Present:

Morag Cameron   Chairperson
Claire Taylor   Board Member
Christine McCormack   Vice Chairperson
John Kilpatrick   Co-optee
John Duncan   Board Member
Pat Bowden   Secretary
Helen Bayne   Board Member

In Attendance:

Anne Marie Brown   Director
Frances Cunningham   Senior Corporate Services Officer   (Minute Taker)
Wendy McCracken   Optimum Compliance   (In Full)

1.0 Apologies for Absence

Apologies were tendered on behalf of Jeanette Brown and Jaclyn McCann.

2.0 Chairperson’s Remarks

M Cameron thanked everyone for attending tonight’s meeting. M Cameron welcomed J Kilpatrick who would be observing tonight’s meeting and would join as a full Board Member at the AGM. M Cameron highlighted that W McCracken would be meeting with the Board to discuss agenda item 18 (c) Review of Terms and Conditions.

3.0 Declaration of Interests

There were no declarations of interests, benefits, payments and entitlements made.

Minutes of Previous Meetings:

4.0 Minutes of Board Meeting held on Monday 25th June 2018

The Board approved the minute as a correct record of the meeting held on Monday 25th June 2018; as proposed by John Duncan and seconded by Helen Bayne. The minute was then signed and sealed by the Vice Chairperson.

Matters Arising From Monday 25th June 2018

M Cameron asked if anyone had any matters arising from the previous minutes of Monday 25th June 2018.
CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 27TH AUGUST 2018 AT 6.00PM IN 83-85 DOUGRIE ROAD, GLASGOW G45-9NS

Updates were given on the following:

Page 2, Agenda Item 6 – Business Plan, Strategic Delivery Action Plan – Scrutiny:

AM Brown explained that the Customer Satisfaction Survey was currently out to tender with a closing date of Friday 14th September 2018 and explained that a question in relation to Scrutiny would be included within the survey.

Page 8, Agenda Item 16 – Operational Delivery Plan, Strategic Objectives, Item 13 & 31:

AM Brown explained that the report appended to the minute did not clarify J Duncan’s point. AM Brown explained that when we tender a project we tender for 1 year with the option to extend for 4 years, the value of the tender is based on 5 years not just one year.

Page 8, Agenda Item 16 – Operational Delivery Plan, Strategic Objectives, Item 27:

AM Brown mentioned that there will be an EESSH target date of 31.03.19 added to report to review our compliance.

4.1 Minutes of Audit & Assurance Committee Meeting held on Monday 6th August 2018

The draft minute of the Audit & Assurance Committee meeting held on Monday 6th August 2018 were noted by the Board.

Matters Arising From Monday 6th August 2018

M Cameron asked if anyone had any matters arising from the minutes of Monday 6th August 2018.

Updates were given on the following:

Page 6, Agenda Item 11 – AOCB:

M Cameron asked if we had submitted our vote for the SFHA Ballot. F Cunningham confirmed that only M Cameron had returned preferences for the vote and these preferences had been submitted for our vote to the SFHA.
Recommendations to the Board for Approval

Audit Management Report: AM Brown explained that we only had one action plan point raised under the Audit Management Report (see below) which related to our Title Deeds and highlighted our response under “Management Response”. The Board noted and approved the Audit Management Report, Action Plan and Management Response. The Board agreed for Staff to send an updated Management Response for the Secretary to sign.

Audit Management Report: Action Plan

<table>
<thead>
<tr>
<th>Observation</th>
<th>The Association was unable to produce Title Deeds for the properties included within the Fixed Asset Register.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk and Recommendation</td>
<td>There is no evidence to prove ownership of the Association’s properties.</td>
</tr>
<tr>
<td>Grade 4</td>
<td>The Association should ensure copy of the title deeds are held or gain an understanding as to the location of the title deeds so that these can be requested when required.</td>
</tr>
<tr>
<td>Management Response</td>
<td>At the time of writing the management response (14 June), the Association had obtained Title Deeds for Phases 6, 8 &amp; 9. One of our lenders has confirmed that they have Title Deeds for Phases 1, 2, 3, 5 &amp; 7 as well as Title Deeds for the office. The lender will release copies of these to the Association upon request from the Association’s solicitor. The Association’s solicitor is currently in the process of contacting the lender. We are awaiting confirmation from a third lender that they have the Title Deeds for Phase 4.</td>
</tr>
</tbody>
</table>

The Association will keep Scot-Moncrieff updated on progress of obtaining copies of Title Deeds and will forward copies to Scott-Moncrieff for audit purposes when they become available.

Management Accounts to 30th June 2018: The Board noted and approved the Management Accounts to 30th June 2018.


4.2 Minutes of Corporate Services Committee Meeting held on Wednesday 15th August 2018

The draft minute of the Corporate Services Committee meeting held on Wednesday 15th August 2018 were noted by the Board.
Matters Arising From Wednesday 15th August 2018

M Cameron asked if anyone had any matters arising from the previous minutes of Wednesday 15th August 2018.

Updates were given on the following:

Page 2, Agenda Item 5 – Staffing Requirements – Technical Services Officer:

Recommendations to the Board for Approval

Document & Data Retention Policy:

Page 6 & 12: AM Brown highlighted that she had spoken with L Miller, GDPR Officer and confirmed that Data Protection Act 1998 should read Data Protection Act 2018.

Page 18: H Bayne highlighted that in relation to Disclosure Scotland documents we should not hold a copy of disclosures. F Cunningham confirmed that we do not hold copies, however we collate the following information type of disclosure, disclosure reference number and date disclosure was issued.

The Board noted the amendments and approved the Document & Data Retention Policy.

Business Continuity & Disaster Recovery Policy:

H Bayne highlighted that she had a few questions in relation to the policy.

3.2 External Server: F Cunningham advised that we do not have an external server. We back up to the cloud daily and our IT provider takes a backup monthly.

3.3 Scanned Documents: F Cunningham advised we are currently scanning all tenancy files onto SDM which is backed up daily to the cloud.

4.3: F Cunningham advised we have not devised procedures yet, these will be complete over the coming months.

4.4 Home working: F Cunningham advised if a disaster occurred homeworking would be allowed on a short term basis until suitable alternative accommodation was sourced. We have also allowed for this during extreme weather conditions.

7.3: F Cunningham advised this should read server not file server.

8.1: F Cunningham advised this should read laptop/notebook and
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stationery.

10.1 Web-site: F Cunningham advised she has access to our website on her office laptop which is kept at home.

19.4: F Cunningham advised that a test of ICT Disaster Recovery plan will be scheduled for some time next year.

The Board noted the amendments and approved the Business Continuity & Disaster Recovery Policy.

Technical Services Officer:

The Board approved Option A to advertise for a full time Technical Services Officer.

4.3 Minutes of Operational Services Committee Meeting held on Thursday 16th August 2018

The draft minute of the Operational Services Committee meeting held on Thursday 16th August 2018 were noted by the Board.

Matters Arising From Thursday 16th August 2018

M Cameron asked if anyone had any matters arising from the previous minutes of Thursday 16th August 2018.

There were no matters arising from this minute.

Recommendations to the Board for Approval

Rent Arrears Write Off:

The Operational Services Committee recommended to the Board to write off the following rent arrears: Case 1 totalling £39.48 and Case 3 totalling £15.47

The Board approved to write off Case 1, £39.48 & Case 3, £15.47 rent arrears totalling £54.95.

Anti-Social Behaviour Policy

H Bayne highlighted that she had a few questions or amendments in relation to this policy.

4.1 Data Protection Act 1998 should this not read Data Protection Act 2018. Policy has
5.1 Definition of Anti-Social Behaviour, Harrassment: H Bayne mentioned that this sentence should be amended to include one very serious anti-social behaviour incident.

5.2 Definition of Anti-Social Behaviour, Harrassment: H Bayne mentioned that we should highlight all the Protected Characteristics not just one.

7.5 Bullet Point 4: H Bayne asked if the wording of “ish” could be changed or explanation given. Sentence has been amended to read ish (legal terminology for termination) date.

7.5 Bullet Point 9 & 10: H Bayne asked if CHA could be changed to Craigdale Housing Association in line with the rest of the policy.

The Board noted the amendments and approved the Anti-Social Behaviour Policy.

5. Director’s Report

AM Brown presented the Director’s Report to the Board and gave a brief update.

2.1.1 - Staffing Update: C McCormack asked if flowers had been sent Corporate Services Assistant. F Cunningham confirmed that flowers had been sent on behalf of the Association.

2.2.4 - ARC Verification: AM Brown highlighted that verification visit had concluded and that there was a significant improvement on last years reports, however there was still issues with Maintenance. Maintenance Training session with C Dugan has been arranged with Staff in October. The full report will be issued to the Board next month.

2.2.6 – Office Refurbishment: AM Brown mentioned that she is meeting with T Atkinson next week. Tender should be issued in September. Once tenders have been checked and approved we are looking at going onsite January.

2.2.9 – Staffing Requirements - Corporate Services Assistant: AM Brown advised that we received 20 applications for the position and that staff were currently shortlisting, interviews would take place on Tuesday 4th September.

The Board noted and approved the contents of the Director’s Report.


AM Brown presented the Business Plan & Strategic Delivery Action Plan report to the Board and gave a brief update.

1. Benchmarking our Performance: The Board agreed that KPIs would be reported to the Board on a quarterly basis rather than to Committee.
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4. Data Collection: J Duncan asked how good was HUBB. AM Brown highlighted that she was unsure and would have to familiarise herself with the system.

15. Regulatory Engagement: J Duncan asked why the date had been extended. AM Brown advised that this date had been extended due to work commitments. AM Brown would use the current notifiable events guidance as a template.

24. Increase our House Numbers: M Cameron mentioned that we would still be keen to buy back properties however we would have to look at each case individually or make a strategic decision. J Duncan highlighted that we would have to be careful that the costs would stack up in relation to our 30 years projections. He also asked what was the property tenure mix like. AM Brown advised that the majority of the property was tenants. J Kilpatrick mentioned that South Lanarkshire Council offered £50k to buy back properties and that Glasgow City Council would probably have a similar venture.

The Board noted and approved the contents of the Business Plan & Strategic Delivery Action Plan Report.

7. Share Capital Report

F Cunningham gave a verbal update on our Share Capital and mentioned that two shares had been cancelled.

| Cancelled  | 75 | Rosemary Jamieson | Deceased
| Cancelled  | 213| Brenda Gilles     | Moved Away |

The Board noted and approved the verbal update.
8. **Review of Standing Orders – Committee Structure & Board/Committee Meeting Schedule**

AM Brown presented this report to the Board for discussion.

M Cameron asked W McCracken should the Audit and Assurance Committee be a standalone Committee. W McCracken agreed that this Committee should standalone.

AM Brown advised that she had asked Scottish Housing Regulator (SHR) if we had to have a standalone committee for Audit to comply with the Audit Guidance (Section 3.9). J Jellema from SHR advised that the title is not important as long as those functions are an explicit part of the remit and that the Committee of that meeting should be clear that audit is a key element of their roles.

The Board agreed that all financial tasks i.e. budget, management accounts, annual accounts, management audit report, Insurance Premiums, financial returns Loan Portfolio, Five Year Financial Projections, Pension Return, FCA Annual Return and Treasury Management Report would all be presented to the Board.

Internal Audit and Risk Management would be reported to the Audit & Assurance Committee quarterly.

The Operational Services Committee would meet quarterly

The Corporate Services Committee would meet every six months (or if required).

9. **Pensions Trust Risk Assessment**

AM Brown apologised to the Board a cover report should have been sent out explaining the Pensions Trust Risk Assessment.

AM Brown advised the Board that The Pensions Trust carry out a risk assessment of all members on an annual basis to ensure that members of the scheme could meet their liabilities. The assessment is based on the Associations assets and liabilities as contained within the audited accounts and was due to be submitted to the Pensions Trust by the end of August. The outcome of the assessment could be Low, Medium or High Risk. AM Brown advised that R Joss had carried out the assessment based on this years audited accounts and the Association remains as a Low Risk.

The Board noted and approved the Risk Assessment and gave approval for the Risk Assessment to be submitted to The Pensions Trust by the due date.

   AM Brown presented the report to the Board on behalf of T Atkinson.

   After a lengthy discussion the Board noted the content of the report and approved the appointment of MSI Scotland Ltd for the Phase 3, Window & Door Replacement Contract.

11. **Rent Report**

   M Cameron confirmed the Rent Report is for information only and the details will be discussed at the next Operational Services Committee meeting.

   The Board noted and approved the contents of the Rent Report.

12. **Board Action’s Report**

   F Cunningham presented the Board Actions Report to the Board.

   The Board noted and approved the contents of the report.

13. **Operational Delivery Plan: Strategic Objectives**

   F Cunningham presented the Board Actions Report to the Board.

   The Board noted and approved the contents of the Operational Delivery Plan & Strategic Objectives Report.

14. **Governance Report**

   AM Brown presented the Governance Report to the Board.

   The Board noted and approved the contents of the Governance Report.

15. **Policy Timetable**

   F Cunningham presented the Policy Timetable to the Board.

   The Board noted and approved the contents of the Policy Timetable report.

16. **Board’s Training Plan 2018/19**

   F Cunningham presented the Training Plan to the Board.

   The Board noted and approved the contents of the Boards Training Plan Report.
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17. **Correspondence**

P Bowden read out the following correspondence for tonight’s meeting.

Letter of Resignation from P Young

Letter of Resignation from M Welsh

18. **A.O.C.B.**

M Cameron highlighted any other business for tonight’s meeting.

a) EVH – Grand Tour of Scotland (September 2018): The Board noted the contents of the EVH Grand Tour.

b) Quality & Efficiency Forum – Annual Statistical Review: The Board noted the contents of QEF – Annual Statistical Review.

**AM Brown and F Cunningham both left the meeting at this point.**

c) P & C – Review of Terms & Conditions:

19. **Date of Next Board Meeting**

- Thursday 30th August 2018, immediately after AGM
- Monday 1st October 2018 at 6.00pm

**The meeting concluded at 7.30pm**