

MINUTES OF THE CAIRN HA BOARD MEETING
held on 4 February 2026 at 2:00pm
at Bellevue House, Edinburgh and via Teams

Present: Angus Lamont (Chair)
 Lizzie Crawford (Vice-Chair)
 Neil Wood
 Suzie Lyons
 Andrew Latto
 Laurence Casserly (Teams)
 Donna Paton (Teams)
 John Duncan (Teams)
 Douglas Reid (Teams)
 Andrew Clark (Teams)

In Attendance: Joe Dewar, Consultant (Item 2.1)
 Audrey Simpson, Chief Executive (CEO) (Teams)
 Ken Tudhope, Director of Finance, IT and Risk (DFITR)
 Meg Deasley, Director of Property Services (DPS)
 Chris Milburn, Director of Customer Services (DCS)
 Jo MacLennan, Director of People & Insights (DPI)
 Carolyn Owens, Governance Services Manager (GSM) (Minutes)

	Item	Decision/ Action
1	CHA BOARD	
1.1	Board Members only session Members discussed the day's Agenda, highlighted any issues they wished to address during the meeting. <i>All staff members joined the meeting</i>	
1.2	Apologies Apologies were received from Nigel Fortnum and Steven Travers.	Noted
1.3	Declarations of interest Andrew Clark declared an interest in Item 2.2, Rent report All staff declared an interest in Item 2.3 pay award	Noted Noted
1.4.	CHA Minutes and (Confidential) Minutes – 11 December 2025 The Minutes and (Confidential) Minutes of the meeting held on 11 December 2025 were proposed by Andrew Latto, seconded by Lizzie Crawford and approved.	Approved Approved
1.5	Matters Arising None	
1.6	Action Tracker The Action Tracker was noted.	Noted

2.	ITEMS FOR DECISION/APPROVAL	
2.1	<p>Landlord Compliance Quarterly Report and Review</p> <p>The DPS introduced Joe Dewar who presented the findings of an independent compliance review and related action plan. Joe outlined the scope of the review, and confirmed that all risks are known, controlled and actively managed as part of the action plan and were not materially non-compliant.</p> <p>The Board discussed in depth and agreed that a detailed risk-prioritised action plan prepared by the DPS and her team would be implemented and monitored, and external validation would be part of the 2026 assurance statement process.</p> <p>Members discussed improvements in data management, with ongoing training and system enhancements to ensure auditability and data integrity including the use of dashboards for ongoing compliance visibility.</p> <p>At the proposal of Neil Wood, seconded by Angus Lamont, the Board noted the contents of the report and approved the proposed approach to delivering the action plan.</p> <p><i>Joe Dewar left the meeting</i></p>	<p>Action DPS</p> <p>Noted Approved</p>
2.2	<p>Rent Consultation Feedback & Decision on the Increase</p> <p>The DCS presented the report and advised that consultation letters had been sent to all tenants regarding the proposed rent increases, supplemented by phone calls. Feedback from respondents had cited affordability concerns and the Board discussed this issue. The DCS explained the promotion of a web portal service, (Lightning Reach), for customers which will provide confidential financial assistance.</p> <p>The DCS advised the proposed Cairn tenants rent increase of 4.25% had been benchmarked to other RSL's, finding it at the lower end of sector proposals, and explained the rationale for the increase which was linked to rising maintenance costs and the need to maintain financial viability, with historical context provided regarding previous rent adjustments. The DCS proposed aligning the former Lockside tenants increase with Cairn's, overriding the higher RPI-based formula for fairness, advising that legal advice was sought regarding consultation with affected tenants, and the Board agreed to an annual review of these arrangements.</p> <p>In response to a member's query the DCS would investigate any gaps in communication to tenants and receipt of the consultation letters. He also advised members on progress on enhancing tenant engagement through the newly recruited tenant engagement officer, a rent outturn report explaining the use of increased income, and more comprehensive consultation for future rent reviews. The Board also discussed the need to review the cost base and ensure clear communication about rent decisions.</p> <p>Following full consideration of tenant feedback, at the proposal of Lizzie Crawford, seconded by Douglas Reid, the Board:</p> <ul style="list-style-type: none"> - Approved a 4.25% increase for all Cairn rents to be applied from 1 April 2026; 	<p>Action DCS</p> <p>Approved</p>

