

Board Meeting

Held: Board Room, Viewpoint Offices

Minutes of the meeting of the Board
at 4pm on **19 November 2025**

Paper 0
Meeting No:8

Date of Meeting: 19 November 2025

Board Members

Mr D McIntosh (DM) (Chair)
Mr J Clyne (JC)
Ms Y Preen (YP)

Ms P Russell (PR) (Vice Chair)
Mr L Parry (LP) (Teams) - part
Mr M Kerr (MK)

Mr S Robertson (SR) (Teams)
Mr A Sheridan (AS) (Teams)

Attending

Jean Gray, Chief Executive Officer (CEO)
David Aitken, Director of Finance (DF)
Megan Macdonald, Governance and Compliance
Officer (GCO) (Minutes)
Claire Beckley, RGDP (CB) (Teams)

Tom Hailey, Strategic Development Director (SDD)
Simon Haile, Director of Assets (DA)
Dave Lyons, IT Consultant (ITC)
Joanna McMinn, Finance Manager (FM)

Apologies received

Mr R Whitehouse (RW)
Mr M Dalziel (MD)
Ms MG Hogan-Smith (MH)

Leave of Absence

Ms L Peaty (LP)

Prior to the formal meeting there was a 20 Minute presentation from our external Data Protection Officer, Claire Beckley, of RDGP LLP, on Data Protection training and Viewpoint's GDPR Action Plan.

SDD asked if the board members, particularly tenant board members, were expected to pick up on subject access requests in their daily lives. CB confirmed that they only needed to do this when acting in capacity as a Board Member and could give the details of our website or DPO mailbox to anyone asking.

AS questioned if there were any instances at Viewpoint of data breaches or not meeting the statutory timelines for data protection responses. CB confirmed that Viewpoint are currently compliant in all areas but noted that as AI was becoming more prominent complaints were increasingly being written by technology that asked for copies of documentation or policies so ongoing training was important to ensure that these are picked up by staff and dealt with in the correct manner.

Minutes

Item	Subject	Action	Due Date
1	Welcome to Board Meeting		
1.a.	Apologies		
	There being a quorum present, the Chair welcomed all and opened the meeting. Apologies had been received from the RW, MD and MH		
1.b.	Declarations/Conflicts of Interest		
	The two tenant Board members (JC and MK) declared a conflict of interest in relation to the proposed rent and service charge consultation.		
2.	Minutes of previous meetings and matters arising		
2.a.	Minutes of Board meeting 13 August 2025		
	There were no matters arising from the minutes of the meeting of 13 August 2025 and the Board unanimously approved them as an accurate record		
2.b.	Minutes of Board meeting 23 September 2025		
	There were no matters arising from the minutes of the meeting of 23 September 2025 and the Board unanimously approved them as an accurate record		
2.c.	Outstanding actions		
	<p>There were the following outstanding actions:</p> <p>Action 250: Look at trends relating to care homes – this will be covered in the meeting today so it was agreed that it could be closed</p> <p>Action 251: Disaster Recovery Plan – will be completed at the January Operations Meeting</p> <p>Action 253: Discussion on Respite Care - will be completed at the January Operations Meeting</p> <p>Action 258 & 259 : Agreed to close</p>		
2.d.	Verbal update from FRAC Committee of 28 October 2025		
	<p>LP joined the meeting at 4pm</p> <p>PR briefly informed the committee that there had been a change to the FRAC committee members which brought new skills and experience to the committee, this resulted in a lot of discussion and helpful questions. The new Health and Safety Advisor was also present at this meeting and brought with him a lot of experience, particularly around fire safety. She noted that, as Board members will be aware, the Annual Assurance Statement had been delegated to the October FRAC meeting before it was known the committee would be made up of new Board members, this resulted in the Annual Assurance statement being issued as a written resolution to Board members who had more experience with Viewpoint and were able to sign it off with more insight.</p> <p>The Cyber Security Audit Report was brought to the meeting which received the overall conclusion of "substantial" with four medium grade recommendations. [REDACTED]</p> <p>[REDACTED]</p>		

Item	Subject	Action	Due Date
------	---------	--------	----------

PR noted the Management Accounts had been discussed and are on the agenda for today. [REDACTED]

She also confirmed that the Disciplinary Policy and Blood, Bodily fluids and Sharps policy were approved during the meeting and that the Health and Safety reports were noted. Credit to the assets team as the landlord safety report showed a huge improvement from recent years.

