



**SCOTTISH VETERANS' RESIDENCES  
QUARTER 2/25 GOVERNING BODY MEETING**


**Record of Decisions  
Held in the Boardroom at Whitefoord House and on Microsoft Teams  
at 1430 hrs on 22 May 2025**

Present: Jonathan Tweedie (**Chair**) Present  
 Ricky Bhabutta (RB), Online  
 Sue Bomphray (SB), Online  
 Capt Andrew Cassels (AC), Online  
 John Cooper (JC), Online  
 Richard Edlmann (RE), Present  
 Maj Surya Rai, Online  
 Sandy Telfer (ST), Online  
 Rab Wallace (RW), Online

In attendance: Jeremy Chittleburgh, Treasurer, Present  
 George Corbett, Depute Chief Executive (Dep Ch Exec), Present  
 Colin Leslie, Head of External Relations (HER), Present  
 Martin Nadin OBE, Chief Executive (Ch Exec), Present  
 Kyle Scott LDN Architects, Present  
 Ahmed Alfakhuri LDN Architects, Present  
 Jason Hogg (JH), JLL Commercial Property Development, Present  
 Colin Masson, Company Secretary, (Co Sec), Present **Minutes**

	<b>Subject</b>	<b>Raised By</b>	<b>Additional Docs</b>	<b>Decision</b>
<b>1</b>	<b>Chair's Introduction</b>	<b>Chair</b>		
1.1	The Chair opened the Q2 Meeting explaining that the usual format would be adjusted to ensure there was time for the architects and estate agents to brief their findings on the WHI campus and for subsequent discussion within the GB. These findings would give substance to an off-site later in the year during which the strategic plan would be developed.			
<b>2</b>	<b>Apologies</b>	<b>Ch Exec</b>		<b>Noted</b>
2.1	Co Sec had received apologies from Teresa Griffiths, Tony Jones and Sqn Ldr Alistair Park. The meeting was confirmed as quorate.			
<b>3</b>	<b>Declaration of Interests</b>	<b>Chair</b>		<b>Noted</b>
3.1	The Chair asked whether any member had a potential conflict of interest with any item on the agenda. There were none.			
<b>4</b>	<b>Resident's Story</b>	<b>Chair</b>		<b>Noted</b>
4.1	Ch Exec read a short note from a WHI resident which thanked the Charity for the support given, describing it as lifesaving.			
<b>5</b>	<b>Ratification of the Minutes from the Q1 GB Meeting held on 21 Mar 25</b>	<b>Chair</b>	<b>Q1 Draft GB Meeting Minutes</b>	<b>Approved</b>
5.1	The Chair asked if there were any comments or observations on the draft minutes. There were none and the minutes were unanimously approved.			

6	Action Log	Ch Exec	Governing Body Action Log	Noted
6.1	The Ch Exec presented the key legislative and regulatory items on the Action Log:			
6.2	<ul style="list-style-type: none"> <li>▪ <b>Ser 83 Change of Tenure Documents to Corporate Residents' Agreements.</b> All residents would be on the new agreement by end Jun 25.</li> </ul>			
6.3	<ul style="list-style-type: none"> <li>▪ <b>Ser 83.3 Bellrock Close Residents to be switched from their current support and occupancy agreements to Short Scottish Secure Tenancies (SSSTs).</b> No change to previous in that the direction of travel remained that BC residents should switch to SSSTs. This was linked to the Housing (Scotland) Bill, which was still being scrutinised and the switch to SSSTs would remain paused until the Bill was enacted.</li> </ul>			
6.4	<ul style="list-style-type: none"> <li>▪ <b>Ser 87 Compliance with the Scottish Charities and Administrative Housing Bill.</b> No change to previous in that the main impact of the bill being brought in this summer were: <ul style="list-style-type: none"> <li>○ There would be a record of charity mergers across the devolved administrations, thereby preventing a disqualified trustee resuming charity work in another region of the UK</li> <li>○ The disqualification criteria currently in place for trustees would be applicable to senior management.</li> <li>○ By the end of 2025, Trustees details would be held on the Office for the Scottish Charities Regulator (OSCR) register. These included first, last and known name, DoB, address, tel no and email address. Importantly, only trustees' names would be published on the OSCR web site. Trustees could make an exemption for the publication of their name for personal or security reasons.</li> <li>○ Annual accounts would be published on the Scottish Charities Register. SVR's accounts were already published on the Scottish Housing Regulator's website due to it being a Registered Social Landlord.</li> </ul> </li> </ul>			
6.5	<ul style="list-style-type: none"> <li>▪ <b>Ser 89 Strategic Review of Service Delivery.</b> This had been covered in the Chair's opening remarks.</li> </ul>			
6.6	<ul style="list-style-type: none"> <li>▪ <b>Ser 101 Cyber Security.</b> Ch Exec stated that SVR had achieved Cyber Essentials accreditation and was progressing to Cyber Essentials Plus. This next level of certification would take into consideration and validate the penetration testing which took place in 2024, and would recognise a significantly higher level of cyber security within SVR.</li> </ul>			
6.7	On the BC specific actions:			
6.8	<ul style="list-style-type: none"> <li>▪ <b>Ser 6&amp;8 Identifying a suitable benchmarking group.</b> Ch Exec stated that finding a useful and relevant benchmark against which BC could be measured was proving a challenge. The only other organisation that came close to replicating SVR's niche support package was the England based Launchpad. It remained a work in progress.</li> </ul>			
7	<b>FINANCE</b>	<b>Treasurer</b>	<b>Q1/25 Management Report March 25 Cashflow</b>	<b>Approved</b>
7.1	<b>Treasurer's Report.</b> The Treasurer began with the management accounts for Q1/25 noting that the operating deficit was slightly larger than what was budgeted for. This			

	<p>was due to a higher number of voids than anticipated, the payment of fees to architects and some IT costs. There had been savings from switching food suppliers and while fund raising remained positive, this was often restricted to a particular purpose and could not be used to offset the core costs. Driving down costs and staying on top of debtors remained the key theme. The operating deficit would play into subsequent discussions on the future of WHI.</p>		
7.2	<p>The Chair asked whether the change to the food supplier had resulted in a change in meal quality. Ch Exec stated that quality has remained constant and there had been no feedback, neither good nor bad, from residents. This was a case of the Catering Manager finding better value for money.</p>		
7.3	<p>The Chair observed that a good performance from SVR's investments in 2024, resulting in £500k of profits, had off-set the deficit and had provided a surplus at the end of the year. This might not be the case in 2025 with global markets struggling. The GB had a duty of care not only to ensure delivery of high quality services today but also had to ensure its future viability.</p>		
7.4	<p>Placing that in context, the Treasurer reported that in Q1/25, the operating deficit was £174k but that there had also been a £187k loss on the investments. When balanced against income, this gave a deficit at end Q1/25 of £242k. Extrapolated over a year this could lead to £1m deficit.</p>		
7.5	<p>ST asked on the types of restrictions being placed on donations. The Treasurer stated that it was often restricted to benefit the residents at certain locations. ROS had c £150k while WHI had c £10k. Ch Exec added that there was a plan to use some of ROS restricted funds to purchase / lease an MPV or upgrade the CCTV.</p>		
<b>8</b>	<b>OPERATIONS</b>	<b>Ch Exec</b>	<b>Noted</b>
8.1	<p><b>Ch Exec's Report.</b> Ch Exec stated that a formal complaint against WHI had been made to the Care Inspectorate (CI). This had been investigated by the CI and one aspect of the complaint had been upheld with action required from SVR. This could be contested but the Ch Exec believed we should accept the requirement and implement an action plan to deal with it.</p>		
8.2			
8.3	<p>Dep Ch Exec spoke on the <b>Supported Housing Regulatory Oversight Act</b>. This had come into effect in England in 2023 to curb the activities of rogue landlords that provide housing support services. There was now consultation with Registered Social Landlords in Scotland asking whether they thought similar legislation was needed north of the border. The Act placed increased responsibility and powers with local authorities in England which were now able to issue licences and thereby determine who gets Housing Benefit.</p>		
8.4	<p>The concern was that if this legislation came to Scotland, SVR's primary funding mechanism (Housing Benefit) might be included within the Local Authority budget allocation rather than being paid directly from the DWP. The risk was mitigated by the fact that unlike England, Scotland had better regulatory control, and there was little if any need to change the current system. Between the Care Inspectorate, the Scottish Housing Regulator, the Office of the Scottish Charities Register and the Scottish Social Services Council, there appeared to be no requirement for local authorities to</p>		

