

**CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> FEBURARY 2023 AT 6.00PM****PRESENT:**

Des Phee	Chairperson	Hilary Tennant	Board Member
Morag Cameron	Vice Chair	Gemma Woodrow	Board Member
Louise Bacon	Secretary	Stephen Baxter	Board Member
Christine McCormack	Board Member	Stephen Kelly	Board Member
John Kilpatrick	Board Member		

**IN ATTENDANCE:**

Linda Chelton	Chief Executive Officer (CEO)
Frances Cunningham	Senior Corporate Services Officer (SCSO)
Lisa Campbell	Senior Housing Services Officer (SHSO - Temp)
Fettes McDonald	FMD Financial Services Ltd (FMD)

**1. Apologies for Absence**

Apologies were tendered on behalf of Kevin Boyle, Helen Bayne and Claire Taylor.

**Leave of Absence:** None.

**Absent:** None.

**2. Chairperson's Remarks**

The Chair welcomed everyone to tonight's meeting and advised the Board that Agenda Item 11-Budget 2023/24 (Final) would be brought forward to allow FMD to present report and then leave the meeting.

**3. Declaration of Interests**

- D Phee declared an interest in relation to Agenda Item 5, CEO Report regarding Southside Housing Association

**4. Minutes of Previous Meetings:**

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**4.a Approval of Minutes of Board Meeting held on Monday 6<sup>th</sup> February 2023**

The Board approved the minute as a correct record of the meeting held on Monday 6<sup>th</sup> February 2023 as proposed by Morag Cameron and seconded by Louise Bacon. The minute was signed and sealed by the Chair.

C McCormack mentioned that Claire Taylor was in attendance at this meeting and could this be amended.

**4.b Matters Arising from the Board Meeting held on Monday 6<sup>th</sup> February 2023**

The Chair asked if anyone had any matters arising from the previous minutes of Monday 6<sup>th</sup> February 2023.

**B39, 5. CEO's Report & Governance Report- French Duncan:** The SCSO advised that the Chair at the meeting of 06.02.23 asked if this item still needs to be reported. The SCSO confirmed that this claim is still live. The SCSO highlighted for the benefit of the new Board Members the Contractor that we had appointed for the office renovations in 2020 went into administration and had to appoint another Contractor. The Association has lodged a claim with the Administrators French Duncan for the additional cost involved to appoint the new contractor and legal costs. The SCSO mentioned that she could remove item from report or leave it on the report. The Chair asked for the item to remain on the report.

**B192, 6. Development Report: Phase 10 - Castlemilk West Church Site Update Report:** M Cameron asked for an update on the defibrillator that AS Homes donated. The CEO advised that with permission of the Board she was going to donate it to the Food Pantry. The Board agreed to donating defibrillator to the Food Pantry.

**B193, 7. Governance Review Action Plan Report - Value for Money Statement:** The SCSO advised that she had not managed to get the Value for Money Statement on the website however, confirmed that it would be added this week when adding the Board Minutes.

**16. Correspondence. GWSF Open Meetings:** M Cameron asked if we had been booked on the GWSF Open Meeting on Wednesday 22<sup>nd</sup> March 2023. The CEO confirmed that she had booked M Cameron and L Bacon to attend. D Phee asked if he could attend as well. The CEO will forward his details onto GWSF.

The Chair asked the Board if they had any questions. No further questions were asked.

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The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 6<sup>th</sup> February 2023.

**4.c Draft Minutes of the Operational Services Committee Meeting (13.02.23)**

The Board noted the draft minute of the Operational Services Committee Meeting held on Monday 13<sup>th</sup> February 2023.

**4.d Matters Arising from the Operational Services Committee Meeting (13.02.23) for Approval**

The Chair asked if anyone had any matters arising from the draft minutes of the Operational Services Committee meeting held on Monday 13<sup>th</sup> February 2023. The SCSO advised that she had a couple of recommendations for ratification.

**Recommendations**

The Chair asked the Board to approve the recommendations made by the Operations Services Committee held on Monday 13<sup>th</sup> February 2023. The Board approved the following recommendations.

- FT Case 2: To write off the former tenant rent arrears balance of £71.53.
- FT Case 3: To write off the former tenant rent arrears balance of £239.43.

**4.e Draft Minutes of the Audit & Assurance Committee Meeting (20.02.23)**

The Board noted the draft minute of the Audit & Assurance Committee Meeting held on Monday 20<sup>th</sup> February 2023.

**4.f Matters Arising from the Audit & Assurance Committee Meeting (20.02.23) for Approval**

The Chair asked if anyone had any matters arising from the draft minutes of the Audit & Assurance Committee meeting held on Monday 20<sup>th</sup> February 2023. The SCSO advised that she had a couple of recommendations for ratification.

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**Recommendations**

The Chair asked the Board to approve the recommendations made by the Audit & Assurance Committee held on Monday 14<sup>th</sup> November 2022. The Board approved the following recommendations.

- Wylie & Bisset – Internal Audit Anti-Social Behaviour Report
- Wylie & Bisset – Internal Audit Tenant Participation Report
- Wylie & Bisset – Internal Audit Follow Up Report
- Wylie & Bisset – Annual Report 2022-23
- Wylie & Bisset – Internal Audit Plan 2023-24
- Management Accounts - Quarter 3, 31<sup>st</sup> December 2022

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

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

**2.2 EICR's:** CEO advised that she would go over the Compliance Register under AOCB.

**3.3.1 Welfare Rights:** The CEO advised that Southside & Craigdale have been awarded an additional £25k funding for Food Shopping Vouchers. Information has been included within the Rent Increase letter on the additional funding options that we have available to assist our tenants.

**3.3.2 Bulk Uplift Service:** The CEO advised that GGC are no longer going to charge RSL's to dispose of bulk.

**3.3.3 ERMG Risk Management Service:** The CEO advised that we would organise a meeting with Richard Mackie however would seek some advice on where we stand with current agreement.

**4.1 Procurement:** Stephen Kelly, Morag Cameron and Gemma Woodrow agreed to attend the Tender Opening on Monday 3<sup>rd</sup> April 2023 at 1.30pm.

**5.0 CEO Work Priorities:** M Cameron asked if the shade of green could be changed as she struggles to read the text.

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

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<b>BOARD MEETING</b>		<b>MONDAY 27<sup>TH</sup> MARCH 2023</b>
<b>AGENDA ITEM:</b>	<b>4B</b>	<b>APPROVAL OF MINUTES OF PREVIOUS BOARD MEETING</b>

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

The CEO advised that GHC has no further updates in relation to our Phase 10 Development and has asked if the reports could be presented quarterly. The Board agreed to this request and agreed that the next report was due in April 2023.

The CEO did confirm that Block C came off site on 8<sup>th</sup> March 2023. The post meeting went well, we had no issues with AS Homes however have had some issues with their Out of Hours service, we hope that this has now been sorted.

We are hoping to have an opening ceremony May/June and are currently working with AS Homes in relation to a press release. The CEO agreed to circulate the final draft to the Board prior to issuing the press release.

**The Board noted the verbal update and agreed that the next Development Report would be presented in April 2023.**

**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 apologised for not including her recommendation within the report and advised that she has drafted a Staffing Training & Skills Development Plan which includes training highlighted in individual staff appraisals and from the IIP skills development plan. If the Board is happy with the format this can be reported as a separate report or added to the Board training plan and reported quarterly.

The SCSO asked the Board if they had any questions. No questions were asked.

**The Board noted the updated Governance Review Action Plan Report and approved that the Staff Training & Skills Development Plan and agreed that the report be included within the Board training plan and reported quarterly.**

**8. Business Plan 2021-24: Strategic Objectives Delivery Plans (Quarter 3)**

The CEO presented the Business Plan 2021-24 (Year 2) - Strategic Objectives Delivery Plan (Quarter 3) Report and that the purpose of the report was to monitor progress. The CEO gave the following updates.

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**2.4 Seek our Tenants Views – Look to expand benchmarking opportunities by expanding Millennium Group participation:** The CEO advised that Hawthorn and Ruchazie HA have both expressed an interest in joining the group.

**3.3 Work with others to address inequalities such as unemployment, poverty and education – Develop strategy to address inequalities in partnership with others:** The CEO advised that at the CEO Meeting on 23.02.23 the other CEO’s agreed to advertise training with the other local RSL’s to reduce training costs.

The CEO asked the Board if they had any questions. No questions were asked.

**The Board noted the content and approved Business Plan 2021-24 (Year 2) - Strategic Objectives Delivery Plan Report (Quarter 3).**

**9. Business Plan 2021-24: Operational Delivery Plans (Quarter 3)**

The SCSO presented the Business Plan 2021-24 (Year 2) - Operational Delivery Plan (Quarter 3) Report and that the purpose of the report was to monitor progress. The SCSO gave the following update.

Strategic Objective 1, SO01:14 Electrical Inspection Contract – Phase 1, 6, 7, 8 & 9 – Monitor Progress: The SCSO advised that the property that we are seeking input from Social Work Department abeyance will be applied to the property.

The SCSO asked the Board if they had any questions.

- L Bacon asked what abeyance meant. The CEO advised In abeyance can arise when work cannot be done for ‘social’ reasons relating to tenants’ behaviour, health – it is effectively in suspension.

**The Board noted and approved the updated Business Plan 2021-24 (Year 2). Operational Delivery Plan (Quarter 3) Report.**

**10. Annual Assurance Statement Self-Assessment Report**

The CEO advised that this report has been adapted from a recommendation from the External Governance review. The reports have been devised to keep track of our Annual Assurance Statement Self-Assessment Report. The CEO advised that the Audit & Assurance Committee went through Regulatory Standards 1 & 2.

The CEO asked the Board if they had any questions.

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- The Chair asked how the Audit & Assurance Committee thought about the process. S Baxter enjoyed the process it gave a better understanding of each section and the evidence gathered to back up what we comply with in that section.
- H Tennant highlighted that unless there are any major changes between now and October, she did not foresee any gaps in the evidence or improvements to this year's AAS.
- The Chair felt that the process was a good idea and great feedback from the Audit & Assurance Committee Members.

**The Board noted and approved the progress of the Annual Assurance Statement Self-Assessment Report.****11. Budget 2023/24 – Final**

FMD advised that the purpose of the annual budget is to provide members with details of the expected financial position of CHA for 2023/24 based on the main assumptions employed. The information contained within the budget was provided by and discussed with staff members.

The starting position at 1<sup>st</sup> April 2023 is based on the annual budget for 2022/23 with changes to reflect the actual results to March 2022, to reflect the fact that any pension deficit payments made in 2022/23 will be charged to the SOFP, to reflect reductions in component replacements and delays in new build handovers. The annual budget for 2022/23 indicated a surplus for the year of £345k and cash balances at the year-end of £2.05m. Based on the aforementioned changes the updated position is a surplus for 2022/23 of £292k and cash at March 23 of £2.3m.

Changes have been made to the draft budget in respect of higher property depreciation and lower voids, bad debts and reactive maintenance spend.

The final budget for the year indicates a projected surplus of around £228k. As always, the projected outturn will depend on the assumptions employed and any changes in the assumptions will result in a change to the expected position.

- Rent rise of 6.5%
- Voids of 0.5%
- Bad debts at 0.5%

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- Salaries increase by 5.25% plus increments where applicable
- Overall maintenance provision of £505k
- Loan interest rates pre margin at rate of 4.5%
- Component replacement costs of £380k
- Property buy back costs of £80k with 50% grant
- No spend on other fixed assets
- Gross rent arrears of 2%
- Loan capital repaid of £135k
- Pension deficit payment of £nil

FMD advised that the cash position at April 2023 is projected at £2.3m with the balance reducing to just under £2.2m by March 2024. This remains a relatively strong position.

Based on the draft budget loan covenant compliance is achieved with headroom of £210k.

Management costs per unit, staff costs as a % of turnover and rent ratios continue to show positive outturns. Debt per unit increases compared to 2021/22 due to the RBS loan facility for the new build project.

Updates to the long-term projections shall be carried out in the final quarter of 2023/24 following receipt of updated long term maintenance projections and these shall form the basis of the 5-year budget submission to SHR.

FMD asked the Board if they have any questions?

- M Cameron mentioned that we have a healthy cash position, and would we be in a position to do ad-hoc work above what we have programmed. The CEO advised that we have to wait until the tender costs are received for the Boiler & Distribution replacement programme before we finalise the Planned Maintenance Programme as we expect the costs to come in higher than what we have currently budgeted.

**The Board noted and approved the Final Budget 2023/24 with no further amendments.**

**Fettes McDonald left the meeting at 6.20pm**



**CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27<sup>TH</sup> FEBURARY 2023 AT 6.00PM****12. Future of Operational Services Committee**

The CEO advised at the Operations Services Committee Meeting on 13<sup>th</sup> January 2023 a discussion took place to look at the future of the group. The CEO went through all the reports and highlighted where the information is delivered elsewhere. All the information is delivered, albeit in a different format, to either the full Board meeting or the Audit & Assurance meeting.

The CEO advised that the quarterly KPI report that goes to full board would very quickly highlight a drop in performance and this could then be looked into in greater depth by the Operational Services Committee. All members of the Committee agreed that this would be the better way of monitoring performance.

The recommendation of the group is that it stays as a constituted group of CHA but meets at least annually to discuss year-end figures and as and when required in the same way the Staffing Committee do.

The CEO asked the Board if they had any questions.

- The Chair highlighted that he did not want to lose scrutiny, maybe amend our Standing Orders to every six months rather than quarterly.
- J Kilpatrick suggested maybe trialling meeting six monthly then review the Standing Orders.
- Christine McCormack agreed with J Kilpatrick's suggestion.
- The Chair highlighted that we still need a couple more Board Members to join the Operational Services Committee.
- The Chair asked for a report to be brought back to the Board March/April to outline report & KPI proposals.

**After discussion the Board agreed to keep the Operational Services Committee Meeting however to meet every six months rather than annually. The May 2023 Operational Services Committee meeting will still go ahead to conclude Quarter 4 of 2022/23 performance and will then meet in November 2023 then May 2024. Amended reports will be brought to Operational Services Committee in November and the KPI's (2023/24-Q1) for Board will be amended as well to provided additional information.**

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**13. Policy Review**

The policy timetable has been suspended for a 12-month period until September 2023.

**14. Rent Report: January 2023**

The SHSO (Temp) went through the Rent Report for January 2023. The SHSO (Temp) advised that there has been an increase in rent arrears mainly due to Christmas and the new build coming offsite and tenants taking on two rents.

The SHSO (Temp) asked the Board if they had any questions. No questions were asked.

**The Board noted and approved the contents of the Rent Report for January 2023.**

**15. Share Capital Report**

The SCSO advised that there were no applications for membership this month. The Board noted the level of membership was currently 79.

The Chair asked if we had been promoting membership during the sign up. The SHSO (Temp) confirmed that they had however, they would push memberships during Settling in Visit and the Tenancy Audit Visits over the coming months.

**16. Notifiable Events Report**

The SCSO advised that there were no new notifiable events this month. The CEO however, advised that she had received an email today closing both notifiable events down in relation to tenants' health and safety (ECIR's and Staff Issue).

**17. Key Performance Indicators Report (Quarter 3)**

The CEO advised that the purpose of this Report is to ensure that the Association is monitoring all of its Key Performance Indicators (KPI's).

The CEO advised that we are having an ongoing issue with Section 5 providing suitable applicants. The applicants that they are providing either do not wish to move to Castlemilk, have high arrears an no repayment agreements in place. However, we have rehoused a couple of applicants from our waiting list who are on the Section 5 list however, Section 5 will not provide the information for these applicants as they have other applicants who have been on their list longer.

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The CEO highlighted that we have had more Relets in one quarter than we have in three and a half years.

The Board thanked staff, for all their hard work.

The CEO asked the Board if they had any questions.

The Chair asked Staff how the workload was currently. The SHSO (Temp) mentioned that we are still very busy, finalising paperwork from the new build and relets for filing onto the SDM system, dealing with day-to-day issues, tidying things for mat leave and starting preparation for the year-end.

**The Board noted and approved the contents of the Key Performance Indicators Report.**

**18. Correspondence**

The Secretary presented tonight's correspondence:

- a) EVH Newsletter:
- b) SHR Rent Increase 2023/24:
- c) GWSF Regeneration Conference:
- d) SHARE Leaning & Development Brochure for April to June 2023.

**19. Any Other Competent Business**

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

- a) Compliance Register: The CEO went through the Compliance Register – Master copy and showed the Board how the Registered linked to the varying Certificates that we require to evidence Tenants Health & Safety. The Board were impressed with the format of the Compliance Register.
- b) **The Chair asked Staff to leave the meeting at 6.55pm as the Board had a confidential matter to discuss. This item has been recorded within a Private & Confidential Minute.**

**20. Date of Next Meeting**

Monday 27<sup>th</sup> March 2023 at 6.00pm                      Board Meeting

**The meeting concluded at 6.55pm**