There were no questions and the Board noted the update.

3.	CEO Update Report		
----	-------------------	--	--

The CEO informed the committee that after her recent meeting with the Chair and Vice Chair, the decision was made to move the CEO report to nearer the beginning of the meeting as often the information provided could influence discussions relating to matters later in the agenda, particularly financial matters.

She confirmed that the HC was due back to work later this week and the HH is also expected to return to work at the beginning of December.

In-depth procurement training has been completed with the intention of reviewing all service contracts in the future. The assets team are currently implementing their restructure and the intention is to appoint a Corporate Procurement Officer who will take responsibility for a full procurement review.

The CEO advised that the [REDACTED] contract was currently due for renewal and asked for the board to approve the extension of three years. Due to the challenges experienced within the implementation and onboarding of the system within the past 2 years there had been no costs but to ensure continuity this system is the most effective for Viewpoint. From April 2025 the system has been fully implemented and functioning.

There are currently 7 empty beds across the care homes which is a slight improvement from previous months.

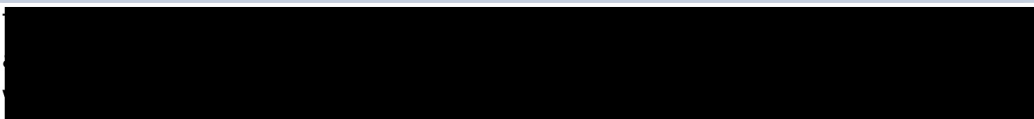
The CEO introduced Dave Lyons the new ITC who gave an update on what he has identified in his IT review. He confirmed that he has conducted a full IT audit since he started and has found some of the systems to be outdated and not as efficient or user friendly as they could be. He also explained the wish to move to a more proactive rather than reactive monitoring approach.

There was discussion around the outdated systems, particularly the housing management system which had originally been on the strategic plan to update in the next 3-5 years. It is likely that this will be brought forward with the aim to find a system that can be used for both Assets and Housing and possibly Finance. This will come back to the Board before any further decisions are made.

