

**CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF BOARD MEETING  
HELD ON MONDAY 23<sup>RD</sup> SEPTEMBER 2024 AT 6.00 PM**

**CRAIGDALE HOUSING ASSOCIATION LIMITED**

<b>REPORT TO:</b>	BOARD OF MANAGEMENT				
<b>MEETING DATE:</b>	MONDAY 28 <sup>TH</sup> OCTOBER 2024				
<b>AGENDA ITEM:</b>	4A	APPROVAL OF MINUTES OF BOARD MEETING – 23.09.24			
<b>Status:</b>	Confidential		<b>For:</b>	Approval	✓
	Non-Confidential	✓		Discussion	
				Noting	

**PRESENT:**

Des Phee	Chairperson
Stephen Baxter	Secretary
Claire Taylor	Treasurer
Christine McCormack	Board Member
Morag Cameron	Board Member
Lucy Madigan	Board Member

**IN ATTENDANCE:**

Frances Cunningham	Corporate Manager (CM)
Angela Hughes	Housing Officer (HO)

**1. Apologies for Absence**

Apologies were tendered on behalf of Linda Chelton (CEO), Lisa Campbell (SHO), Allana Hammell (CA), Kevin Boyle (Board Member), Louise Bacon (Vice Chair),

**Leave of Absence:** Stephen Kelly (Board Member)

**Absent:** None.

**2. Chairperson’s Remarks**

The Chair welcomed everyone to tonight’s meeting.

**3. Declaration of Interest**

- Des Phee noted an interest in relation to Southside Housing Association, Agenda Item 5: Chief Executive Officer & Governance Report, Point 4.3.1 Welfare Rights Services.

**4. Minutes of Previous Meetings:**

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**4.a Approval of Minutes of Board Meeting held on Monday 26<sup>th</sup> August 2024**

The Board approved the minute as a correct record of the meeting held on Monday 26<sup>th</sup> August 2024.

The CM highlighted there are a couple of amendments to the minutes as follows:

- Page 1. Agenda Items, In Attendance & 2. Chairperson's Remarks: amend spelling of Khara Hughes to Karha Hughes.
- Page 2. Agenda Item, 3. Declaration of Interest: amend sentence to read Christine McCormack noted an interest in relation to....

**Proposed by: Morag Cameron**

**Seconded By: Stephen Baxter**

The minute was signed and sealed by the Chair.

**4.b Approval of Minutes of Board Meeting held on Thursday 5<sup>th</sup> September 2024**

The Board approved the minute as a correct record of the meeting held on Thursday 5<sup>th</sup> September 2024.

**Proposed by: Claire Taylor**

**Seconded By: Morag Cameron**

The minute was signed and sealed by the Chair.

**4.c Matters Arising from the Board Meeting held on Monday 26<sup>th</sup> August 2024 and Thursday 5<sup>th</sup> September 2024**

The Chair asked if anyone had any matters arising from the previous minute of Monday 26<sup>th</sup> August 2024.

- **Page 2, Agenda Item 4.b Matters Arising from the Board Meeting held on Monday 24<sup>th</sup> June 2024 - Approaching Ex-Board Members to re-join the Board:** The CM explained that Christine Leitch had contacted the office to submit her apologies for the AGM. The CM responded to Christines email asking if she would be interested in re-joining the Board. Christine replied advising that she was being phased back to work after major surgery and if we were unsuccessful with our Autumn/Winter recruitment drive to let her know.
- **Page 8, Agenda Item 19.a Complaint – Chief Executive Officer:** The CM advised that she had written out to tenant advising her of what points we were upholding, and which points we would not uphold. The tenant emailed on 2<sup>nd</sup> September acknowledging receipt of email but advising that the letter was littered with inaccuracies and quite frankly ludicrous and that one complaint had not been dealt with at all. CM responded to email on 3<sup>rd</sup> September asking if the tenant was able to confirm the inaccuracies and which complaint had not been dealt with. Tenant responded to my email on 3<sup>rd</sup> September advising that she had given the association ample time to deal with these issues and in fact her issues had not been answered at all and that she was confused by the response.

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She stated that her emails are full of factual evidence which has clearly been omitted and that she felt the best course of action is letting the Ombudsman to deal with her complaint.

The Chair asked if anyone had any matters arising from the previous minute of Thursday 5<sup>th</sup> September 2024.

- There were no matters arising from the Board meeting held on Thursday 5<sup>th</sup> September 2024.

**The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 26<sup>th</sup> August and Thursday 5<sup>th</sup> September 2024.**

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

The CM presented the Chief Executive Officer & Governance Report to the Board advised the following:

**3.1.1 Damp and Mould Pilot:** The CM advised that the CEO will give an update on this next month. The Chair asked if we could have a progress report on the monitoring programme equipment installed within the properties.

**4.1 Staff:** The CM advised that our new Receptionist has handed in her resignation due to her husband being seriously ill. We will review this position once the CEO is back from annual leave.

Claire Taylor asked if the section in relation to staff structure could possibly be reworded. To possibly the new staff structure trial will be reviewed 31<sup>st</sup> March 2025. The CM will report this to the CEO on her return.

**4.2 Leave Checks:** The CM advised that a staff member had submitted a six-week sick line due to a family bereavement.

**5.1 Procurement – Bathroom Replacement Contract:** Pre-start meeting took place on 13<sup>th</sup> September 2024. Surveys due to take place 1<sup>st</sup> October 2024 there has also been 9 properties added to the contract in relation to our Phase 5 properties and 1 property in Phase 2.

**7.1 Governance Improvement Action Plan:** Christine McCormack asked for an explanation in relation to 19.08.24: Not happy with TPAS response so sourcing other training for JM. The CM advised that the CEO felt that the training was outdated and was looking for more relevant training.

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

**6. Development Report**

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The Chair advised the Board that they had agreed on 27.02.23 that this report would be moved to a quarterly cycle. The next report is scheduled for 25<sup>th</sup> November 2024.

**7. Draft: Annual Assurance Statement Review**

The CM asked the Board if they had any amendments to the Annual Assurance Statement (AAS). As there were no further amendments the final draft will be brought to the Board next month for final approval.

**The Board noted the draft of the Annual Assurance Statement (AAS).**

**8. Policy Review**

**8.a Procurement Policy**

The CM presented the Procurement Policy and advised that there have been minor amendments to the policy such as:

- 4.1 Change from European Public Procurement Directives to UK Government Find a Tender Service (FTS) OJEU this change has been updated throughout the policy.
- 8.0 Change to Financial Limits threshold values set by Scottish Government
- 9.8 inserted in relation to Cyber Essentials accreditation or equivalent for contractors when sharing data electronically. (This was highlighted through our Internal Audit on Cyber Security). The Chair mentioned that we maybe hindering our smaller contractors/suppliers that we use by insisting that they have cyber security. The Chair asked if we could possibly soften this request. The CM agreed to soften the sentence and would bring the wording back to Board for approval.

Original suggestion:

9.8 Where CHA will be sharing data electronically with contractors the form of tender will require (as a minimum) that tenderers hold Cyber Essentials accreditation or equivalent.

Suggested amendment:

9.8 **It is important for an organisation to evaluate the security standards of their suppliers and in some cases validate relevant cyber security credentials.** Where CHA will be sharing data electronically with suppliers, **were appropriate** the suppliers will be asked through the form of tender (as a minimum) that they hold Cyber Essentials accreditation or equivalent.

- Appendix 1: Changes to job titles
- Appendix 1: Procurement Summary (this has been updated in line with Financial Regulations and Standing Orders) – values can be found below.
- Housing Officer £5,000
- Housing Officer (PT) £10,000
- Senior Housing Officer £15,000

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- Corporate Manager £20,000
- Chief Executive Officer £30,000

**The Board Noted and Approved the Procurement Policy with no further amendments.**

**9. Membership Report**

The CM gave a verbal update and advised the Board that there had been no change to the Membership this month.

Membership currently stands at 77.

**The Board noted the content of the Membership Report.**

**10. Notifiable Events**

The CM gave a verbal update and advised the Board that we currently have no live notifiable events. However, the CM advised that she had updated the Scottish Housing Regulator portal in relation to changes of Board Members.

**The Board noted that there were no Notifiable Events.**

**11. Rent Report: August 2024**

The HO presented the Rent Report for August 2024 and gave the following update.

The HO highlighted that the rent arrears had decreased by £4,385.31 and that the former tenants rent arrears had decreased by £3,864.93 due to the approved write off last month.

The HO advised that Current Arrears target was 3% and was currently sitting at 3.1% and the Actual Arrears target was 2% and target was currently sitting at 2.07%. This was mainly due to our working tenants struggling to make their rents. Another contributory factor relates to tenants moving from housing benefit to universal credit which is a slow process.

All tenants have been offered welfare rights appointments.

Case 1/2024: The HO advised that the case has been continued to 16<sup>th</sup> October. However, tenant has been paying £170 per week.

- The Chair asked if his payment included rent plus arrears and has, he been offered assistance from welfare rights. The HO confirmed yes, he is paying rent plus arrears, in relation to welfare rights assistance the tenant left it too late to contact the office or he would have received backdated universal credit. The HO advised if tenant breaks agreement the association will go for decree.

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- Christine McCormack asked if the Board could get an update on high rent arrears cases more frequently. The HO advised that the Board decided when the Rent Arrears Policy was last reviewed that only cases that staff were recommending for decree would be brought to the Board. The CM also advised that the Operational Services Committee weren't meeting as frequently, they have moved from 4 meetings to 2 meetings during the year.

**The Board noted and approved the Rent Report for August 2024.**

**12. Equalities & Human Rights Action Plan Report (Quarter 2)**

The CM advised that this report has been adapted from a recommendation from the External Governance Review. The report has been devised to keep track of our Equalities & Human Rights Action Plan.

The CM advised that she had no further updates.

- Lucy Madigan asked if it was possible to insert some target dates to the action plan as the report has been live from June 2021. The CM would highlight this to the CEO and would update this for the next quarter.
- The Chair highlighted that it maybe a good opportunity to review the action plan to see if its still relevant. Maybe if we have time to discuss that this further at the business planning away day.

**The Board noted the Equalities & Human Rights Action Plan Report.**

**13. Board & Staff Members Training Plan**

The CM presented the Board & Staff Members Training Plan and highlighted that the Board Appraisals had been concluded earlier in the year and the training identified from the appraisals had been included within the report.

The CM advised that she had spoken with Fettes McDonald in relation to Finance training that had been identified during the appraisals however he has asked for a little clarification on the areas identified.

Looking at the more intricate areas of finance  
Finance dovetails with planned investment strategies.

After having a discussion with the Board Members present the Board are looking for training in relation to Treasury Management, Covenants how they tie into our assets, planned maintenance, Ratios, Gearing and Pensions. The CM will discuss with Fettes and try and get a date in the diary for October maybe start of December.

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The CM asked for a little clarification on the Group Board Appraisal. The Chair mentioned that they are looking for a Group Appraisal, Board Skills, Gap analysis and maybe a matrix. For this to be carried out maybe every three years and an individual appraisal the other two years. The CM mentioned that she would like for a Nine-Year assessment to be carried out as well. She will put together a brief and invite quotes from a couple of organisations.

**The Board noted and approved the Board and Staff Members Training Plan.**

**14. Policy Review Register**

The CM presented the Policy Review Register and advised that the dates had only been populated for the calendar year 2024/25.

The next policies for review are:

- Decant
- Factoring

Which will be brought to the October Board Meeting.

- Stephen Baxter asked about the Homeless Section 5 protocol. The CM advised that this has been on the register since Anne Marie Brown was the Director. The CM advised that she was a little unsure of the Protocol however thought it related to an agreement between RSLs and Section 5 on what GCC expect from an organisation in relation to referrals. The CM thought that currently it's a verbal agreement.

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

**15. Key Performance Indicator (Quarter 1)**

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

The CM advised the Board that our KPI's targets would remain the same this year, however when we are reviewing the budget will discuss with FMD if any of our recommendations will affect the long-term projections before putting any proposals forward to the Board.

The CM advised that we are progressed well in relation to our Quarter 1 targets. The CM highlighted the areas in Orange that we have not met these targets.

Gross Arrears and Net Arrears are over the set target however as explained during the Agenda Item 11. Rent Arrears Report our working tenants are currently struggling with cost of living and tenants moving from housing benefit to universal credit is a very slow process.

Section 5 Referrals: we are still receiving referrals from applicants who do not wish to live in our area. HO indicated that two of our abandonments last year were Section 5 Referrals. Internal Transfers we have only had two transfers within the first quarter.



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- Lucy Madigan asked if the Tenancy Audits were being carried out. CM advised that the audits are being carried out however, they have been put on hold until after the Bathroom contract survey's have been completed these start 2<sup>nd</sup> October.

**The Board noted the Key Performance Indicator (Quarter 1).**

**16. Correspondence**

The Secretary presented the following correspondence:

- a) Scottish Housing Regulator – Scottish Social Housing Charter: National Report and Landlord Reports 2023/24.
- b) Ardenglen Housing Association: Retirement Party – Maureen Cope.
- c) Hilary Tennant: Thank You.

**The Board noted the Correspondence Report.**

**17. Any Other Competent Business**

- a) **Scottish Housing Regulator: Comparison Tool:** The CM presented the Comparison Tool report and advised that the Association is excelling in relation to the Scottish Average and is comparing well against the local RSL considering that we are the smallest in the area.

**The Board noted the Scottish Housing Regulator: Comparison Tool.**

- b) **Castlemilk Lived Experience Group Meeting:** The Chair asked if anyone managed to attend this meeting. Morag Cameron confirmed that she had attended the meeting. There was someone in attendance asking questions in relation to housing and shopping. As this was not their department they would take our concerns back to the relevant department. M Cameron confirmed that John Sommers was impressed with the joint human rights booklet.
- c) **Food Pantry:** Morag Cameron had also mentioned that she had been talking with Fiona McGovern in relation to the Food Pantry. Fiona mentioned that the Pantry is not getting enough food supplies to support the supply of food to the community.
- d) **Board Laptops/Tablets:** M Cameron asked what was happening in relation to the laptops and tablets. The CM advised that she had received all the equipment and bags and would be writing out to everyone this week to invite them into collect their equipment and also to have the two way security authentication set up on their personal mobiles.



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**18. Date of Next Meeting**

**Board Meeting:**

**Monday 28<sup>th</sup> October 2024 at 6:00PM**

**The meeting concluded at 7.29pm**

**Minute Signed by the Chairperson:**

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