

CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF BOARD MEETING HELD ON MONDAY 30TH JUNE 2025 AT 6.00 PM

| Craigdale Housing Association Limited | | | | | |
|---------------------------------------|-------------------------------------|--|-------------|-----------------|---|
| Report To: | Board of Management | | | | |
| Meeting Date: | Monday 25 th August 2025 | | | | |
| Agenda Item: | 4a | Approval of Minutes of Board Meeting – 30.06.25 | | | |
| Status: | Confidential | | For: | Approval | ✓ |
| | Non-Confidential | ✓ | | Discussion | |
| | | | | Noting | |

PRESENT:

| | | |
|---------------------|-----------------------|---------------------------|
| Des Phee | Chairperson | |
| Louise Bacon | Vice Chair | |
| Stephen Baxter | Secretary | |
| Christine McCormack | Board Member | |
| Kevin Boyle | Board Member | |
| Stephen Kelly | Board Member | |
| Rebecca Leedham | Co-optee | |
| Leza Lafferty | (New Member) Observer | Attended via Zoom 19:39pm |

IN ATTENDANCE:

| | | |
|--------------------|----------------------------------|---------|
| Linda Chelton | Chief Executive Officer (CEO) | |
| Frances Cunningham | Corporate Manager (CM) | |
| Lisa Campbell | Senior Housing Officer (SHO) | |
| Callyn McTaggart | Corporate Assistant (CA) | |
| Angela Spence | Ideal Outcomes | 18:15pm |
| Fettes McDonald | FMD Financial Services Ltd (FMD) | 18:26pm |

1. Apologies for Absence

Apologies were tendered on behalf of Morag Cameron, Lucy Madigan and Claire Taylor.

Leave of Absence: None.

Absent: None.

2. Chairperson's Remarks

The Chair welcomed everyone to the Board meeting and introduced Leza Lafferty to everyone who is in attendance to observe tonight's meeting with the hope of becoming a Board Member. The Chair advised Leza to ask a question at any point during the meeting. The Chair asked everyone if they would introduce themselves to Leza.

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The Chair advised that the following Agenda Items would be brought forward so that our consultants could present their reports then leave the meeting:

Agenda Item 7: Effectiveness Observations Angela Spence, Ideal Outcomes Report

Agenda Item 6: Treasury Management Report Fettes McDonald, FMD Financial Services Ltd

And that Agenda Items would be moved back:

Agenda Item 5: Chief Executive Officer & Linda Chelton, CEO Governance Report

Agenda Item 10: Staff Structure Linda Chelton, CEO

3. **Declaration of Interest**

There were no declarations of interest this month.

4. **Minutes of Previous Meetings:**

4.a **Approval of Minutes of the Board Meeting held on Monday 19th May 2025**

The Board approved the minute as a true record of the meeting held on Monday 19th May 2025.

Proposed By: Stephen Baxter **Seconded By:** Kevin Boyle

The minute was signed and sealed by the Chair.

Approval of Minutes of the Board Meeting held on Monday 28th April 2025

Angela Spence, Ideal Outcome, had highlighted under Agenda Item 7. Effectiveness Observation Report, that the Board would be required to make an amendment to the minute of the 28th April 2025.

The Board agreed an amendment to the minute of Monday 28th April 2025 as follows:

2. Chairperson's Remarks: The Board noted that the Chairperson was running late due to transport issues and that the Vice Chair would chair the meeting until his arrival.

3.1.3. Website Audit: The CEO highlighted that the website audit has concluded and there are some minor amendments which the CA is working through. However, the audit recommended that we purchase a website speech enabled software to ensure that people with sight or neurodiversity issues are able to access the website. The Board were asked to consider purchasing the software for 1 year at £999.00 plus vat as we have not budgeted for it this year and can place in the budget for 2026/27 for the 3-years licences thereafter.

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The Board agreed the purchase of the Read-it License for 1 year and to budget for 3-years in the 2026/27 budget.

The Chair joined the meeting at Agenda Item 8, Board Appraisal Cover Report.

Proposed By: Christine McCormack Seconded By: Stephen Kelly

The minute was signed and sealed by the Chair.

