

# CRAIGDALE HOUSING ASSOCIATION

BOARD MEETING

MONDAY 29<sup>TH</sup> AUGUST 2022

AGENDA ITEM: 4A APPROVAL OF MINUTES OF PREVIOUS BOARD MEETING

CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> JUNE 2022 AT 6.00PM VIA ZOOM

**THE SECTIONS HIGHLIGHTED IN YELLOW HAVE BEEN REDACTED DUE TO THE CONTENT BEING PRIVATE AND CONFIDENTIAL.**

## PRESENT:

John Kilpatrick	Chairperson	Louise Bacon	Board Member
Morag Cameron	Vice Chair	Hilary Tennant	Board Member
Christine McCormack	Board Member		

## IN ATTENDANCE:

Linda Chelton	Chief Executive Officer (CEO)	
Frances Cunningham	Senior Corporate Services Officer (SCSO)	(Minute Secretary)
Lisa Campbell	Housing Services Officer (HSO)	
Graham Harper	Graham Harper Consulting (GHC)	(In Part)
Fettes McDonald	FMD Financial Services	(In Part)

### 1. Apologies for Absence

Apologies were tendered on behalf of Helen Bayne (Treasurer), Des Phee (Secretary).

#### Leave of Absence:

Catherine Jones, Board Member

#### Absent:

David Logan, Board Member  
Gemma Woodrow, Board Member  
Claire Taylor, Board Member

### 2. Chairperson's Remarks

The Chair thanked everyone for attending tonight's meeting.

The Chair highlighted that Agenda Item 6: Development Opportunity-Castlemilk West Church Site Update Report, Agenda Item 8: Scottish Housing Regulator-Loan Portfolio, and Agenda Item 9: Treasury Management Annual Report would be brought forward so Graham Harper & Fettes McDonald could present their reports and leave the meeting.

The Chair mentioned that Agenda Item 22b: ACOB – Staffing Report will be left to the end of the meeting.

### 3. Declaration of Interests

There was no declaration of interest made.

**CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> JUNE 2022 AT 6.00PM VIA ZOOM**

**4. Minutes of Previous Meetings:**

**4.a Approval of Minutes of Board Meeting held on Monday 23<sup>rd</sup> May 2022**

The Board approved the minute as a correct record of the meeting held on 23<sup>rd</sup> May 2022 as proposed by Christine McCormack and seconded by Hilary Tennant. The minute was signed and sealed by the Chair.

**4.b Matters Arising from the Board Meeting held on Monday 23<sup>rd</sup> May 2022**

The Chair asked if anyone had any matters arising from the previous minutes of Monday 23<sup>rd</sup> May 2022. The SCSO updated the Board as follows:

**B39, 5 CE5. CEO's Report & Governance Report – French Duncan:** The SCSO asked the Board if they wished this item to be removed from the report and updated when we receive any correspondence. The Board agreed to keep this item on the agenda until concluded.

**B151, 5. CEO's Report & Governance Report: 4.2 Private Finance Issue – Cassiltoun:** The SCSO advised that we received an email from BTO Solicitors highlighting that all correspondence from BTO since February has been dropping into T C Young's quarantine folder. TC Young have confirmed that the draft disposition and plan are approved. These documents will be issued shortly for signing.

**B158, 5. CEO's Report & Governance Report: 2.6 Visit to Castlemilk West Church Site:** The SCSO advised the Board that only one Board Member had given their shoe size for the site visit and reminded everyone that the visit will take place in August, that she would need purchase PPE shoes.

- C McCormack advised that she was a Size 4
- M Cameron advised that she was a Size 4

The SCSO asked the Board if they had any questions.

- M Cameron asked if there was an update in relation to the purchase of the defibrillator and lock box. The SCSO due to workload of late this has not happened and will be dealt with on her return from annual leave.

**The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 23<sup>rd</sup> May 2022.**

**5. Chief Executive Officer Report & Governance Report**

**CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> JUNE 2022 AT 6.00PM VIA ZOOM**

The CEO presented the Chief Executive Officer Report & Governance Report to the Board and gave a brief update on the following:

**2.2 ARC 2021/22:** The CEO advised that this item would be discussed under Agenda Item 22b Staffing Report.

**2.3 EVH Annual Conference:** The CEO highlighted that the conference will take place Thursday 8<sup>th</sup> & Friday 9<sup>th</sup> September 2022 at the Double Tree Hilton Strathclyde.

- M Cameron and C McCormack agreed to attend the conference.

If anyone else wished to attend to let SCSO or CEO know so they could organise booking.

**2.4 Castlemilk West Church Site:** The CEO highlighted that we have started looking at the Letting Plan for the new build we currently have 10 tenants interested in the property. Unfortunately, due to the rent level this has put some tenants off. The CEO has highlighted to these tenants that although the rents are higher, they are more energy efficient which will help reduce energy bills.

**3.3.1 Welfare Rights Service:** The CEO advised that we have received further funding for tenants struggling with energy bills. The CEO also mentioned that our tenants can also seek assistance from the Castlemilk Pantry however they need to be members of the Pantry.

**3.3.2 Bulk Uplift/Caledonian:** The CEO mentioned that we have had a couple of instances of fly-tipping this month. A post has been placed on Facebook with photographs asking people to be vigilant and report any offenders. This is becoming a recurring issue which we are monitoring, however it does appear that people out with our stock have realised we do bulk uplifts and are depositing their rubbish in our areas as a result.

- M Cameron highlighted that there are 3 fridge/freezers at the Airspace 33-35 Downcraig Drive and 1 has been dumped at the bin area within her development so that 1 is from a tenant. The CEO advised that they are still in discussions with Caledonian to remove these items.
- M Cameron highlighted that it could be a Health & Safety issue with children over the summer playing in and around these fridges and that we should organise for them to be disposed of.

**4.1 Procurement Update:** The CEO advised the Board of the live tenders for Gutter Cleaning & Electrical Safety Testing and asked if a couple of Board Members were available for the tender opening.

**CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> JUNE 2022 AT 6.00PM VIA ZOOM**

- M Cameron and C McCormack agreed to attend the tender opening.

The CEO will organise times and dates nearer the time.

The Boiler and Distribution System Replacement Programme: The CEO highlighted that the costs for this contract have come in over budget and would like to ask the Board to consider adding next year's programme to the tender which will have the contract straddling two financial years and will ensure value for money.

**After discussion the Board agreed that next year's boiler and distribution system replacement programme be added to the current contract and straddled over the two financial years.**

**6.2 Governing Body Members Attendance at Board Meetings:** The CEO advised that David Logan had missed 4 consecutive Board meetings and, in line with Rule 44.3, this means that he ceased to be a member of the Board. It was agreed that, on behalf of the Board, the SCSO would write to advise D Logan and thank him for his service.

The SCSO advised that C Jones special leave has expired. The SCSO has tried telephoning Catherine with no success. The SCSO will prepare a letter to be sent out prior to her return from annual leave to ask if she would call into the office to discuss her position on the Board.

**The Board noted and approved the Chief Executive Officer Report & Governance Report.**

**6. Development Report: Phase 10 - Castlemilk West Church Site Update Report**

G Harper presented the Development Report, Phase 10 - Castlemilk West Church Site Report and asked the Board to note the following points:

Timber kit, brickwork and roof all progressing. A verbal update on progress will be given at the meeting. The project remains 6 weeks behind programme.

The Association amended the specification for kitchen units, which has resulted in a cost increase of £14,800 which will be funded from the project contingency.

G Harper asked the Board if they had any questions.

- M Cameron asked about the issue with children playing on the site. G Harper advised that AS Homes have added security to the site, and this seems to have resolved the

<b>CRAIGDALE HOUSING ASSOCIATION</b>		
<b>BOARD MEETING</b>		<b>MONDAY 29<sup>TH</sup> AUGUST 2022</b>
<b>AGENDA ITEM:</b>	<b>4A</b>	<b>APPROVAL OF MINUTES OF PREVIOUS BOARD MEETING</b>

**CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> JUNE 2022 AT 6.00PM VIA ZOOM**

issue. The HSO highlighted that the incident has been reported to the Police Liaison meeting as well.

**The Board noted and approved the Development Opportunities: Castlemilk West Church Site Update Report.**

**Graham Harper left the meeting at 6.05pm**

**7. Governance Review Action Plan Report**

The SCSO presented the Governance Review Action Plan Report which gives an update on progress to date against the external Governance Review completed in 2021. The action plan was approved by the Board on 28<sup>th</sup> June 2021, with updates to be provided monthly to the Board.

The SCSO presented the Board Members Application Form and advised that all recommended amendments that the Board had made had been made to the form.

The SCSO asked the Board if they had any questions.

- M Cameron felt that the form was a bit long and may put applicants off from applying.
- H Tennant asked if it was mandatory to ask for two referees. The CEO advised that it was good practice to have a professional and personal referee.
- L Bacon had a look at the application that she had completed and felt that this was a simpler form.

The SCSO will revert back to the previous application form and make amendments.

The SCSO presented the draft Board Members Handbook and advised that this is the EVH Model document. The only change identified that required updating, related to Schedule 7 which relates to entitlements, payments and benefits.

The SCSO asked the Board if they had any questions.

H Tennant asked if the Board would receive a copy. The SCSO advised that a copy will be placed on the Board Portal, they would also receive a hardcopy and it would be placed on the website.

**The Board noted and approved the updated Governance Review Action Plan Report along with the Board Members Handbook.**

**CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> JUNE 2022 AT 6.00PM VIA ZOOM****8. Scottish Housing Regulator: Loan Portfolio**

F McDonald explained that the Loan Portfolio outlines our private lending profile. As a Registered Social Landlord, we are required to provide certain standard information to Scottish Housing Regulator (SHR) on an annual basis about the loans we have taken out over the years to build or renovate properties. F McDonald asked the Board to note the following:

- Approximately 60% of all housing stock is not granted as security for loan debt.
- The Association has loan facilities with BOS and Nationwide.
- Total loan debt at the 31<sup>st</sup> March 2022 is £1.273m.
- All debt is on a variable rate basis.
- These loans are due to be fully repaid between 2032 and 2036.
- There are no issues in terms of covenant compliance.
- The Association shall review all existing security arrangements in 2022/23.

There are no concerns regarding any aspect of the loan portfolio return for the Association.

F McDonald asked the Board if they had any questions.

No matters arose or questions asked by the Board.

**The Board approved the Loan Portfolio for the period 31<sup>st</sup> March 2022 and gave delegated authority to staff to make the submission to Scottish Housing Regulator.**

**9. Treasury Management Annual Report**

F McDonald explained that the Association's Treasury Management Policy notes the requirement to report to the Board at least once a year on treasury management operations and that the report contains the following information.

- Secured stock per lender and stock valuation data as at 31/03/22
- Loan information in relation to each lender as at 31/03/22
- Asset cover information as at 31/03/22
- Details of secured and unsecured stock as at 31/03/22
- Future proposed borrowings
- Projected cash flow position
- Covenant compliance
- Interest earnings from surplus funds

**CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> JUNE 2022 AT 6.00PM VIA ZOOM**

- Compliance with policy
- Treasury strategy for the next 12 months

F McDonald highlighted that there are no issues to be noted in respect of non-compliance with the Treasury Management Policy.

F McDonald asked the Board if they had any questions.

- H Tennant asked if the interest rate rises on deposits would this not have an intense effect on the loan interest. F McDonald advised that yes this would have an effect on the loan interest and highlighted that if the rate was 0.5% long term it would cost the Association £224k more over 20 years and mentioned that the rate will go up short-term and will hopefully stabilise.
- The Chair asked would fixing the rate be beneficial. F McDonald that we would look at this option maybe when the new loan has been drawn down.

**The Board noted the content and approved Treasury Management Report for Financial Year 2021/22.**

**Fettes McDonald left the meeting at 6.16pm**

**10. Business Plan 2021-24: Strategic Objectives Delivery Plans (Year 2)**

The CEO presented the Business Plan 2021-24: Strategic Objectives Delivery Plan (Year 2) Report and highlighted the New Actions for 2022/23.

The CEO asked the Board if they had any questions.

- H Tennant asked for an update on 3.2 The Lens Project. The CEO advised that the Camera Club is doing well and that the Group Leader would like to extend the club to the wider community and will bring a report to the Board in August. However, the Garden Club hasn't taken off as well.
- The Chair asked if we promote this to the wider community would the other RSL's be able to assist with promoting. The CEO had already spoken to Cassiltoun, and they would be happy to assist with the Club. The CEO will discuss this further at the next Director's meeting at the end of July.

**The Board noted and approved the Business Plan 2021-24 Strategic Objectives Delivery Plan Report (Year 2).**

**11. Business Plan 2021-24: Operational Delivery Plans (Year 2)**

**CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> JUNE 2022 AT 6.00PM VIA ZOOM**

The SCSO presented the Business Plan 2021-24: Operational Delivery Plan (Year 2) Report. The SCSO highlighted that the Reference Number have still to be inputted and these will be included for the quarter one updates. The SCSO advised that SO2, Tenants Handbook & Calendar (Page 7) should have been phrased value for money instead of whether this publication is of use to tenants.

The SCSO asked the Board if they had any questions.

No matters arose or questions asked by the Board.

**The Board noted and approved the updated Business Plan 2021-24 Operational Delivery Plan Report (Year 2).**

**12. Health & Safety: Policy Statement**

The SCSO presented the Health & Safety Policy Statement and advised that all Board & Staff Members had signed and returned the Health & Safety Responsibilities and was now presenting the Policy Statement for approval and signing by the Chair and the CEO.

The SCSO asked the Board if they had any questions.

No matters arose or questions asked by the Board.

**The Board noted and approved the Health & Safety Policy Statement and gave authority to the Chair, and the CEO to sign the Policy Statement.**

**13. Policy Review**

**a) Repairs & Maintenance Policy**

The SCSO highlighted that all the changes have been made to the Repairs & Maintenance Policy. The SCSO highlighted that there were minor changes made to job titles and legislation updates. The main change has been to clarify timescales for some repairs categories to ensure accurate recording and reporting.

The SCSO highlighted that we put the policy out for consultation on our website and advertised this through our Facebook page. Despite numerous requests no feedback was received.

The SCSO asked the Board if they had any questions.



**CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> JUNE 2022 AT 6.00PM VIA ZOOM**

No matters arose or questions asked by the Board.

**The Board noted and approved the Repairs & Maintenance Policy with no further amendments.**

**14. Starter Packs Glasgow**

The CEO asked if the report could be deferred to the August Board meeting.

**The Board agreed to defer this report to the August Board meeting.**

**15. AGM Arrangements 2022**

The SCSO advised that the purpose of this report is to provide the Board with details for this year's Annual General Meeting (AGM) which will take place on Thursday 15<sup>th</sup> September 2022 at 6.30pm at the Birgisdale Complex and also to inform the Board which Board Members are due to retire at the AGM.

The longest serving Board Members are John Kilpatrick, Des Phee and Hilary Tennant.

However as four Board Members joined at the same time Louise Bacon, Gemma Woodrow, Catherine Jones and David Logan. I will require a volunteer to step down and to confirm if they would be willing to step down and stand for re-election. If neither Board Member decides to step down lots will be drawn.

Louise Bacon agreed to step down and confirmed that she was willing to stand for re-election.

The SCSO advised that this task is delegated to Staff to update register. The SCSO highlighted the purpose of this report is to provide the Board with an update confirming whether the Association is compliant with Rules 62 to 68.

The Association's Model Rules state (rule 68) that the Secretary must confirm in writing at the last meeting before the AGM that Rules 62 to 67 have been followed, and if not the reasons for this. The Secretary confirmed that the Association is complying with Rule 68.

**The Board approved the AGM Arrangements 2022 Report. The Board noted that John Kilpatrick, Des Phee, Hilary Tennant and Louise Bacon agreed to step down and stand for re-election.**

**The Board also noted and approved the Secretary's Report on Compliance with Rule 62 to 68.**

**CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> JUNE 2022 AT 6.00PM VIA ZOOM**

**16. Share Capital Report**

The SCSO presented the Share Capital and highlighted that we currently have 77 members.

**The Board noted and approved the Share Capital Report.**

**17. Notifiable Events Report**

The SCSO advised the Board that a Notifiable Event has occurred in relation to our ARC Return and validation of our Scottish Housing Quality Standards. The CEO will discuss this further under Agenda Item 22b: Staffing Report.

**The Board noted the verbal update in relation to Notifiable Events.**

**18. Rent Report: May 2022**

The HSO highlighted that the Board had approved the write off of former tenants arrears balance of £227.90 however the balance has not be made through SDM which reduces the Former Tenants Arrears balance from £678.41 to £450.51 this will be dealt with when closing down the rent account this month.

The HSO asked the Board if they had any questions.

No matters arose or questions asked by the Board.

**The Board noted and approved the contents of the Rent Report for May 2022.**

**19. Board Training Plan**

The SCSO advised that she is currently trying to organise Equalities training however the dates are not suiting at the moment its looks like this event won't take place until August/Sept.

The SCSO highlighted that we have a few more sessions to be planned for the remainder of the year.

- Equality & Diversity
- Code of Conduct & Conflict of Interest
- FOI & GDPR

**CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> JUNE 2022 AT 6.00PM VIA ZOOM**

- Finance: Looking at the budget, management accounts
- Finance: Understanding more complex aspects of Pensions

The SCSO asked the Board if they had any questions.

The Chair asked if there was a way of looking at combining some of the training or some kind of on-line training. The SCSO was sure that SHARE had some kind of online training and would look into this for the Board.

**The Board noted and approved the contents of the Board Training Plan.**

**20. Policy Review Register**

The SCSO presented the Policy Review Register and advised the Board that the following policies are due for review in August:

- Tenant Participation Strategy
- Scottish Secure Tenancy: SCSO advised that a report would be brought to the Board to consider changing the Rent Payment date to the end/start of the month.
- Standards of Service
- Staff Person & Development (Appraisal)
- Asbestos Management

The SCSO asked the Board if they had any questions.

No matters arose or questions asked by the Board.

**The Board noted and approved the Policy Review Register.**

**19. Correspondence**

The SCSO presented the correspondence in absence of the Secretary:

- a) EVH – May 2022 Newsletter: The Board noted the content of the EVH May 2022 newsletter.
- b) EVH – Annual Conference 2022: The Board were asked if anyone would like to attend this conference. M Cameron & C McCormack agreed to attend. If anyone else would like to attend if they could let the SCSO or CEO know.

**22. Any Other Competent Business**

## CRAIGDALE HOUSING ASSOCIATION

### BOARD MEETING

MONDAY 29<sup>TH</sup> AUGUST 2022

### AGENDA ITEM: 4A APPROVAL OF MINUTES OF PREVIOUS BOARD MEETING

## CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> JUNE 2022 AT 6.00PM VIA ZOOM

The Chair asked if anyone had any other competent business for discussion.

a) **Business Plan Away Day – Friday 28<sup>th</sup> October 2022**

The SCSO highlighted to the Board that she had provisionally booked Hampden Park for our Business Planning Away Day for Friday 28<sup>th</sup> October 2022, if the Board could put the date in their diary. The Board were happy with the proposed date and venue.

c) **Purchase of 16 Birgidale Road, flat 3/1**

The SCSO advised that the purchase of 16 Birgidale Road, should conclude on 30<sup>th</sup> June 2022. The SCSO mentioned that there will be some work required to the flat and it will probably mid/late-July before the property is let.

**The HSO left the meeting at 7.20pm**

b) **Staffing Report (Private & Confidential)**

This Section has been redacted due to the private and confidential nature of the report.

23. **Date of Next Board Meeting**

- Monday 29<sup>th</sup> August 2022 at 6.00pm

**The meeting concluded at 7.45pm**