	<ul style="list-style-type: none"> - Approved a 3.6% rent increase for former Pentland Housing Association tenancies to be applied from 1 April 2026 - Approved a 4.25% rent increase for all former Lochside Housing Association tenancies to be applied from 1 April 2026. - Agreed to formally write to tenants to confirm this increase providing four weeks' notice prior to the application of the new rents on 1 April 2026. 	<p>Approved</p> <p>Approved</p> <p>Agreed</p>
2.3	<p>2026 Annual Salary Cost of Living Proposal (Confidential)</p> <p><i>See separate Confidential Minutes</i></p>	
2.4	<p>Allocations Policy</p> <p>The DCS presented the Allocations Policy, reviewed from the former Lettings Policy, advising of no significant changes. In response to a member's query the DCS confirmed that digitalisation of the allocations process was moving forward.</p> <p>The Policy was proposed by Lizzie Crawford, seconded by Neil Wood and approved.</p>	<p>Approved</p>
2.5	<p>Development Proposal</p> <p>The DPS presented Board with an update on the Findrassie Development proposal explaining the turnkey acquisition and leasing structure via <i>Redacted</i> and PCE.</p> <p>The Board clarified the cost overrun risk which remains with the builder and <i>Redacted</i> until funding is secured, and the legal arrangements for future social lease. The Board discussed the status of grant funding from <i>Redacted</i> confirming that no commitment would be made until <i>Redacted</i> regulatory approval and funds are secured. The Board approved the scheme in principle, subject to final confirmation of funding and legal safeguards.</p> <p>At the proposal of Angus Lamont, seconded by Suzie Lyons, the Board approved the principles of the proposal for the development at Findrassie, Elgin, subject to satisfactory resolution of the financial offer from <i>Redacted</i> and legal agreement with <i>Redacted</i>.</p>	<p>Approved</p>
2.6	<p>Financial Regulations – Authorisation Limits</p> <p>The DFITR presented the report and explained the reason for the changes. The Board considered and approved changes to financial authorisation processes, delegating invoice approval for pre-approved contracts to officers to improve efficiency. The Board requested that all payments above a set threshold be noted in management accounts to maintain visibility of emerging cost pressures.</p> <p>Lizzie Crawford proposed the changes, seconded by Suzie Lyons and approved.</p> <p><i>Donna Paton and Laurence Casserly left the meeting.</i></p>	<p>Action DFITR</p> <p>Approved</p>
3	UPDATES	
3.1	CEO's Report	

	<p>The CEO presented the report and highlighted:-</p> <ul style="list-style-type: none"> - deregistration of Ancho was now fully complete; - the Scottish Government had decided to exclude mid-market rent from rent controls; - plans for a desktop review of the business plan, and preparing a new plan by 2027 incorporating recent tenant survey feedback highlighting priorities such as good quality homes, reliable repairs, and value for money; - details of the successful completion of a leadership training programme for staff; - ongoing work with Indigo House to review governance structures, committee arrangements and governance framework which would be discussed by the working group and then full Board ahead of the March Board meeting; - receipt of £50k funding for adaptations and delivery of the work; - the DCS clarified the DWP administration issue impacting arrears. <p>The report was noted.</p>	Noted
3.2	<p>Draft Budget Update</p> <p>The DFITR presented the report highlighting expenditure uplift from previous year and advised that a Board Budget session would be arranged to focus on the details of the budget prior to the March Board meeting.</p> <p>Board noted the draft 2026/27 budget and remaining steps to be carried out prior to approval.</p>	<p>Action DFITR</p> <p>Noted</p>
3.3	<p>Asset Management & Development Update</p> <p>The DPS provided an update on asset management and development activities, including a summary of Q3 and Q4 contract commitments and ongoing discussions about new developments in Caithness, including partnerships with local employers and leveraging SSEN funding for infrastructure, and void property reactivation. Feasibility studies were also underway to assess further opportunities.</p> <p>The report was noted.</p>	Noted
3.4	<p>Corporate Health & Safety Quarterly Report</p> <p>The DPI presented the six-monthly health and safety report with the Board noting the establishment of a H&S working group and thematic workshops to review the current health and safety strategy, aiming to shift from reactive to proactive risk management. The Board was invited to suggest improvements to the reporting format to support their own understanding and awareness.</p> <p>The report was noted.</p>	Noted
3.5	<p>HR Policy Summary Review</p> <p>The DPI presented four HR policies; Disciplinary; Performance Management (currently known as Capability); Driving on Cairn Business; and Recruitment; which had been updated following consultation with the GMB Union and executive team, with changes summarised for the Board. The Board discussed methods to enhance employee voice in future policy reviews.</p>	

	The report was noted .	Noted
3.6	Q3 Partnership Delivery Report The DPS presented the report and provided an overview. The report was noted .	Noted
3.7	Customer Services Vision – progress update (Confidential) <i>See separate Confidential Minutes</i>	
4	GOVERNANCE, REGULATION & CORPORATE	
4.1	Chairperson’s Update Report The Chair had attended meetings with CEO and Exec Team. He encouraged members to attend the forthcoming Budget session and Governance working group, highlighting that all members were invited. The report was noted .	Noted
4.2	Governance & Regulation Update The GSM provided a brief update on governance and regulation, including the successful deregistration of Ancho and Q3 statistics submitted to the Scottish Information Commissioner portal. The report was noted .	Noted
5	DECISIONS TAKEN UNDER DELEGATED AUTHORITY	
5.1	Dewar Court Project Proposals The DPS advised the contract was now in place for major heating system upgrade at Dewar Court.	Noted
6	AOCB	
6.1	-	
7.	DATE OF NEXT MEETING	
	Cairn HA Board – 26 March 2026	

The meeting ended at 4:30pm