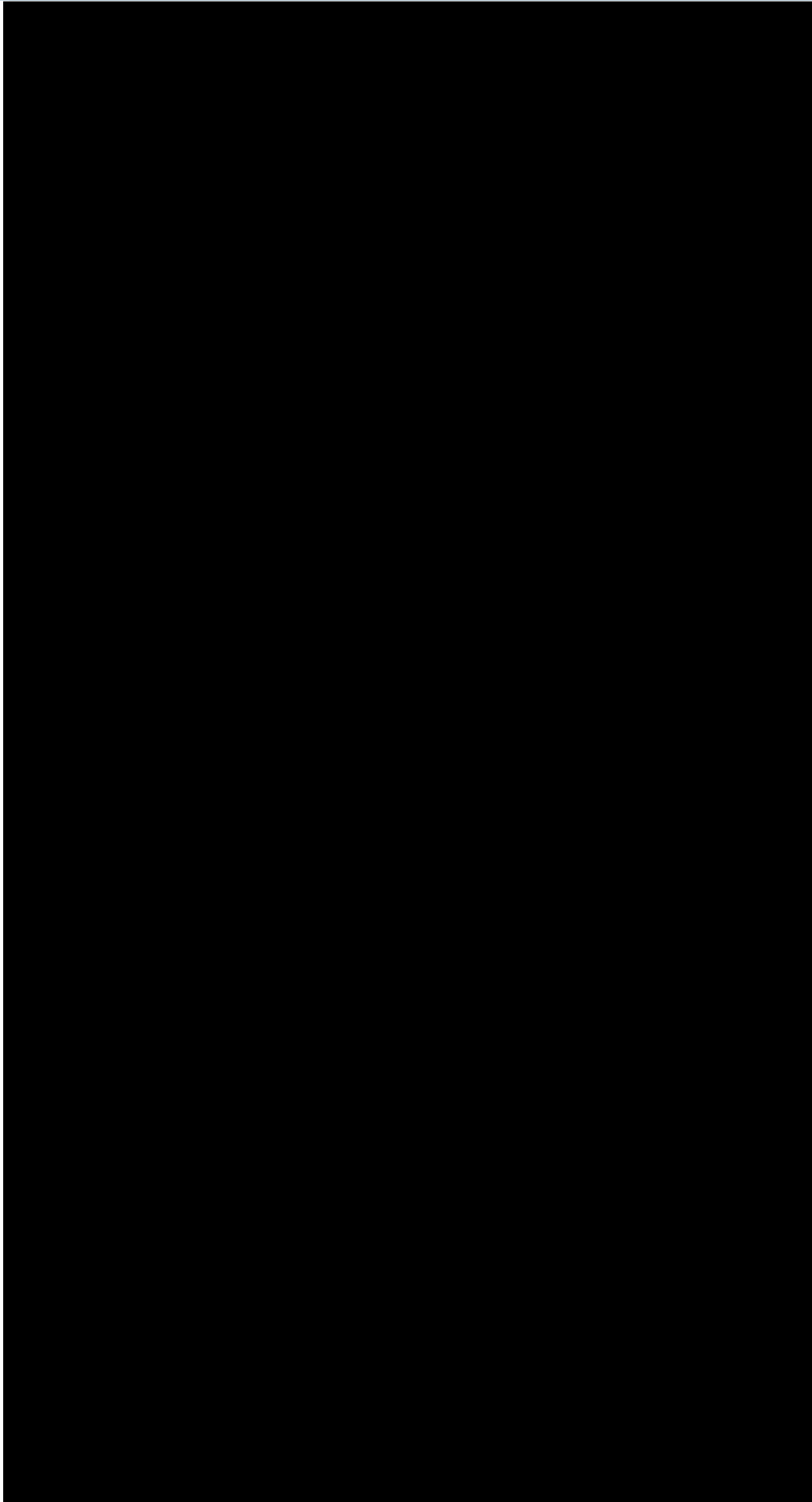
Item	Subject	Action	Due Date
	<p>PR asked how the IT team are feeling since the incident and the introduction of the ITC. The ITC confirmed that they are feeling encouraged and informed the Board that one member of the team is moving back to his home country and therefore we will be advertising for a replacement soon. The intention is to recruit someone with more experience in applications. The CEO noted that now the ITC is in position, the ITM will have more support and time to focus on taking more ownership of the strategic direction of the department. She confirmed the draft budget for 2026/27 will likely be reallocated to cover an action plan. There should be no requirement to increase the budget for next year.</p> <p>The CEO then gave a brief update on Assets, confirming that the SDD was due to retire in April and reiterating that the structure of the assets team is currently being implemented. It is intended to replace the SDD with a Strategic Development Manager who will report directly to the DA. Work on the New Zero Pilot projects is ongoing with the Cluny Gardens project starting soon. Changeworks have been appointed as lead consultants through the Scottish Procurement Alliance framework. The procurement of delivery contractors is now being progressed.</p> <p>The CEO explained that she attended the SFHA CEO forum in October, the key discussion was around strategic issues for the sector, the future of RSL's, development deliverability, AI and affordability. She confirmed the challenges being faced by us are the same across the sector. DM asked if other Housing Associations were giving the same feedback on funding, the CEO advised that although some had found funding for pilot projects, a lot of this was due to timing and many were focussed on new builds as they do not have the same issues around retrofitting older buildings that we are experiencing. DM asked if there was any indication of when there would be further information on funding, it was explained that the guidance was expected before now and that there is likely be a considerable delay.</p> <p>The SDD explained that when preparing the net-zero roadmap and agreeing the current strategic approach, in the absence of updated guidance from the Scottish Government, we had adopted the key recommendations of the Zero Emission Social Housing Taskforce (ZEST) in setting targets and milestones. He explained that we had not pursued available government funding as that would currently require specification of works that we could guarantee to be able to replicate across a longer-term programme of retrofit works. As an example he said that he might have got funding to install air-source heat pumps in our general needs housing but it would have been wrong to changing the heating source until fabric efficiency works had been completed. He said that he was not chasing awards for fantastic individual projects that we could not replicate across the future investment from our own resources, especially as future government funding was so uncertain. He described the pragmatic measures that were being delivered in the first of the fabric retrofit pilot projects with no external funding including overhauling existing windows, draught proofing, Loft and under-floor insulation, stripping out and replacing cavity fill wall insulation, and the addition of mechanical ventilation heat recovery (MVHR) units that would also help manage the risk of condensation and mould growth in properties that would be more air tight than ever. Elsewhere, he explained that the priority was upgrading our communal heating systems where the pipe networks are very old, inefficient and expensive to run which will need to be addressed in the future, including giving tenants control over the own heating and individual billing.</p> <p>The CEO noted the importance of being transparent about reasons for the rent increase and providing a breakdown of where money is being spent and the services included, which not all Housing Associations provide.</p> <p>It was noted that the remuneration committee is due to meet around January and an invitation would be issued shortly to the Chairs of Board/Ops and FRAC.</p>		

