

CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF BOARD MEETING HELD ON MONDAY 20TH JANUARY 2025 AT 6.00 PM

Craigdale Housing Association Limited					
Report To:	Board of Management				
Meeting Date:	Monday 24 th February 2025				
Agenda Item:	4a	Approval of Minutes of Board Meeting – 20.01.25			
Status:	Confidential		For:	Approval	✓
	Non-Confidential	✓		Discussion	
				Noting	

PRESENT:

Des Phee	Chairperson	
Stephen Baxter	Secretary	
Claire Taylor	Treasurer	Attending via Zoom
Morag Cameron	Board Member	
Kevin Boyle	Board Member	
Stephen Kelly	Board Member	
Lucy Madigan	Board Member	
Rebecca Leedham	Observer	

IN ATTENDANCE:

Linda Chelton	Chief Executive Officer (CEO)		
Lisa Campbell	Senior Housing Officer (SHO)		
Fettes MacDonald	FMD Finance Services	Attending via Zoom	Left 7.00pm
Simon Gabriel	Tenants Hub	Attending via Zoom	Left 6.30pm

1. Apologies for Absence

Apologies were tendered on behalf of Christine McCormack and Louise Bacon.

Leave of Absence: None.

Absent: None.

2. Chairperson's Remarks

The Chair welcomed everyone to the first meeting of 2025 and introduced R Leedham to everyone who is in attendance to observe tonight's meeting with the hope of becoming a Board Member. The Chair advised R Leedham to just ask at any point during the meeting if she has any questions or would like clarification on anything. Introductions around the table took place.

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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:

4.a Approval of Minutes of Board Meeting held on Monday 25th November 2024

The Board approved the minute as a correct record of the meeting held on Monday 25th November 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 25th November 2024

The Chair asked if anyone had any matters arising from the previous minute of Monday 25th November 2024.

There were no matters arising.

The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 25th November 2024.

5. Chief Executive Officer & Governance Report:

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

3.1.2 Craiqdale Christmas Parties: The CEO highlighted that the usual Christmas parties took place in December, but whilst the children's party again was well attended the adult party attendance had dropped for the third year running. Looking to arrange Community Group Meeting sometime in February to discuss alternatives.

- M Cameron agreed to attend meeting.

5.1 Procurement Update: The CEO thanked Kevin and Lucy for attending the tender opening of the close cleaning contract. Quality scoring to take place first week in February.

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

6. Rent Increase & Consultation 2025/26

The CEO advised the following on the rent consultation:

- Letters were sent out as usual however this year, it landed with everyone on Christmas Eve therefore will send out slightly earlier in December this year.

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- Only one tenant contacted for further explanation on the letter.
- No one turned up to the event held in at the office. This is possible due to the fact the increase is the lowest it has been in a couple of years.
- M Cameron commented that it could have also been down to people working and there is a high percentage of people getting their rent paid for them that probably wouldn't come in.
- The CEO advised there is a trend in the comments that came back of how people are struggling to pay their gas/electricity more than their rent.
- M Cameron highlighted the comment on page 7 someone made in relation to not much being done to improve their homes and asked if there is a way of finding out what phase they live within. The CEO advised she will ask Research Resource if we are able to get this information, as it is hard to tell as most phases have had work carried out within the last couple of years.
- R Leedham then asked does this mean that most people have had something upgraded in their home within the last few years to which the CEO confirmed.
- K Boyle commented that our increase is still low compared to other landlords as well as other bills which are increasing for everyone.
- The CEO commented that hopefully inflation stays low as we are still committed to inflation plus 2% until next year.
- The CEO stated that only a small percentage of HA's actually gave options.
- M Cameron commented that we do give good explanations as to where our money is being spent.
- F McDonald commented that our rents are still exceptionally lower than other landlords.
- C. Taylor advised that the average increase out of the 64 HA's is 4.5%.
- The Chair then asked what the next steps are on timetable. The CEO confirmed Housing Benefit require the information for this Thursday and then tenants will be written out to late February.

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

7. 2025/26 Budget

F McDonald advised that the purpose of the draft annual budget is to provide members with details of the expected financial position of CHA for 2025/26 based on the main assumptions employed. The information contained within the budget was provided by and discussed with staff members.

The starting position at 1st April 2025 is based on the annual budget for 2024/25 with changes to reflect the actual results to March 2024 and higher component spend in 2024/25, a reduction in the expected surplus for 2024/25 (£55k) and removal of new build spend budgeted for 2024/25.

Following discussion and agreement any changes to the draft budget will be updated and shall be presented to members for approval prior to the start of the financial year.

The draft budget for the year indicates a projected surplus of around £103k. 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.

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Main Assumptions

- Rent rise of 4.3%
- Voids of 0.5%
- Bad debts at 0.5%
- Salaries increase by 3.5% plus increments where applicable
- Overall maintenance provision of £697k
- Medical adaptations £13k
- Loan interest rates pre margin at rate of 4.5%
- New build costs of £nil
- Component replacement costs of £295k
- Spend on other fixed assets £1k
- Gross rent arrears of 3.5%
- Loan capital repaid of £138k
- Pension deficit payment of £nil

Overall surplus for year of £103k.

The cash position at April 2025 is projected at £2m with the balance increasing to £1.9m by March 2026. This remains a relatively strong position.

Based on the draft budget loan covenant compliance is achieved with headroom of £651k.

Staff costs as a % of turnover and rent ratios continue to show positive outturns. Overheads as a % of turnover at 11.2% is very high-a rate of 5% is low and 10% is high.

Updates to the long-term projections shall be carried out in the final quarter of 2024/25 following receipt of updated long term maintenance projections and these shall form the basis of the 5-year budget submission to SHR.

The Board noted and approved the first draft of the Budget 2025/26.

8. Funding Report

Simon Gabriel gave project update. All going well and tenants engaging apart from a minor blip over Christmas of two tenants switching off the monitoring equipment (presumed to plug in Christmas Tree).

Simon advised he will be in the offices next week to work alongside staff and undertake training. Funders will be at Craigdale on Wednesday 19th February 2025 between 9-11am to film staff, tenants and Board Members regarding the project (volunteers required from the Board).

M Cameron, L Madigan and K Boyle volunteered they may be available.

- C Taylor asked regarding the cost of electrical consumption, CEO advised it costs 50pence a year to run.
- S Baxter asked about moving the sensors around or are they fixed to the one place. CEO advised they are portable.

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- M Cameron asked if the sensors only monitor damp and mould. CEO advised that whilst the current monitors are for damp and mould, they can monitor temperature fluctuations and the plan is to acquire further monitors for other tenant safety concerns.
- D Phee asked when the first spend approval would be needed. CEO advised February.

9. Tender for Approval – Grounds Maintenance

The CEO presented the Tender Report for the Grounds Maintenance contract after quality scoring the successful tender was from Linear Landscaping Ltd. All tender paperwork is on the Board Portal.

The Board noted and approved the award of the Ground Maintenance contract for 2025-28 to Linear Landscaping Ltd.

10. Policy Review:

10.a Tenant Alterations & Improvements

The CEO presented the Tenant Alteration & Improvements policy and advised that there have been minor grammar amendments along with carrying out the equality impact assessment and attaching it to the back.

The Board noted and approved the Tenant Alteration & Improvements policy.

11. Membership Report

The CEO advised there are no changes to membership.

The Board noted the level of membership was currently 78.

The Board noted the Membership Report

12. Notifiable Events

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

The Chair gave a brief explanation for R Leedham what a notifiable event is.

The Board noted that there were no Notifiable Events.

13. Rent Report: December 2024

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

The SHO highlighted that the rent arrears had increased by £2,276.27 this month and that the former tenants rent arrears had increased by £1,053.61.

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The SHO advised that Current Arrears target was 3% and was currently sitting at 3.02%, the Actual Arrears target was 2% and target was currently sitting at 2.46%.

The SHO gave a brief update on case 1/2024. Following the court date on 11/12/24 the case was sisted and payments to be monitored. The SHO advised the tenants work closes down for the holiday period, therefore applied for UC until they go back to full time working hours start of February 2025.

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

14. Correspondence

The Secretary presented the following correspondence:

- The invite for the next Castlemilk Human Rights Lived Experience Group on 28th January 2025 at the Birgidale Complex. The Chair gave brief update from last meeting and explained the purpose of the group for R Leedham.

The Board noted the Correspondence Report.

15. Any Other Competent Business

- a) The CEO advised M2 have given us notice to terminate their contract from 28th February 2025 due to retirement. CEO has met with Focus Group who provide our telephones to continue IT services for us for a two-year period.
- b) M Cameron advised she has emailed Linda the EVH conference information which is to be loaded onto the Board Portal for everyone to have a look at.

16. Date of Next Meeting

Board Meeting: Monday 24th February 2025 at 6:00PM

The meeting concluded at 7.28pm

Minute Signed by the Chairperson:
