

CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF BOARD MEETING HELD ON MONDAY 25TH NOVEMBER 2024 AT 6.00 PM

Craigdale Housing Association Limited					
Report To:	Board of Management				
Meeting Date:	Monday 27 th January 2025				
Agenda Item:	4a	Approval of Minutes of Board Meeting – 25.11.24			
Status:	Confidential		For:	Approval	✓
	Non-Confidential	✓		Discussion	
				Noting	

PRESENT:

Des Phee	Chairperson	
Louise Bacon	Vice Chair	
Stephen Baxter	Secretary	
Claire Taylor	Treasurer	Attending via Zoom
Christine McCormack	Board Member	
Morag Cameron	Board Member	
Kevin Boyle	Board Member	
Stephen Kelly	Board Member	

IN ATTENDANCE:

Linda Chelton	Chief Executive Officer (CEO)		
Frances Cunningham	Corporate Manager (CM)		
Lisa Campbell	Senior Housing Officer (SHO)		
Claire Beckley	RGDP LLP	Attending via Zoom	Left 6.18pm
Graham Harper	Graham Harper Consulting	Attending via Zoom	Left 6.20pm
Simon Gabriel	Tenants Hub	Attending via Zoom	Left 6.41pm
Ben Yarwood	Alpaca Global Solutions	Attending via Zoom	Left 6.41pm

1. Apologies for Absence

Apologies were tendered on behalf of Lucy Madigan

Leave of Absence: None.

Absent: None.

2. Chairperson's Remarks

The Chair welcomed everyone to tonight's meeting.

3. Declaration of Interest

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- 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.
- Louise Bacon noted an interest in relation to Agenda Item 4d5a&b, Tender Report Landscaping her best friend works for Ramora.

4. Minutes of Previous Meetings:

4.a Approval of Minutes of Board Meeting held on Monday 28th October 2024

The Board approved the minute as a correct record of the meeting held on Monday 28th October 2024.

Proposed By: **Stephen Baxter** **Seconded By:** **Stephen Kelly**

The minute was signed and sealed by the Chair.

4.b Matters Arising from the Board Meeting held on Monday 28th October 2024

The Chair asked if anyone had any matters arising from the previous minute of Monday 28th October 2024.

B251, 28.10.24, 9. Membership: CM advised that she had met a couple of tenants while out and they are interested in coming onto the Tenants Panel.

The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 28th October 2024.

4.c Draft Minutes of the Audit & Assurance Committee Meeting held on Monday 18th November 2024

The Board noted the draft minute of the Audit & Assurance Committee Meeting held on Monday 18th November 2024.

4.d Matters Arising from the Audit & Assurance Committee Meeting held on Monday 18th November 2024 Recommendations for Approval

The Chair asked if anyone had any matters arising from the draft minutes of the Audit & Assurance Committee meeting held on Monday 18th November 2024.

The CM advised that the following recommendations are for ratification by the Board:

4d2a: Risk Register

4d3a: WBG Cyber Security Report (final)

4d4a&b: Management Accounts Quarter 2, 30th September 2024

4d5a&b: Tender Report: Landscaping

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The Board and approved the Matters Arising Report and the following Recommendations:

4d2a: Risk Register

4d3a: WBG Cyber Security Report (final)

4d4a&b: Management Accounts Quarter 2, 30th September 2024

4d5a&b: Tender Report: Landscaping

from the Audit & Assurance Committee meeting held on Monday 18th November 2024.

5. Chief Executive Officer & Governance Report:

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

3.1.1 Damp and Mould Pilot:

The CEO highlighted that the first funding return has been submitted to Scottish Government. The CEO highlighted a version of the report that will come to the Board from January 2025.

Ben Yarwood from Alpaca Global Solutions showed the Board how the system worked. B Yarwood explained that our tenants have an App on their phone which alerts the tenant when there is too much moisture in the air and to open windows, or when to turn the heating on.

The CEO advised 4 systems were installed in Autumn with another 10 to be added with the new funding. Which will give us a total of 24 systems in total within our properties. We will then move them to other properties.

- M Cameron asked when the systems were installed, and will they be kept in place so we can collect data from Winter and Summer. The CEO confirmed that they will be kept in place for at least a year, so we are monitoring all seasons.
- C Taylor asked who is responsible for monitoring the information generated from the App. The CEO confirmed that she is responsible for monitoring the information.

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

6. Development Report

Graham Harper presented to the Board, the latest update on the development report and noted the following points:

- The Site Investigation has been completed and the planning application has submitted as reported at the August meeting.
- The planning authority has requested we carry out a Drainage Impact Analysis which is an entirely normal request.

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- This will be carried out by Scottish Water at a cost of £13,651.20 + VAT and is grant eligible. It will, however, be required to be paid in advance, again as is normal.
- M Cameron asked if its grant eligible when would we apply. G Harper advised that he would ask in the last quarter however it was more than likely in the new finance year.
- The Chair asked if we would be able to ask AS Homes to front fund the costs. G Harper agreed to ask the question. G Harper if this is not possible would the Board agree to front fund the costs. The Board agree to front the works to be carried out by Scottish Water.
- L Bacon asked if we would be paying vat twice and are we allowed to pay Scottish Water then claim grant funding. The CEO advised that we would only be paying vat once and yes we can pay the supplier then claim the grant.

The Board noted the Development Report and approved to front fund the cost of £13,651.20 + vat for the Drainage Impact Analysis by Scottish Water.

7. Rent Increase & Consultation 2025/26

The CEO advised that the purpose of this report is to consider options for the 2025/26 rent increase. The CEO highlighted that all Registered Social Landlords (RSLs) must consult with tenants about rent increases in ways that enable them to express informed views on options for different rent levels with clear information on what they mean for services and investment in homes.

The CEO highlighted that the business plan has been formulated using the rent increase level of inflation (CPI-October) plus 2% for the first year and CPI +1% thereafter.

The CEO advised in October 2022 the rate of inflation was 11.1% which would have meant a rent increase of 12.1%. This was too high for the majority of our tenants and the Board agreed on a rent increase of 6.5%. On agreeing this below inflation increase the Board agreed on CPI +2% for the next two years at least to balance business plan cashflow predictions. CPI in October 2024 is 2.3%. This would effectively mean that the rent increase would be 4.3%.

The CEO advised if they accept the 4.3% a letter will be issued to all tenants advising them of our proposed consultation process, that Research Resource will carry out a rent consultation survey from 1st January and that we will have an open day on Tuesday 7th January for anyone to call into the office to discuss this further.

The Board approved the Rent Increase for Consultation 2025/26 of 4.3%.

8. Policy Review

8.a Customer Care Policy

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The CEO presented the Customer Care Policy and advised that there have been minor amendments to the policy such as formatting, and all changes have been highlighted in blue:

- Page 5, 2nd Bullet Point: Remove - Glasgow City Council Cordia and Insert - recognised translation service
- Page 5, 4th Bullet Point: Remove - Openness and
- Page 5, 6th Bullet Point: Insert - (within a reasonable area)
- Page 7, Written Communication, Paragraph 7.1: Insert - Translations will be provided where appropriate
- Page 7, Telephone Calls, Paragraph 8.4: Insert – but no longer than one working day.
- Page 7, Home Visits, Paragraph 9.1: Insert – and feasible
- Page 9, 11.1 Customer Satisfaction, 2nd Bullet Point: Remove – quarterly and Insert – bi-annually
- Page 9, 11.1 Customer Satisfaction, 3rd Bullet Point: Insert – internal
- Page 9, 11.1 Customer Satisfaction, 8th Bullet Point: Remove completely
- Page 9, 11.1 Customer Satisfaction, 9th Bullet Point: Insert – Short surveys on Tenantnet
- Page 9, 11.1 Customer Satisfaction, 10th Bullet Point: Insert – Facebook posts
- Page 10, 14.0 Equality & Human Rights Statement: Section has been updated as per our statement
- Page 10, 16.1 Monitoring & Review: Insert – and tenants
- Page 10, 16.1 Monitoring & Review: Remove completely and Insert – Our Scrutiny Panel will monitor our performance on Customer Care.

The Board noted and approved the Customer Care Policy.

8.b Service Standards Policy

The CEO presented the Service Standards Policy and advised that she wished to merge the Customer Care Policy and Service Standards Policy. This policy would be reviewed by the Tenants Panel then reviewed on the normal three-year cyclical.

The Board noted and approved the merger of the Customer Care Policy and Service Standards policies.

8.c Risk Management Policy

The CEO presented the Risk Management Policy and advised that there have been minor amendments to the policy:

- Page 7, How risk is recorded: All reference to 4Risk and the risk management system has been removed as the Association.
- Page 11, Monitoring: Remove – Operational Services Committee
- Page 16, Responsibilities: Remove – Strategic Risk Themes at least once a term, Insert – risk register monthly
- Page 16, The Role of Management: Remove section.
- Page 18, 1st Line: Remove – To support this, routine monitoring will be undertaken throughout the year for;
- Page 18, 2nd Paragraph: Remove – The diagram below provides a quick overview of this.

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- Page 18, 3rd Paragraph: Remove – Additional support is available through the support team should you require it
- Appendix Numbers have been changed.

The Board noted and approved the Risk Management Policy and agreed to organise Risk Appetite and Risk training in 2025.

8.d Decant Policy

The CM presented the Decant Policy and advised that they have looked at Appendix 1 in relation to Home Loss and Decant Payment/Allowance payments as follows:

1. Home Loss Payment (one off payment): CEO confirmed that she has double checked the figure and it still remains at £1,500.00.
2. Decant Payment: Remove – payment options and Insert that the Association will organise and cover costs.
3. Full Removal: Remove – payments options except for telephone, tv, satellite and broadband services (tenant will organise and Association will reimburse).
4. Replace Allowances: The CEO pointed out if we were decanting a tenant it would be for a major incident such as fire, flood or structural problem. The CM highlighted that this point relates to a tenant moving back into their original home after works had been carried out however if the layout of the kitchen units had been changed i.e. a base unit removed then we would be liable to replace the flooring and was recommending the following allowances
Blinds/Curtains: £100 per window
Flooring: £400 per room
Maximum Flooring Allowance: £600 per room

The CM mentioned that if the Board accepted the above amendments Point 3 above would mean that 6.9 would require to be amended.

The Board noted and approved the Decant Policy

9. Membership Report

The CM advised that the tenant who was interested in becoming a Board Member was unable to attend meeting. Looking to schedule appointment.

Post Meeting Note: Tenant had wrong month in her diary, we have since met and Rebecca has indicated that she is very interested in joining the Board and will come along to the January meeting to observe.

The Board noted the level of membership was currently 78.

The Board noted the Membership Report

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10. Notifiable Events

The CM gave a verbal update and advised the Board that we currently have no live notifiable events.

The Board noted that there were no Notifiable Events.

11. Rent Report: October 2024

The SHO presented the Rent Report for October 2024 and gave the following update.

The SHO highlighted that the rent arrears had increased by £3,147.38 this month and that the former tenants rent arrears had increased by £466.88.

The SHO advised that Current Arrears target was 3% and was currently sitting at 3.04%, the Actual Arrears target was 2% and target was currently sitting at 2.38%.

The Board noted and approved the Rent Report for October 2024.

12. Business Plan 2024-27: Strategic Objectives Delivery Plans (Q2)

The CEO presented the Business plan 2024-27: Strategic Objectives Delivery Plans and noted that all had been started and progressing well.

The Board Approved the Business Plan 2024-27: Strategic Objectives Delivery Plans (Q2)

13. Business Plan 2024-27: Operational Delivery Plans(Q2)

The CM reported on the Operational Delivery Plans (Q2) and noted that everything was progressing well.

The Board Approved the Business Plan 2024-27: Operational Delivery Plans (Q2).

14. Key Performance Indicator (Quarter 2)

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 apologised as some of the Year to Date values have not worked and will have this resolved for the next report.

The Board noted the Key Performance Indicator (Quarter 2).

15. GDPR & FOI Review & Training

Claire Beckley thanked the Board for their time and went through a refresh of the GDPR & FOI requirements and training.

The Board thanked Claire Beckley for her time and training.

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16. Correspondence

The Secretary presented the following correspondence:

- a) GWSF Update – November 2024: CEO advised that she had just dropped the bulletin into the folder tonight.

The Board noted the Correspondence Report.

17. Any Other Competent Business

- a) Health & Safety Control Manual – Policy Statement: The CM presented the policy statement for signing by the Chairperson and CEO. Both signed the statement.
- b) New Board IT Equipment: The CM asked how everyone was getting on with the new equipment. Everyone was enjoying the new faster IT equipment. Morag felt that she could use some training, and Christine may need some but would wait until after the Christmas holiday to practice a bit more on her tablet.
- c) CIH Awards: The Chair asked if the Awards ceremony had been declared within the register

18. Date of Next Meeting

Board Meeting: Monday 20th January 2025 at 6:00PM

The meeting concluded at 7.57pm

Minute Signed by the Chairperson:
