

THE SECTION HIGHLIGHTED IN YELLOW HAVE BEEN REDACTED DUE TO THE CONTENT BEING PRIVATE AND CONFIDENTIAL

CRAIGDALE HOUSING ASSOCIATION LIMITED

REPORT TO: BOARD OF MANAGEMENT

MEETING DATE: MONDAY 18TH SEPTEMBER 2023

**AGENDA ITEM: 4A MINUTES OF PREVIOUS MEETINGS:
APPROVAL OF MINUTES OF BOARD MEETING – 28.08.23**

Status:	Confidential		For:	Approval	✓
	Non-Confidential	✓		Discussion	
				Noting	

CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 28TH AUGUST 2023 AT 6.00PM

PRESENT:

Des Phee	Chairperson	
Morag Cameron	Vice Chair	
Louise Bacon	Secretary	
Claire Taylor	Treasurer	Attended by Zoom
Christine McCormack	Board Member	
John Kilpatrick	Board Member	
Hilary Tennant	Board Member	
Stephen Baxter	Board Member	
Kevin Boyle	Board Member	
Stephen Kelly	Board Member	

IN ATTENDANCE:

Linda Chelton	Chief Executive Officer (CEO)	
Frances Cunningham	Senior Corporate Services Officer (SCSO)	Minute Secretary
Graham Harper	Graham Harper Consultants (GHC)	Attended by Zoom

1. Apologies for Absence

There were no Apologies tendered for tonight’s meeting.

Leave of Absence: None.

Absent: None.

2. Chairperson’s Remarks

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The Chair welcomed everyone to tonight's meeting our first meeting after the summer recess.

The Chair advised the Board that Agenda Item 6 A&B, Development Reports would be brought forward so that GHC could leave the meeting and that Agenda Item 9, Staff Structure Report would be moved to the end of the meeting, so that the SCSO and CEO could leave while this item was discussed.

3. Declaration of Interests

- D Phee (Chairperson) declared an interest in relation to Agenda Item 5, 4.3.1 Welfare Service Report.
- F Cunningham declared an interest in relation to Agenda Item 9, Staff Structure and will leave the meeting at this point.
- L Chelton declared an interest in relation to Agenda Item 9, Staff Structure and will leave the meeting at the point of the EVH Report on the CEO.

4. Minutes of Previous Meetings:

4.a Approval of Minutes of Board Meeting held on Monday 26th June 2023

The Board approved the minute as a correct record of the meeting held on Monday 26th June 2023 as proposed by Louise Bacon and seconded by John Kilpatrick. The minute was signed and sealed by the Chair.

4.b Matters Arising from the Board Meeting held on Monday 26th June 2023

The Chair asked if anyone had any matters arising from the previous minutes of Monday 28th June 2023.

Agenda Item 19, Board & Staff Member Training Plan: The SCSO advised the Board that the Risk Management Training will take place on Monday 4th September 2023 at 6.00pm by Matthew Reid.

The Chair asked the Board if they had any questions.

- No further questions were asked.

The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 26th June 2023.

4.c Draft Minutes of the Audit & Assurance Committee Meeting (21.08.23)

The Board noted the draft minute of the Audit & Assurance Committee Meeting held on

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Monday 21st August 2023.

4.d Matters Arising from the Audit & Assurance Committee Meeting held on Monday 21st August 2023

The Chair asked if anyone had any matters arising from the draft minutes of the Audit & Assurance Committee meeting held on Monday 21st August 2023. The SCSO advised that she had a number of recommendations for ratification.

The Chair asked the Board if they had any questions.

- No further questions were asked.

Recommendations

The Chair asked the Board to approve the recommendations made by the Audit & Assurance Committee held on Monday 21st August 2023. The Board approved the following recommendations.

- 1) BAF Operational Risk Report
- 2) Financial Statement for the year to 31st March 2023
- 3) Audit Findings Report Letter
- 4) Letter of Representation
- 5) Draft Response to Audit Findings Report Letter
- 6) Reconciliation of Surplus to Management Account (March 2023)
- 7) Management Accounts, Q1 – 2023/24
- 8) Draft Annual Assurance Statement this will be discussed under Agenda Item 17
- 9) EVH Health & Safety Control Manual – Dec 2021 (Appendices)
- 10) EVH Health & Safety Control Manual – January 2023 (Appendices)
- 11) Tender Report: Appointment of CT (formerly Chiene & Tait) External Auditors

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:

3.2 Damp & Mould: The CEO highlighted that the Scottish Housing Regulator (SHR) has asked all RSL's to include tenant safety including damp and mould within their Annual Assurance Statement (AAS). The CEO highlighted our Damp & Mould Register to the Board.

The CEO highlighted that we have received the draft internal audit report from Wylie & Bisset on Tenant Safety, which we received Strong Assurance. They highlighted:

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17 areas of Good Practice

01 Recommendation – Low on training

01 Observation - in relation to legionella survey being carried out late.

- The Chair asked what dates were used in relation to the Damp & Mould Register. The CEO advised that we have reported figures from January 2023. The addresses identified the tenant has reported an issue or staff have caught these during inspections.

3.3 Castlemilk CEO Partnership: The CEO highlighted that the Human Rights joint working partnership and mentioned that Human Rights training had been organised for Wednesday 11th October 2023 at 6.00pm in the Birgisdale Complex. The SCSO will circulate date and times to Board Members.

3.4 GWSF Open Meeting and AGM: The CEO mentioned that GWSF are looking for Co-optees to their Board if anyone is interested in these positions.

The CEO highlighted the presentation on Rent Consultation from Bryony Willets, CEO (Maryhill HA) was very interesting in relation to the process that they used and the consultation on bulk uplift.

- M Cameron felt that Caledonian are either slacking or are overstretched with the garden maintenance.
- The Chair asked if there was any scope at looking to work in a partnership with the other local RSL's in relation to estate management i.e., bulk and garden maintenance.
- L Bacon mentioned that she had previously worked with another RSL who used a Landscape Architect and found that this worked really well.
- K Bacon highlighted that they have done the same moving gates and installing cameras.

4.1 Staff: The CEO advised that the Staff member who is on special leave started back today.

The CEO asked the Board if they had any questions.

- No further questions were asked.

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

6. Development Report:

a) Phase 10 – Castlemilk West Church Site Report

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

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The project is now complete, and we had a successful opening ceremony in June.

The final spend on the project is shown compared with the budget approved at tender stage. Board is asked to note that overall, the project is £4k below budget.

The major variance was an increase in Clerk of Works costs. While an element of this was expected given the later completion date, there was an unauthorised increase in the number of hours charged. This is being discussed and the Association will challenge this further. There are £17k of fees which have still to be invoiced, along with £102k retention on the building contract.

GHC asked the Board if they had any questions.

- M Cameron asked if GHC had managed to have a look at the benches at the front of the property. GHC will double check if he has added this to the defects list.
- The Chair asked are we looking to recoup funds from COW. GHC will take this up with the COW and may take some legal advice to see where we stand.

The Board noted and approved the Phase 10 – Castlemilk West Church Site Report.

b) Phase 11 – Glenacre Terrace Report

G Harper presented the Development Report, Phase 11 – Glenacre Terrace Report and asked the Board to note the following points:

- A formal application to GCC and GHA has been made to acquire the site.
- On receipt of verbal agreement work on the planning application will commence.
- The grant benchmarks have increased by 17% since the last paper.
- There is some anecdotal evidence that the inflationary cost pressures have ceased, and it may transpire that construction prices may recede slightly.
- Valuation - £1,950 +VAT.

GHC highlighted that his last conversation with Eddie Warde was to crack on with planning permission however, GHC didn't want to incur any further costs currently.

GHC asked the Board if they had any questions.

- No further questions were asked.

The Board noted and approved the Phase 11 – Glenacre Terrace Report.

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.

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The SCSO advised she had marked two recommendations as completed.

- Consider how to introduce efficient and effective ways of introducing training linked to policy review. The SCSO highlighted that training is carried out on new or reviewed policies at the first Staff meeting after a Board meeting.
- Considers setting targets for the Welfare Benefits and Money Advice Service in the Service Level Agreement. The SCSO advised that we are happy with the results that SHA are achieving on our behalf and will leave the SLA as is until we next review the SLA and will insert KPI's.

The SCSO asked the Board if they had any questions.

- L Bacon asked could we insert Southside's HACT (Housing Association Community Trust) social values calculator into the SLA. The SCSO will speak to S Lavelle regards this and will bring a sample back to the Board once we review the SLA (Feb 2024).

The Board noted and approved the updated Governance Review Action Plan Report.

8. Investigation Recommendation – Action Plan Report

The CEO presented the Investigation Recommendation – Action Plan Report to the Board and gave a brief update on the following:

The Board noted and approved the progress of the Investigations Recommendations – Action Plan Report.

10. Policy Review:

a) Rent Setting Policy

The CEO highlighted that the Scottish Housing Regulator requires that Registered Social Landlord (RSL), adopts a rent setting policy that takes account of affordability, costs of managing and maintaining properties, and comparability with rents charged by other RSL's operating in the same area. RSL's are also expected to design a rent setting mechanism which apportions rents fairly to individual properties.

The CEO confirmed that all amendments had been highlighted in blue within the policy. The CEO mentioned that there had been some minor amendments to the policy however, the main changed related to the following sections:

4.3 Viability: a section relating to cost of retrofit to meet EESSH2 requirements has been inserted.

5.1 Annual Review of Rent Levels: change to implementation date from 28th of month to 1st of month.

5.1 Annual Review of Rent Levels: section has been inserted in relation to the high rate of

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CPI and migration on the effect on the Business Plan.

6. Consultation on Annual Review: this section has been expanded.

7. Rent Setting Formula for Acquired Properties: the 2-apartment and property types base rent has been amended.

8. Rent Setting Formula for New Build: this section is new.

9. Equality and Human Rights: this is a new section.

10. Data Protection: this is a new section.

The CEO advised that she had no further updates and asked the Board if they had any questions.

- The Chair asked if we had budgeted for EESSH. The CEO advised that we have a small reactive amount budgeted along with the Planned Maintenance works. However, until we receive the guidance, we have not made any solid financial commitments.
- K Boyle highlighted that his RSL had passi-fitted some Pre: 1919 properties which has costs between £40k-£50k.
- The CEO mentioned that rent increase for 2024/25 would be another hard discussion. CPI is currently sitting at 6.8% and if we went CPI + 2% we are talking about a 8.8% rent increase.

The Board noted and approved the Rent Setting Policy with no further amendments.

11. Share Capital Report

The SCSO advised that there were three applications for membership this month.

Scott Loudon
Lucy Madigan
Darren Harper

The SCSO highlighted that Lucy Madigan has also completed an application form to become a Board Member and has been informed that the Chair and Vice Chair will be in contact to have a chat.

The Board were also asked to note that Angela Hughes membership has been suspended until further notice as she is currently employed with the Association.

The Board noted the level of membership was currently 82.

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

12. Notifiable Events

The SCSO advised that we do not have any new notifiable events.

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13. Rent Report: July 2023

The CEO went through the Rent Report for July 2023 and was delighted to highlight that the Rent Arrears had decreased by £8k.

The CEO also explained to the Board that we have £2,799.85 of former tenants' credits which are required to be adjusted to clear account. The CEO advised that the majority of the credits have arisen as the tenant has passed away.

The CEO asked the Board if they had any questions.

- H Tennant asked what happens to the credit balances, are we able to redirect the funds to our Community Events or Wider Role accounts. The SCSO advised that the write offs are more of book balancing exercise.

Post Meeting Note: The SCSO asked the SHSO about the credit write off and she explained that it is actually a credit adjustment to the former tenants rent account to clear the balance from our system and has amended the minute to read adjustment rather than write off.

The Board noted and approved the contents of the Rent Report for May 2023 and approved the former tenants credit adjustments totalling £2,799.85.

14. Business Plan 2021/24: Strategic Objectives Delivery Plan (Year 3)

The CEO presented the Business Plan 2021-24 (Year 3) - Strategic Objectives Delivery Plan (Quarter 1) Report and advised that the purpose of the report was to monitor progress.

The CEO advised that she had no further updates and asked the Board if they had any questions.

- No further questions were asked.

The Board noted the content and approved the Business Plan 2021-24 (Year 3) - Strategic Objectives Delivery Plan Report (Quarter 1).

15. Business Plan 2021-24: Operational Delivery Plan (Year 3)

The SCSO presented the Business Plan 2021-24 (Year 3) - Operational Delivery Plan (Quarter 1) Report and advised that the purpose of the report was to monitor progress. The SCSO gave the following update.

SO1: 16-Annual Service of Close Entry Doors: The SCSO advised that these works will be carried out in October and will be given an actual date at the end of September.

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SO1: 11 Housing Services Annual Tenancy Visit: The SCSO advised that Phase 8 visits were currently taking place, with Phase 6 starting thereafter. Phase 1 & Phase 2 will be organised after the new year once we have a full complement of staff.

The SCSO asked the Board if they had any questions.

- No further questions were asked.

The Board noted the content and approved Business Plan 2021-24 (Year 3) - Strategic Objectives Delivery Plan Report (Quarter 1).

16. 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 5, 6 & 7.

The CEO asked the Board if they had any questions.

- The Chair asked the Audit & Assurance Committee Members how they felt about the self-assessment processes. S Baxter highlighted that the evidence is really easy to understand and follow and is very impressive.
- The Chair highlighted that we could consider choosing a couple of sections each year going forward and maybe looking at these sections more in-depth. However, agreed that our current method seems to be working well.

The CEO highlighted that we have received the draft internal audit report from Wylie & Bisset on Assurance Statement Review, which we received Strong Assurance. They have highlighted:

12 areas of Good Practice

00 Recommendations

01 Observation – which related to policy review dates being missed, however noted that the Board agreed on 20.09.22 to suspend our policy review register for 12 months due to staffing issues.

The Board noted and approved the progress of the Annual Assurance Statement Self-Assessment Report.

17. Annual Assurance Statement 2023 (Draft)

The CEO presented the draft Annual Assurance Statement (AAS) 2023 and explained that

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we must submit an AAS, which is approved by the Board and signed by the Chair by 31st October 2023.

The CEO highlighted that she had received some feedback from the Chair in relation to the draft AAS, who felt that we did not need to re-state the 2 notifiable events as we had already declared these.

Page 2, Equalities asked for 2022/24 to be removed and replaced with *sets out a two-year action plan....*

The Chair also highlighted that we could possibly insert wording in relation to our two recent Internal Audit Reports on Strong Assurance received for Annual Assurance Review & Tenant Safety.

The CEO asked the Board if they had any questions.

No further questions were noted.

The Board noted and approved the draft Annual Assurance Statement 2023 and agreed that an amended draft AAS would be brought to the September Board Meeting.

18. AGM Arrangements 2023

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 14th September 2023 at 6.30pm at Castleton Primary School and also to inform the Board which Board Members are due to retire at the AGM.

The longest serving Board Members are Christine McCormack, Morag Cameron and Claire Taylor. All three Board Members confirmed that they had completed and returned their Nomination Forms.

The SCSO advised the Board that they are required to recommend to the Membership the appointment of CT (formerly Chiene & Tait) as our External Auditor.

The SCSO advised that 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 SCSO asked the Board if they had any questions.

- No further questions were asked.

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The Board approved the AGM Arrangements 2023 Report. The Board noted that Christine McCormack, Morag Cameron and Claire Taylor agreed to step down and stand for re-election.

The Board agreed to recommend to the Membership the appointment of CT (formerly Chiene & Tait) as external auditors.

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

19. Register Of Interests, Entitlements, Payments & Benefits (01.04.23 to 30.06.23)

The SCSO advised that the purpose of the report is for the Board to review the register entries during the year relating to Staff and Board declarations of interest, gifts and hospitality received and entitlements, payments and benefits and highlighted to the Board that the report will be brought every three months.

The SCSO asked the Board if they had any questions.

- No further questions were asked.

The Board noted and approved the Register of Interests, Entitlements, Payments & Benefits (01.04.23 to 30.06.23) Report.

20. Correspondence

The Secretary presented tonight's correspondence:

- a) Gemma Woodrow: Resignation from the Board
- b) EVH: Newsletter August 2023
- c) Denise Wallace Dance School: The CEO highlighted that we had received a request for a donation towards the Dance Championship Festival Scarborough in October.

The Chair highlighted that our policy states that if the Group is a Charity, we can donate up to £500 and if it's a local Group we can donate up to £100. The CEO will check with the Dance School to see if they are a registered Charity.

L Bacon asked if we had an application form for donations and if not, she could send one to us.

The Board gave delegated authority to the CEO to confirm charity status in relation to the amount that would be donated.

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21. Any Other Competent Business

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

- a) Royal Bank of Scotland – Schedule 3 Form of Compliance Certificate: The SCSO advised that the Schedule 3 form required to be signed by Linda Chelton and Fettes McDonald.

The Board approved that Linda Chelton & Fettes McDonald sign the Schedule 3 Form of Compliance Certificate on behalf of the Association.

- b) Bank of Scotland – Internet Banking: The SCSO advised that she has been experiencing issues with Internet Banking since last November. The SCSO advised that we closed the Community Group Bank Account last November as we were not using it and incurring bank charges. However, on closing the account we started to experience issues with internet banking. After months of frustration and speaking with various departments it was identified that the Community Group Bank Account was linked to the internet banking. The SCSO is seeking approval from the Board to appoint Frances Cunningham and Angela Hughes as full internet bank users.

The Board approved the internet banking applications for Frances Cunningham and Angela Hughes to be appointed Internet Bank Users on behalf of Associations.

The SCSO advised once this issue has been rectified, she will be submitting a complaint to the Bank of Scotland.

- c) Nationwide Building Society – Change of Signatories: The SCSO highlighted that she is the only NBS signatory currently and is seeking approval from Board to include Linda Chelton and Angela Hughes to our list of NBS approved signatories.

The Board approved the inclusion of Linda Chelton and Angela Hughes as Nationwide Building Society signatories.

- d) John Kilpatrick confirmed that he would be standing down from the Board at the AGM.

The Board noted and approved the advert to be placed on the SFHA website.

SCSO left the meeting at 7.40pm and the CEO left the meeting at 7.55pm

8.00pm The Board suspended Standing Orders and agreed to continue with the Board Meeting.

9. Staff Structure Report (PRIVATE & CONFIDENTIAL)

The Board read through the Staff Structure Report:

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- **The Board approved the recommendations from the Staff Structure Report and attachments. The Board asked for the full time Housing Officer title to be amended to Estates Officer.**

22. Date of Next Meeting

Thursday	14 th September	2023	at 7.00pm	Board Meeting (Office Bearers Elections)
Monday	18 th September	2023	at 6.00pm	Board Meeting

The meeting concluded at 8.35pm

Minute Signed by Chairperson: _____