4.b Matters Arising from the Board Meeting held on Monday 19th May 2025

The Chair asked if anyone had any matters arising from the previous minute of Monday 19th May 2025.

The CM highlighted that Angela Spence through her Effectiveness Observation Report had highlighted that there were a couple of items on the Matters Arising Report that had been on the report for a long period of time with no update and asked if they wished the items to be removed from the report and inserted back if any updates were received. The Board discussed the following items:

B39: The Board agreed it would be beneficial for the French Duncan claim to remain on the matters arising report as the claim is still live. It was agreed that the CM would add some additional comments in relation to the Association lodging a claim in relation to the Office Refurbishment Contractor (JB Bennett (Contracts) Ltd.) going into administration and the Association appointing City Building. The Association lodged a claim with French Duncan the Administrators to claim back legal fees and the additional funds to appoint City Building.

B152: The CM highlighted that the land issue at Glenacre Grove is still ongoing. BTO Solicitors have been in contact asking if we wish to progress the purchase of this land. The Board agreed to keep this matter on the report until purchase of the additional land had been concluded.

B184: The Board agreed that they still wish to pursue the development of Phase 11, Glenacre Terrace as long as the development is still financially viable for the association and agreed that this item remain on the Matters Arising Report.

B266: CM confirmed that Kisweb have installed Read-It on our website. However, Angela Spence highlighted that the minute of 28th April 2025 would need to be amended as the Board did not ratify the purchase of the Read-It licence. The CM highlighted that the actual minute will be amended and published on the website.

B272: CM highlighted that Scottish Housing Regulator (SHR) had come back with some questions in relation to our ARC submission. One point related to staff sick leave and the other point related to average rent per apt size. CEO has submitted additional information to SHR.

B273: CM advised that we have received four applications in relation to new Board Members. However, one has been appointed elsewhere, Leza Lafferty is observing tonight, and two interviews have been scheduled for Friday with the other two candidates.

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The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 19th May 2025.

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

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

3.1.2 Development Funding: The CEO highlighted following on from the May Board meeting she and the CM had met with a Development Consultant, in relation to assisting with our development work.

The meeting was very productive and both Staff members had confidence that all our development issues would be concluded efficiently. The consultant contacted Planning Department and confirmed that the Planning Permission application had been submitted in AS Homes name and not Craigdale.

The CEO confirmed that the Association is out of contract with our current Consultant.

The Board approved the appointment of Gail Sherriff, Development Consultant.

3.1.4 Damp Works – Phase 7: The CEO explained that we received three tenders for the damp works. One was not a viable submission, and the other two were still to be quality scored.

The CEO would like the remedial work to the lofts to take place over the summer and asked the Board for delegated authority to be given to the Chair to approve the appointment of the successful Contractor. The CEO will provide copy of the quality scoring results to the Chair for consideration, with a retrospective report going to the August Board meeting for approval.

The Board agreed to give the Chair delegated authority to approve the appointment of the successful contractor, with a retrospective report being brought to the August Board meeting for approval.

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

6. **Treasury Management Report**

F McDonald explained that the Treasury Management Policy notes the requirements to report to the Board at least once a year on treasury management operations.

F McDonald asked the Board to note the following:

- Secured stock per lender and stock valuation data as at 31/03/25
- Loan information in relation to each lender as at 31/03/25
- Asset cover information as at 31/03/25

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- Details of secured and unsecured stock as at 31/03/25
- Future proposed borrowings
- Projected cash flow position
- Covenant compliance
- Interest earnings from surplus funds
- Compliance with policy
- Treasury strategy for the next 12 months

The Chair thanked F McDonald for presentation and took comfort from report.

The Board noted and approved the Treasury Management Report.

7. Effectiveness Observation Report

Angela Spence, Ideal Outcomes presented the report on Effectiveness Observations from the Board Meeting on 28th April 2025.

Strengths of the meeting:

1. Started on time and concluded well within two-hour schedule allowed.
2. Well chaired by Vice Chair and Chair
3. Papers issued timeously to afford members the ability to read and consider any questions and agenda clearly indicates for decision or noting.
4. Most papers well laid out and easy to read.
5. Matters arising are clearly captured from Board meetings then translated into matters arising action plan which is considered monthly.
6. Most papers were strategic in nature and linked to CHA's strategic objectives.
7. In-person attendees and virtual attendees were invited to ask questions/comment after every paper.

Weaknesses of the meeting:

1. The Chief Executive Officer and Governance Report is confusing and recommendations which required approval were not clearly identified on the report; resulting in a decision not being formally approved. This report should be in the decision section of the agenda when this is applicable.
2. Board members were somewhat subdued in their questioning and effective challenge, although it is appreciated that board observation may stymie this.
3. Two items were on the agenda with no papers - the development report and membership report. This was confusing for the Chair/Vice Chair of the meeting.
4. There are two papers with action plans attached being the matters arising and policy review schedule where there were activities which were not clearly time-lined or updated for the Board. This does not enable the Board to effectively monitor outcomes in their governance role.
5. The draft minute did not capture that the Chair joined the meeting at item 8 and the Vice Chair undertook Chair responsibility until then. **The Board agreed to amend the original minute of 28th April to include the Vice Chair, chaired the meeting until the arrival of the Chair and the ratification of the Read-It licence for the website.**

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Suggestions for future effectiveness:

1. It would be helpful to link all papers to their most relevant section of the Regulatory Framework for inclusion in the evidence bank to support the assurance statement process and to improve the Board's understanding of how each paper links to the Framework and gives them assurance in a particular area.
2. It is suggested that the CEO report is split as detailed in section 11, item 5 and anything requiring a decision is clearly captured as a recommendation. This would then be captured in the "for decision" part of the agenda. Also, each of the sub-divided reports can then be cross referenced to highlight sections- for example, resources/equalities, etc.
3. Board members are encouraged to challenge, question and afford comment to papers. In particular, where progress has not been updated for a period as in the matters arising 2020 and 2022 actions and where timelines are not clearly stated, for example, in the policy review schedule.
4. Where a target has not been met, explanation and mitigation should be set out in the report, for example, for gross and net rent KPIs. The rent report includes other housing management information, and it would be helpful to rename it.
 - *L Bacon highlighted that the SHO highlights the reason behind targets not being met when she discusses the figures on the front page of the report.*
5. CHA to review the information which comes to Board and committees-for example, the website audit and rent report.
6. The suggestion to convene a policy committee to address the backlog of policy reviews from 2020 onwards is a good one but conducting the reviews is likely to be challenging given the volume and officers may need additional support for this.

The Board noted and approved the Effectiveness Observation Report with amendment to the Minute of 28th April 2025.

8. Procurement Report

The CEO highlighted that this report details our procurement activities completed in 2024/25 and our likely activities that will take place in 2025/26.

2024/25 Procurement Activity

| Activity | Value | Services or Works | Procurement Route | Organisation | Timeline |
|---------------------------|-------|-------------------|--------------------------|--|-------------------------|
| Bathroom Replace Contract | £136k | Works | Public Contract Scotland | MP Group UK Ltd | Board Approved 26.08.24 |
| EICR Safety | £11k | Services | Quotes | Small contract, used framework rather than tender. | |

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| Garden Maintenance | £61k | Services | Public Contract Scotland | Linear Landscaping | Board Approved 20.01.25 |
| Close Cleaning | £62k | Services | Public Contract Scotland | CAS Contract Ltd | Board Approved 24.02.25 |
| Door Replacement | £137k | Works | Public Contract Scotland | TBC | Contract has been postponed |

Procurement Activity for 2025/26

| Activity | Value | Services or Works | Procurement Route | Organisation | Timeline |
|--|-----------------|-------------------|--------------------------|--------------------------------|-------------------------|
| Tenant Satisfaction Survey | £9k | Services | SFHA | Research Resource Scotland Ltd | Board Approved 19.05.25 |
| Anti-Condensation Work to Loft Spaces & Associated Works | Estimated £266k | Works | Public Contract Scotland | TBC | Closing Date 24.06.25 |
| Insurance | Unknown | Services | Public Contract Scotland | TBC | 31.09.25 |
| Door Replacement | Unknown | Works | Public Contract Scotland | TBC | |
| IT Services | Unknown | Services | Public Contract Scotland | TBC | TBC - 2026 |

The CEO noted that the condensation and mould contract was budgeted at £266k tenders have been received from £106k.

The Board noted and approved the contents of the Procurement Report for 2024/25 and the proposed procurement for 2025/26.

9. Board & Committee Structure Report

The CEO explained that the purpose of this report is to present to the Board with proposals for the future structure of the Board and Committees.

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Audit & Assurance Committee: The Board agreed that the KPI's report would move to Audit & Assurance Committee along with the Factoring and Tenant Charge report.

Board: The Board agreed that they would receive a quarterly update on Current/Formers Tenant Rent Arrears cases, and that Wider Role issues will be discussed under the Board Agenda once the Tenant Improvement Panel is up and running.

Policy Committee: The Board agreed to set up a Policy Committee meeting to deal with the back log of policies due to be reviewed.

Staffing Committee: The Chair asked about the Staffing Committee. The CM highlighted that this meeting is called when required and that a Corporate and HR report is presented to the Audit & Assurance Committee quarterly which highlights the questions asked in the ARC, Freedom of Information, GDPR.

The CM will amend the Standing Orders to align with the Boards decision, with a full review being carried out in 12 months after the trial period has concluded and the Board have decided whether to adopt the new structure or revert back to the old structure.

The Board agreed to look further into the attendees of the Committee's after the AGM.

The CEO went over the new layout of KPI report and asked the Board to consider increasing a couple of the KPI figures in relation to Percentage of Gross Arrears and Percentage of Net Arrears this is mainly due to migration of tenants from Housing Benefit to Universal which normally take 6 weeks.

Percentage of Gross Arrears increase figure from 3.0% to 3.5%
Percentage of Net Arrears from 2.0% to 2.5%.

The CM asked if the Board would consider removing the Tenancy Audit Visits figures from the report as these figures are reported within the Operational Delivery Plan.

L Bacon asked who would have oversight of the Committee meetings. The CEO explained that the KPI report will be presented to the Audit & Assurance Committee but would be ratified by the Board and the Policy Committee would be the same however a summary cover report will be presented to the Board with details of amendments to all policies, the policies would be in the Policy Committee folder for all Board Members to access and read.

The Board noted and approved the Board & Committee Structure Report for a 12-month trial period.

The Board agreed to increase the Percentage of Gross Arrears and Net Arrears KPI figures to 3.5% & 2.5% and to remove the Tenancy Audit Visits figures from the KPI report.

10. Staff Structure Report

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The CEO gave a verbal update and asked the Board for an extension, this report will be presented in September.

The Board noted the verbal update and agreed for the Staff Structure Report to be presented to Board in September.

11. Policy Review:

11.a Medical Adaptations Policy

The CEO advised that there have been minor amendments to punctuation, job titles, section headings. There is also an additional section in relation to parking on non-adopted roads in regard to mobility. The CEO asked the Board to decide whether level access showers should be installed above first floor level. All changes have been tracked.

The Board noted and approved the amendments to the Medical Adaptations Policy and agreed that no level access showers will be installed above first floor level.

11.b Allocations Policy

The SHO highlighted that there have been minor amendments to punctuation and small grammar changes to legislation. References to Housing Options and Home Swapper have been removed and reference to Management Transfer has been inserted.

The SHO highlighted that an additional amendment has been made to Section 9. Internal Transfers. The SHO explained that an “internal transfer will only be approved if the tenant has rent arrears which are less than one month’s rent figure”.

The document’s content remains largely unchanged and relevant. All amendments have been highlighted in red.

The SHO noted that the points system will be looked at when next reviewing the Waiting List, help cut back on postage.

The Board noted and approved the amendments to the Allocations Policy with the insertion of the following sentence “internal transfers will only be approved if the tenant has rent arrears which are less than one month’s rent figure”.

11.c Assignment, Sub Let, Joint Tenancy & Succession Policy

The CEO advised that there have been minor amendments to punctuation. The document’s content remains largely unchanged and relevant. All amendments have been highlighted in red.

