



**LORETTO HOUSING ASSOCIATION
MINUTE OF BOARD MEETING**

Held on Monday 30 March 2026 at 2pm at Wheatley House, Glasgow

Directors Present: Iain Macaulay (Chair), Andrew Little, Elizabeth Todd, Graham McInnes, Kerry Mackie and Michael Tong.

In Attendance: Laura Pluck, Group Director of Communities; Laura Henderson, Managing Director; Nicola McQuiston, Head of Housing; Sarah Stocks, Finance Manager; and Pauline Donald, Governance Business Partner.

In part: Stephen Devine; Director of Assets and Sustainability (Item 5), Neil Addie, Director of Group Health and Safety and Compliance (Item 5), Brian Stewart; Director of Investment, Repairs and Compliance (Item 6), Eilidh Devenney; Head of Vulnerability & Safeguarding (Item 11), Sarah Stocks; Finance Manager (Item 12), Lewis McGregor; Director of IT and Digital Services (Item 13) and Helen Berry; Director of Governance (Item 14).

1. Apologies for absence

Apologies for absence were received from Jacqui Kelly, Elaine Harley and Guy Kerkvliet.

The Chair confirmed the meeting as quorate.

2. Declarations of Interest

The Board noted the standing declarations. No new declarations were made.

3. Minute of the previous meeting held on Monday 9 February 2026, action list and matters arising.

The Board reviewed the minutes of the previous Board meeting and the action list. No matters arising were noted.

Decided: The Board approved the minutes of the previous meeting held on Monday 9 February 2026.

4. Chair and Managing Director update

The Chair updated the Board on the key issues considered at the February 2026 Group Board, including discussion of Awaab's Law in Scotland, approval of the 2026-2031 Wheatley Strategy, an update on the Wheatley Care Strategic

partnership and the process for appointing the Group Chair Designate in advance of the current Group Chair's retirement in September 2026.

The Board thanked the management team for arranging the site visit to the City Building Training Academy and Royal Strathclyde Blindcraft Industries (RSBi), advising that the visit was highly informative.

The Managing Director confirmed that there were no additional matters to report beyond those included on the agenda.

5. Single Building Assessment

The Board was provided with an update on the Single Building Assessment programme introduced through the Housing (Cladding Remediation) (Scotland) Act 2024. The Board noted the proposed phase programme of SBAs from 2026 onwards, which will be supported by expected Scottish Government funding.

The Board noted the criteria for inclusion in the SBA programme, which is overseen by the Scottish Government, and comprises an External Wall System Assessment and an Internal Fire Risk Assessment.

The Board was advised, that across Loretto stock, there are two properties which meet the criteria (both under 18m) and will be included in the Scottish Governments Open Call process for 2026/27.

The Board was advised that the programme will focus solely on the stated Scottish Government criteria and will not include a review of any other parts of the building fabric.

The Board noted the assurance that there are no notifiable issues to report to our Insurers in relation to the programme of works.

The Board supported the need for clear, robust communications to keep the relevant tenants fully engaged and informed throughout the required programme of works.

Decision: The Board noted the report and approved the proposal to proceed with SBAs on two of our blocks as part of the group-wide planned programme for 2026/27.

6. Home Safety building compliance update

The Board was provided with an update on our home safety building compliance work streams during 2025/26, including gas servicing and electrical safety checks.

The Board commended the strong performance and noted the communication measures in place to secure the required access to our homes, including letters, texts, phone calls and visits from relevant teams.

Decided: The Board noted the report.

7. Wheatley Care Strategic partnership – services agreement

The Board was provided with an update on the progress towards a strategic partnership with Wheatley Care, including proposals for a Services Agreement covering delivery of the Livingwell Service and management of the Retirement Housing Service for a three-year contract period. The Board was advised that all key workstreams remained on track for agreement by 1 April 2026.

The Board noted that the respective Managing Directors will continue to work closely to ensure our continued standard of service. In terms of future cost increases, the Board noted that the service agreement takes account of an annual uplift.

The Board was advised that there are currently no plans to change existing Livingwell provision. Any new planned Livingwell developments are not included in the current contract value and will be added once proposals and service requirements are sufficiently developed.

Decided: The Board:

- 1) Noted the progress to date; and**
- 2) Noted the service and property agreements have been drafted which reflect the ongoing relationship with Wheatley Care.**

8. Group Income, Arrears and Debtors framework and policy

The Board was provided with an overview of the review undertaken on the Income, Arrears and Debtors Policy, noting the key changes, including updated references to relevant legislation and a refreshed suite of advisory services available to customers. The Board was advised that approval of the policy will be subject to the refreshed Group Arrears and Debtors Framework to be approved by the Group Board.