[illegible]

Item	Subject	Action	Due Date
	<p>to benefit from the services they currently receive and not reduce them. This consultation goes out to all tenants, there are no statutory questions but that we are very honest with tenants and phrase the questions around affordability to understand how the proposed increase will impact them. She explained the process and that if the Board were in agreement today, a survey would go out for tenant feedback in December following which any information would be analysed and brought back to the Board meeting in February for final consideration. This would then enable the letters to all tenants to be circulated at least 28 days before the rent increase on 1 April 2025.</p> <p>AS asked about the process and what would happen if the majority of tenants gave feedback to say that a 5% increase was unaffordable. The DHC confirmed that in this case the teams would look at why it was unaffordable and help could be obtained from our Welfare Rights Officer, money and energy advisors. It was noted that last year details of the Welfare Rights Officers services were included within the letter and there was a major uptake in the service.</p> <p>The CEO added that ultimately the agreed percentage of rent increase is the decision of the Board and if after receiving the results of the consultation then the figure can be amended. She noted that each % increase related to about 80/90K of budget. The CEO also advised that historically any time a range of rent increase options were given tenants always voted for the lowest suggested increase. There had been discussions in the past around adding wording to the rent policy so the increase was always CPI + 1% / 1.5%, although the CPI had been historically high and we had chosen not to consider this. It may be something to review in the next year.</p> <p>There was discussion around the tenant Board members and where the rules originated from that meant they could not vote on the rent increase. The CEO advised that she didn't believe there had ever been any vote. Historically it is noted that there are tenant Board members and therefore a conflict in the discussion. It was agreed to seek clarity on this matter. She noted that in the past tenant Board members had chosen to leave the room during these discussions as they preferred not to be involved</p> <p>AS asked for further information on the methods used for consulting and the questions asked. The DHC confirmed that this year we are trying to be as inclusive as possible offering face-to-face consultations on site along with sending the surveys out electronically. This provides a QR code and is also offering a prize draw as an incentive to complete. The questions are based around affordability, with a text box included for further related feedback, tenants can also choose to answer anonymously if they wish. The consultation will be available over a three week period to allow time for data to be analysed ahead of the February Board meeting. YP asked if during the consulting tenants are given the option of reducing or changing the services in order to keep the increase lower, the DHC confirmed that services will remain the same for the time being but that as part of the ongoing efficiencies process this will be an option however it is important to get the right balance and ensure we are managing all expectations.</p> <p>The Board approved the proposal to consult with tenants in social rented, shared ownership and loanstock properties on a 5% increase in rent and the changes outlined in the report in paragraph 2.4 – Table 1 in relation to service charges.</p>	CEO/ Chair	ASAP
4.d.	Proposed Care Home Fees 2026/27 (Including trend analysis)		



Item	Subject	Action	Due Date
------	---------	--------	----------



DHC ASAP

Item	Subject	Action	Due Date
------	---------	--------	----------

4.e.

Draft Budget 2026/27

The DF explained to the new Board members that the Five-Year-Financial-Plan for 2025-30 for the Scottish Housing Regulator had been approved by Board for submission to SHR in May 2025 and included it within the papers. The submission was based on a 5% rent increase and 6% care home fees increase. The CPI rate increased to 3.8% in July and remained so at the time of writing the report, although had just decreased to 3.6% at the time of the meeting. He explained that some costs had increased above the inflation rate including Insurance and Utilities which both saw a sizeable increase from 1 October 2025.

The CEO mentioned the suggested care home fee increase again and that she would welcome discussion around both the 5% and 6% increase ahead of the February Board meeting where the budget would be finalised. She also noted that catering costs in the homes may increase or decrease depending on how the contract progresses. PR explained that she thought it would be best to leave the increase at 6% for the time being and to see where occupancy levels were in the new year. She noted that some Board members had visited the care homes before this meeting and that it was encouraging to see a new admission was being processed while they were there. The DF also reiterated that the UK budget was scheduled for the end of November and then the Scottish budget in January so this may also affect the final budget.

DM noted as chair that the main expectations of the next year in his view were to get Housing back to above break even, targeting the care homes to ensure they remain profitable and in relation to the large spend on capital he would like further information on stock improvements e.g. spend on kitchens and bathrooms etc. The HA noted that less money had been spend on the kitchens and bathrooms as the focus in recent years had

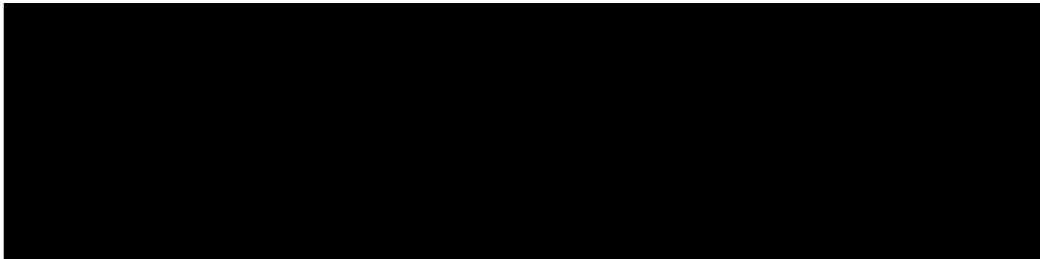
The draft budget meets all CAF Bank covenants.

5.

Property Disposals

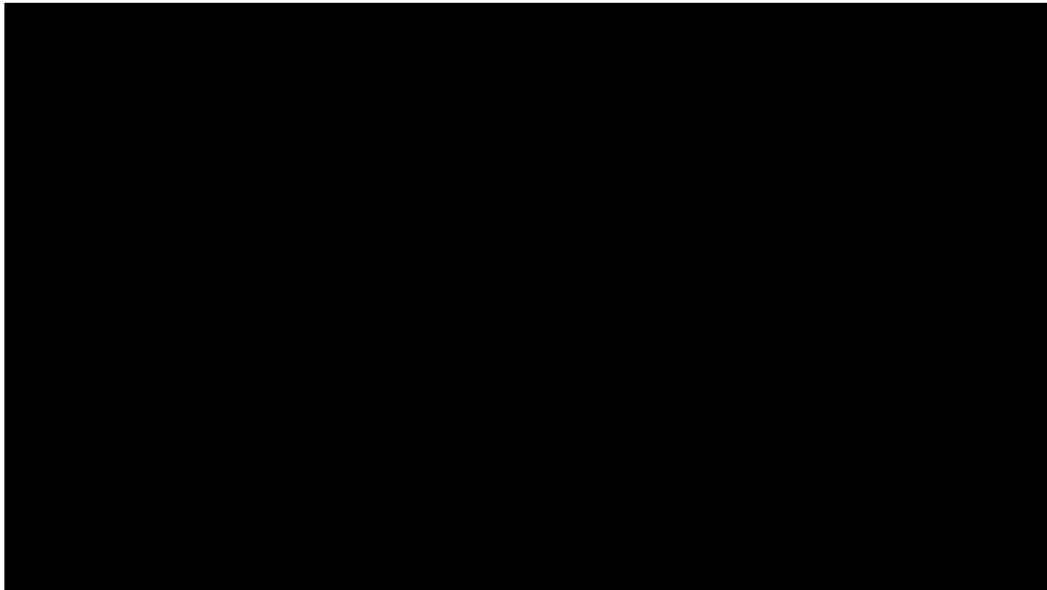
The SDD gave an update on the two properties being suggested for disposal which were previously highlighted in the August 2024 Board meeting and the Board had approved the decision to look at disposal options.