	take ownership of licencing. SVR's advisors, Support Solutions, felt that any redefining or restructuring of Housing Benefit was years away.		
8.5	On fire doors, work had been undertaken to define specifications to proceed to tender. Door replacement was scheduled to be complete by Jan 26. FD Fire Doors would oversee the process. On cost (£1300-2000 per door), work was continuing to access grant funding.		
8.6	The distribution boards at WHI lacked Residual Current Devices (RCDs) and while programmed for 2026, Dep Ch Exec asked that the work to replace distribution boards was done this year as the HMO licence would likely demand it. The Treasurer agreed to look at this to ensure there was sufficient cash available.		
8.7	SVR's Planned, Preventative Maintenance (PPM) Contract with ECG was up for renewal in Sep 25. SVR's consultants had recommended that we remain with them given that their service was difficult to match and costs were in line with the market. Given that they had been the PPM providers for the last 8 years, their knowledge of the sites was excellent.		
8.8	The Chair asked that these decisions be dealt with separately (see item 12).		
<b>9</b>	<b>LDN Architects Briefing on the Feasibility of Modernising the WHI Estate</b>	<b>Kyle and Ahmed from LDN Architects</b>	<b>LDN Report</b>
9.1	LDN Architects presented the project brief which was based around replacing the existing 80+ en-suite rooms at WHI with one-bed studio flats consisting of a private living space, kitchen and en-suite. There were some limitations given the current building (structural walls and layout), the work needing to be done around the resident population (requiring decant options), and there was a need for both staff accommodation and a gym area. There was historic analysis showing how the site had developed from 1914 through to present day. This was important for the granting of planning permission.		
9.2	<p>There was discussion on the flood risk and LDN agreed to provide an up-to-date SEPA analysis for the site in their final report. Plans were shown as to how rooms would be combined, leaving plant and service rooms to a further discussion:</p> <ul style="list-style-type: none"> <li>▪ Lower Ground Floor: 10 rooms become 5 studios;</li> <li>▪ Ground Floor: 15 rooms become 10 studios with the integration of the communal kitchen;</li> <li>▪ The link would be removed allowing for free movement from courtyard to garden;</li> <li>▪ The McLaggan Suite would be used for a new entrance, reception, boardroom, offices and a gym;</li> <li>▪ First Floor – 24 rooms become 14 studios;</li> <li>▪ Second Floor – 25 rooms become 14 studios;</li> <li>▪ Third Floor – 12 rooms become 8 studios;</li> <li>▪ Fourth Floor – 3 rooms become 1 studio.</li> </ul>		
9.3	From this, LDN had realised 52 studios from the current layout. Room size ranged from 30m <sup>2</sup> to 60m <sup>2</sup> (top floor). Given the complicated nature of the building, further surveys would be needed to identify structural walls and devise a plan for drainage. Helpfully, as occupancy would not increase, the existing drainage could cope without being overloaded. The new design would create an increase in rain water runoff, needing the installation of a storm water tank beneath the courtyard. This work could be combined with a re-landscaping of the courtyard area.		

9.4	On heating, the intent was to move away from the existing gas boiler to ground and air source heat pumps which would require new plant to run the hot water system. The option of electric heaters in each studio came at higher operational cost and would require space to house the tank.
9.5	A new cold water storage tank was considered in the basement with new copper pipework throughout. Ventilation would be through mechanical ventilation with heat recovery (MVHR), thereby improving efficiency. The electrical supply would need to be increased to support heat pumps, and a new fire alarm and sprinkler system would need to be installed in order to be compliant with building regulations.
9.6	<p>Turning to development options, referred to as 'densifying the WHI Site', LDN showed how the building of additional structures could realise a further 29 additional studios with an average size of 35m<sup>2</sup>. This also provided decanting opportunities. Precedence was important for planning permissions. LDN considered:</p> <ul style="list-style-type: none"> <li>▪ <b>Plant Room:</b> Building a new plant room along Calton Road</li> <li>▪ <b>Garden Block 1:</b> Building a single 3 / 4 storey block (stepped up) on the garden plot which had precedence, creating 12 studios with limited loss to the garden area. Alternatively, <b>Garden Block 2 and 3:</b> Building 2 x two storey blocks on the garden plot creating 16 additional studios. There was no precedence of building in this orientation and would lead to a loss of the garden area.</li> <li>▪ <b>Carlton Road Block:</b> Building a 2 storey block on Carlton Road of which there were a number of examples along the road, including SVR's own Gloucester Court. This would however provide only 6 studios.</li> <li>▪ <b>Galloway's Entry Block:</b> Building a 3 storey block at Galloway's Entry, reinstating a previous structure albeit limited by the bus stop now present on the Canongate. This might complicate planning permissions. This creates 5 studios.</li> <li>▪ <b>Brown's Close Block:</b> Building a 4 storey block on a gapped site which has precedence providing up to 12 studios with the option of renting commercial units on the ground floor. The arched entrance within this block would lead to the McLaggan reception area.</li> </ul>
9.7	The whole life carbon assessment for this development was presented and the standard (meeting building regulations) versus low carbon (Passivhaus / Enerphit standard) options compared. The Enerphit standard produced less carbon over the 60 year life span of the building.
9.8	LDN completed their presentation with some digital representations of the proposed new buildings and how they might sit within the existing estate.
9.9	The Chair stated that this gave a good idea on feasibility and asked about cost. LDN stated that the cost plan would come with the final report.
9.10	ST highlighted that the plant room and Carlton Rd Block were being proposed on a SEPA flood risk area and building may require compensating flood storage capacity. Additionally any open space which was developed, needed to have compensatory space provided or a financial contribution to be made. LDN stated that this had not been fully taken into account at this stage and these issues would be highlighted at the next stage during pre-application consultation with the council. The fact that there was strong historic precedence of buildings provided a good starting point for that consultation. On the flood risks, exact positioning and construction methodology such as tanking could mitigate. On green space, storm water attenuation tanks in the courtyard would be followed with landscaping in place of the car park. ST thanked LDN for this and shared his experience of the difficulties he had encountered with councils on the topic of building on green space. It often resulted in a considerable financial cost towards green spaces elsewhere in the council's area.

9.11	RE added that the City of Edinburgh Council's pre-application consultation process was quite straightforward and, at around £30k, was not cost prohibitive. It would be useful to take the plans through a consultation cycle to determine what the Council considered acceptable prior to committing to a planning application.			
9.12	LDN and ST agreed that the 'pre-app' was a key step in moving the project forward.			
9.13	The Chair thanked Kyle and Ahmed for their presentation who left the meeting.			
<b>10</b>	<b>GOVERNANCE</b>	<b>Ch Exec</b>		
10.1	<b>Ratification of Offices.</b> Ch Exec stated that according to Rule 59.5, the Chair and other office bearers were to be ratified at the first GB Meeting following the AGM.			
10.2	The Offices to be ratified were Chair Person: Jonathan Tweedie Vice Chair Person: Richard Edelman Company Secretary: Colin Masson			
10.3	<b>Decision: The GB agreed unanimously to ratify the Office Bearers.</b>			
<b>11</b>	<b>JLL Commercial Real Estate Agents Briefing on the value and options for the WHI Estate</b>	<b>Jason Hogg</b>	<b>JLL Presentation</b>	<b>Noted</b>
11.1	[REDACTED]			
11.2	[REDACTED]			
	[REDACTED]			
	[REDACTED]			
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11.13	[REDACTED]			
11.14	[REDACTED]			
11.15	[REDACTED]			
11.16	[REDACTED]			
11.17	[REDACTED]			
11.18	[REDACTED]			
11.19	[REDACTED]			
11.20	[REDACTED]			
<b>12</b>	<b>Annual Return on The Charter</b>	<b>Co Sec</b>	<b>ARC Briefing Note</b>	
12.1	Co Sec gave an overview of the content of the return which was due with the SHR at the end of May. There was nothing in the report that was cause for alarm with staff turnover / sickness, customer satisfaction and repairs on trend or better than previous years.			
12.2	Levels of anti-social behaviour (ASB) were up, a consequence of better reporting and a few individuals repeating incidents of ASB.			
12.3	On housing, all of which met the Scottish Housing Standard, there was ongoing work to determine the exact cause of rent arrears, some of which was technical and some of which was actual tenant debt.			

12.4	Dep Ch Exec highlighted that 95% of customers were satisfied with the quality of their home, overall satisfaction was at 88% and value for money was 89%. It was noted that the short turnaround of many residents meant that some did not engage with decision making, with only 75% satisfied on this metric.		
12.5	AC asked whether staff turnover at 22.7% was high. Co Sec explained that it was in line with the industry standard and previous years. Much of the turnover was in the catering department but there was also some movement in the support staff. The cost-of-living crisis was causing some to take up better financial offers notwithstanding that SVR pay was above the industry standard and was a Real Living Wage Employer.		
12.6	The Chair stated that the pay rise discussion in Q4/24 had ensured that SVR wages remained competitive and while he felt satisfied it was keeping pace with the market standard, it should be monitored.		
<b>13</b>	<b>Funding for Works</b>	<b>Dep Ch Exec</b>	
13.1	Resuming the discussion from Item 8, Dep Ch Exec explained the funding required for works.		
13.2	<b>Fire Doors.</b> The cost to replace the fire doors was, worst case, £789k. The Chair proposed delaying the WHI doors due to the uncertainty on its future noting that there was not a risk to life in doing so. ST agreed as it was unclear how many of the new fire doors would remain after any redevelopment.		
13.3	RE stated that initially, the GB had sought the replacement of the fire doors in the interests of safety. However, it was now understood that the combination of fire alarms, sprinkler systems etc, meant that there was not an increased risk to life with the old doors, just to the building. RE asked for more advice on this before money was committed. Dep Ch Exec agreed to get the fire door consultant to brief the GB at the Q3 GB Meeting in Sept to provide the detail.		
13.4	Ch Exec stated that SVR would remain compliant with the existing doors. The issue was the that the existing doors would not protect the building to the extent that the new ones would.		
13.5	HER stated that applications for funding were already well underway with £240k requested from the Armed Forces Covenant Trust Fund and £30k secured from the Army Benevolent Fund. Ch Exec stated that requests for funding should go ahead as the money could always be given back.		
13.6	Dep Ch Exec stated that the work programme could be adjusted such that the doors at ROS would go ahead and WHI would be slipped to the back end of the schedule.		
13.7	It was agreed that the fire door consultant would take 15 mins of the Q3 GB Meeting and the architect would supply detail on how many doors would remain during a WHI refurbishment. This would determine whether the WHI fire doors would be installed or not.		
13.8	<b>Distribution Boards.</b> Dep Ch Exec explained that the distribution boards at WHI were approaching 90 years old and needed RCD protection for the HMO licence, due for renewal early in 2026.		
13.9	Ch Exec proposed that, given WHI had a valid electrical installation report, it did not need to upgrade its distribution board immediately and could wait until instructed to do so.		

13.10	Chair stated that given we were deliberating the WHI future, we had a number of large capital expenditures to pay for and was facing a £500k annual deficit, the decision for this and the fire doors could wait. Treasurer and ST agreed to delay and in the case of the doors, await more information.			
13.11	<b>The PPM Contract.</b> This contract with ECG was up for renewal and covered all the preventative electrical and mechanical maintenance for SVR. It had not been tendered as the Quantity Surveyor had stated that ECG would be difficult to replace, had a thorough understanding of the SVR real estate and their price (an additional £14k in year 1 and frozen in year 2) was in line with the rest of the market.			
13.12	The Chair asked whether this £14k increase could be spread over 2 years. Dep Ch Exec agreed to look into this.			
<b>14</b>				
	<b>AOB</b>	<b>Chair</b>		
14.1	The Chair described the meeting as helpful and constructive. He reiterated his request for thoughts and views to be sent to the Co Sec to be drawn together and which would form the starting point for an in person meeting to work through the problem later in 2025.			
<b>15</b>				
	<b>Date of Next Meeting</b>	<b>Co Sec</b>		
15.1	The Q3/25 Meeting will be held on Fri 26 Sep 25 at 1200, in the WHI Boardroom and on MS Teams			