The Board noted that the Policy is published on the website and that customer communications clearly explain the process and potential consequences of non-payment.

Decided: The Board:

- 1) Noted the report and updates to the Policy.**
- 2) Approved the Loretto Housing Arrears and Debtors Policy subject to approval by the Group Board of the Group Income, Arrears and Debtors Framework.**

9. Lock up and Garages policy

The Board was provided with an overview of the review undertaken on the new Lock-up and Garage Policy.

The Board noted that the updates reflected customer and staff feedback, operational experience and emerging issues.

The Board sought clarification on provisions that may relate to transfers or sub-letting, noting that these were not addressed in the policy. It was agreed that this would be clarified.

Decided: The Board:

- 1) Noted the findings of the Lock-up and Garage Policy review undertaken; and**
- 2) Approved the revised Loretto Housing Lock-up and Garage Policy for implementation.**

10. Customer engagement framework

The Board was provided with an update on the revised Customer Engagement Framework noting that this had been refreshed to reflect the 2026-31 Strategy.

The Board noted that, subject to Group Board approval in April 2026, the Framework will then be issued for tenant consultation. Next steps will then include developing a dedicated engagement plan for Loretto Housing. The Board noted that this will reflect services unique to Loretto, including care and non-standard lets.

A further update will be provided to the Board at its meeting in August 2026.

The Board noted the growing level of digital engagement among customers and how we are using digital channels to tailor our customer communications. The Board noted the acknowledgement that continuing to support customer confidence in digital learning had been previously considered, with limited uptake, but will be looked at again in the future

Decided: The Board noted the revised Customer Engagement Framework and agreed that it progresses to the Group Board for approval.

11. Protecting people policies review

The Board received an update on the revised suite of Protecting People Policies noting that these reflected all relevant legislative, regulatory, organisational and procedural changes.

The Board was advised that the Domestic Abuse Policy had been updated to reflect the Housing (Scotland) Act 2025. The Board noted that a further review will be required once the Domestic Abuse (Protection) (Scotland) Act 2021 comes into force and sector guidance is available.

The Board noted that the Suicide Risk Policy was developed following review of the Group Suicide Prevention Framework and remains aligned with the national strategy.

The Board noted that the policies review proposed a stronger emphasis on safeguarding responsibilities specifically in respect of data protection requirements in the context of adult and child protection. The Board was advised that training and support will be made available to staff in this area.

Decided: The Board noted the updated suite of Protecting People Policies.

12. 2026/27 Budget and Finance report

The Board was provided with the Finance Report to 28 February 2026 and the 2026/27 Budget.

The Board considered the key point results to February 2026 as reported and no areas of concern were raised. The favourable position related to revenue repairs and maintenance and the joint working relationship with CBG were highlighted to the Board.

The 2026/27 annual budget was considered by the Board. The Board noted the net operating surplus and statutory surplus, both of which are favourable to the financial projections. The Board was advised that the movement is due to the recognition of intra group gift aid payable to Loretto from Wheatley Developments Scotland Ltd (WDSL).

The Board noted that utilities for 2026/27 and the majority of 2027/28 requirement have already been purchased via Scottish Government framework, which may reduce the impact of the current economic climate. The Board also noted that CAPEX and new developments may be affected by future inflation and will be considered cautiously going forward. The Board however noted the rigorous review process that the Group has in place for approval of new build developments.

The Chair summarised our position related to our covenants and application of our 'Golden Rule' compliance and the parameters that the Board consider annually when assessing and approving its Business Plan.

Decided: The Board:

- 1) Noted the Finance Report for the period ended 28 February 2026;**
- 2) Approved the 2026/27 Budget;**
- 3) Noted the overview of the RSL Borrower Group funding structure and the funding controls reserved for Group and Subsidiary Boards; and**
- 4) Noted the advanced payments of pension deficit contributions of £962k and donations of £332k to the Wheatley Foundation, payable in March 2026 that were approved by the Group Board in February 2026.**

█ [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

14. Procurement strategy and policy

The Board received an update on the annual review of the procurement Strategy, Policy and Statements.

The Board noted that the updates reflected the new Group Strategy, revised tender thresholds, refreshed pipeline information, enhanced contract management processes, updated sustainability targets, and increased community benefit contributions via the Wheatley Foundation JustGiving page.

Decided: The Board noted the report.

15. AOCB

No other business was raised.

Signed: **(Chair)**

Date: