commercial subsidiaries are gift aided to the housing association, resulting in tax savings for the subsidiaries while supporting the group's wider objectives (placemaking activities and keeping affordable rents). The subsidiary companies have an agreement with the parent on the percentage

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to be gift aided to HH. The business model is not dependent on annual Gift Aid contributions.

- 6.5 In response to a question “if the subsidiaries are making a loss will the parent help”?
- 6.6 As a Housing Association, the parent is not able to subsidise the subsidiaries, however, the subsidiaries are well managed, and this should never be the case.
- 6.7 The Board **approved** the accounts. Proposed by Caitlin McCorry & Jim Sherval.

7. **Review – Governance Matters - Group Governance and Regulation Manager**

- 7.1 The Board were updated on Governance matters.
- AGM – Wednesday 23 September 2026
 - Nomination and re-election of Board members
 - Board meeting post AGM
 - Joint Board Away Day – Friday 2 October 2026
 - Notifiable Events
 - Harbour Homes Membership
 - Collective Board Appraisals, Succession and Training
- 7.2 The Board **noted** the paper.
- The Chief Executive thanked Caitlin McCorry, Liz McLean and Kevin Anderson for their service and contribution to the Board.

RSL Matters

8. **Approve – Stock Rationalisation Annual Turnout Report – Director of Group Strategic Finance and Assets**

- 8.1 The Board were given an annual update on the disposal program.
- 8.2 It was noted that property disposals were lower than anticipated during the previous year, primarily due to extended negotiations with the City of Edinburgh Council. As a result, several disposals have been carried forward into the 2026/27 financial year.
- 8.3 It was noted that the properties identified for disposal are predominantly pre-1919 stock and do not meet current regulatory standards. Discussions with the City of Edinburgh Council regarding the acquisition of the disposal stock remain ongoing.
- 8.4 Discussions are ongoing with a developer regarding the purchase of 150 properties, which will be financed through recycled Housing Association Grant (HAG) funding.
- 8.5 The Board **approved** the report.

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- 9. Approve – Policies - Group Governance and Regulation Manager**
- 9.1 a) Entitlements, Benefits and Payments Policy
b) Whistleblowing Policy
c) Recruitment and Selection Policy
- 9.2 The Board **approved** the policies
- 10. Review – Performance Against the RSL Business Plan as at 31 July 2026 – Director of Group Operations**
- The Board were updated on the below.**
- 10.1 **Electrical Inspections (EICRs)** – It was noted that the inspection process has improved, although there are opportunities for further improvement. While there is no deadline for completing inspections, it was confirmed that no property would be allowed to remain in an unsafe condition.
- 10.2 **Gas Inspections** – One failure was recorded due to no access to the property for hoarding issues. This is being progressed with the tenant by the group's solicitors.
- 10.3 **Voids** – Void turnaround times have increased from 22 days to 38 days. It was noted that improvements were expected following collaboration between departments and a working group.
- 10.4 In response to a question “is the target of 22 days realistic”?
- 10.5 This is a challenging target, and discussions are ongoing to determine if achievable.
- 10.6 In response to a question “how are the target days set”?
- 10.7 Our performance targets are benchmarked against our peers.
- 10.8 The Board **reviewed** the plan.
- 11. Review – Assurance Report - Group Governance and Regulation Manager**
- 11.1 The new dashboard style report was presented to the Board. The report provided live data and more visual.
- 11.2 An update has been provided below on Non-Compliant Areas
- 11.3 **Complaints** – Complaints handling procedure is still not being followed (closing off complaints within SPSO timescales, system and user error). Improvements are expected to be made over the coming months.
- 11.4 **Policy & Procedure Management** – Policies have decreased from 23 overdue to 19 at the end of July. The majority of the outstanding policies are changes to role or branding changes. All urgent policies have been updated.

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11.5 **Health & Safety**

- **Gas Safety** – We have one open notifiable event
- **Electrical Installation Compliance Report (EICRs)** – Hoarding issues and unable to access property (EICR5) and compliance with inspections to communal areas (outstanding are not emergency situations) – (EICR3).
- **Stress at Work** – Two employees absent, the relevant procedures are being followed.

11.6 In response to a question “why is stress at work reported to the Board”?

11.7 Information is in line with the Scottish Federation of Housing Association (SFHA) guidance of Board assurance for health and safety.

11.8 The Board like the look of the tracker and agreed was an excellent use of the Power BI tool.

11.9 The Board **reviewed** the report.

12. **Note – Financial Conduct Authority (FCA)Annual Assurance Report - Group Director of Neighbourhoods**

12.1 The FCA sets clear standards on financial advice our Tenancy Sustainment team offer our tenants. Harbour is compliant with the FCA Consumer Duty requirement.

12.2 The Board **reviewed** the report.

13. **Approval – Write Offs – Director of Group Strategic Finance and Assets (in the absence of the Neighbourhood Manager)**

13.1 The Board were presented with a debt write-off of **£8,159.89** for approval. All efforts to recover the outstanding debt have been exhausted.

13.2 The Board **approved** the paper.

14. **Any Other Business - Chair**

14.1 None.

15. **Date of Next Meeting – Chair**

15.1 AGM - Wednesday 23 September 2026, 108 Constitution Street at 5pm followed by Board meeting

Joint Boards Away Day – Friday 2 October 2026, Duncan Place Community Hub, 4 Duncan Place, Edinburgh EH6 8HW

Board Meeting – Thursday 19 November 2026, 5pm via teams

The meeting closed at 6.45pm

Signed by Chair: Leigh Eardley

Date: 23 September 2026