Item	Subject	Action	Due Date
------	---------	--------	----------



The property is deemed to meet the following criteria for disposal set out in the Disposal of Land and Property Assets policy:

- 3. Would be uneconomic and unaffordable to bring it up to required standards (including the Scottish Housing Quality Standard (SHQS) and the Energy Efficiency Standard for Social Housing (ESSH).
- 6. Cannot Reasonably or affordably be improved to meet the evolving aspirations of current or future tenants
- 11. Where the release of asset value would provide greater benefit to the achievement of strategic and operational business objectives



The property is deemed to meet the following criteria for disposal set out in the Disposal of Land and Property Assets policy:

- 6. Cannot Reasonably or affordably be improved to meet the evolving aspirations of current or future tenants
- 11. Where the release of asset value would provide greater benefit to the achievement of strategic and operational business objectives
- 12. Is unoccupied property or land and poses a risk to the business

YP asked if there had been any instances of damage or trespassing during the time the property has been empty, the SDD confirmed that had been no attempts to access the building and only occasional dog walkers in the grounds.

The Board approved the disposal of both [redacted] and [redacted]
[redacted]

6.	Performance Report 2025-26 Q2		
----	-------------------------------	--	--

Item	Subject	Action	Due Date
	<p>The CEO presented the standard report for Q2 2025/26, noting it was a comprehensive report which contained fully detailed explanations for any concerns or decreasing trends in performance.</p> <p>PR noted that Indicator 42 (% of non-emergency repairs completed in time) had decreased and was slightly below target, although still on target for the year. She asked if the target was achievable or if it should be reviewed. The DA confirmed that we were well above target for other months and that very positive changes had been made by the team.</p> <p>The DA noted that the team was doing extremely well as the Assets Officer who was in charge of void properties had left earlier in the year and not yet been replaced due to the planned restructure. There was discussion over the analysis which is now being carried out when tenants view properties and decide not to take them, and possible initiatives to encourage the take up of less attractive properties for example including furniture to show a double bed would fit within smaller rooms etc. The DHC stated that further information would be shared with the Ops Committee in January.</p> <p>YP asked for clarification on the adult support and protection reports trend included within page 8 of the performance report. The CEO explained that this is a report provided to the Care Inspectorate in relation to serious falls or complaints etc. She noted there had been a recent change to the way in which the managers reported these, hence the increase in this quarter.</p> <p>There were no questions and the Board noted the Performance Report for Q2 2025-26</p>		
7.	Policies		
7.a.	Data Protection Policy		
	<p>The CEO explained that this Policy reflected the changes highlighted by Claire Beckley in her presentation to the Board prior to the start of the meeting.</p> <p>There were no questions and the Board approved the Data Protection Policy.</p>		
8.	Governance Report		
	<p>The DF presented the Governance report which was in the usual format.</p> <p>The annual report on shareholder membership was included within the report and details the changes in membership since 2024. There were three new applications for membership (these were signed and sealed at the end of the meeting).</p> <p>It was noted that the Code of Conduct and Registration of Interests forms are usually distributed for signature in November, but these will be issued instead toward the end of January to align with the Code of Conduct training session which will be completed with all Board members at the January away day.</p> <p>The Board noted the contents of the report including the changes in shareholders, and approved the applications for membership and use of company seal.</p>		
8.a.	Proposed 2026 Governance Meeting dates		
	<p>The CEO advised that the Operations meeting dates were not in the calendar and that these dates were being confirmed with the Chair and would be issued separately.</p> <p>There were no questions and the Board approved the 2026 Committee dates.</p>		

Item	Subject	Action	Due Date
9.	AOCB		

There were no AOCB.

The next Board meeting is scheduled for Wednesday 17 December 2025@ 9.30am. The meeting is scheduled for 1.5 hours followed by a tour of 3 Viewpoint complexes. The Board are then invited to Christmas Lunch @1pm at the Black Ivy.

Formal meeting closed at 18.02

Approval of the minutes

Signed as a true record of the meeting, following the approval of the draft minutes by a meeting of the Board.

Signed:

Date:

David McIntosh, Chair of Board