- *Louise highlighted that some front covers are different from others. The CEO explained that she had difficulties updating the front cover sheet and the CM had been off, however all amendments will be completed prior to the policy being uploaded onto the website.*

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The Board noted and approved the amendments to the Assignment, Sub Let, Joint Tenancy & Succession Policy with no further amendments.

12. Membership Report

The CM advised that we received an application for membership after the report was issued on Tuesday.

- Sandra Clark

The Board noted the level of membership had increased to 79.

The Board noted the content of the Membership Report and agreed to this report coming quarterly unless a new application for membership had been received.

13. Notifiable Events

The CM gave a verbal update that there have been no new notifiable events.

The Board noted the verbal update on Notifiable Events.

14. Rent Report: May2025

The SHO presented the Rent Report for May 2025 and gave the following update.

The SHO highlighted that the rent arrears at 30th May 2025 were £47,162.47 and had increased by £1,329.09 from last month this is due to tenants migrating from housing benefit (HB) to Universal Credit (UC) and that the former tenants rent arrears were £4,988.44 and had increased by £1,271.68, former tenant has entered into a repayment agreement and is being closely monitored.

The SHO advised that Current Arrears target was 3% and was currently sitting at 2.82%, the Actual Arrears target was 2% and target was currently sitting at 2.23%.

The Board noted the Rent Report for May 2025.

15. Board & Staff Members Training Report

The CM presented the Board & Staff Members Training Plan and gave the following updates:

Appendix 1-Board Learning & Development Plan: CM advised that there hasn't been any further action to the training plan at present, due to the External and Internal audits, dates will be populated over the summer holidays.

Appendix 2-Individual Board Members Skills Assessment: CM advised that there hasn't been any further action to the training plan at present, due to the External and Internal audits, dates will be populated over the summer holidays.

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Appendix 3-Membership of Committees: CM is waiting to hear from L Madigan about joining all Committee.

Office Bearer – Treasurer Role: The Board are still required to make a decision in relation to this Role. Whether a Board Members wishes to take on the Role or we remove the Role from our Standing Orders.

Appendix 4-Succession Planning Review: Board Recruitment: The CM advised that we were success with our recruitment advert. We received four applications, however one has taken up an offer at another RSL. We have Leza Lafferty observing tonight and have organised two other meetings this week. Once Staff have met the applications a meeting with the Chair and another Board member will be organised.

Succession of Chair: Our current Chair is due to step down September 2027, if anyone would be interested in this position let the CM or speak to the Chair and we can organise further training.

Appendix 6 – 360 Chairperson Review: The School Lets have just confirmed the use of Castleton Primary School however have advising that we would be unable to use the school microphone.

Appendix 7 – Matters Arising from Board Appraisal: The draft action plan has been added to report. Senior Management Team will start reviewing the action plan at their next meeting.

Louise highlighted that Jonathan Gibbing Reed does Wider Role training for Board Members through SHARE and that it would be beneficial for new members. The CEO noted this and will pass it on to new members.

The Board noted the contents of the Board & Staff Members Training Report.

16. Policy Review Register

The CM presented the Policy Review Register and advised that dates had only been populated for a couple of months until the Board decided on the Board Structure.

The CM highlighted that there are 20 policies that require review prior to 31st December 2025. Ten will be brought to the Policy Committee in September and 10 in December.

A summary of changes to each policy will be presented to the Board for ratification. The policies will be available for all Board Members on the Board Portal to read through.

The Board noted the contents of the Policy Review Register.

17. Correspondence

The Secretary presented the correspondence for the month.

a) GWSF: May 2025 – Update.

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- *Louise highlighted that the mentoring service provided is highly beneficial and is worth joining the waiting list.*
- b) Social Housing Safety Network Scotland – May 2025 – Newsletter.
- c) EVH: June 2025 – Flyer.

The Board noted the Correspondence Report.

18 Any Other Competent Business

- a) Nationwide Business Savings – Additional Information: The CM highlighted that Nationwide are carrying out additional checks in relation to fraud and have asked for additional information in relation to the Association and authorised signatories.

The Board noted the form and gave delegated authority to the Chair to sign the form on behalf of the Association.

- b) Castlemilk Chairs Meeting: The Chair highlighted that the local Castlemilk RSL's are looking to set up a Chairs meeting. The Chair would be happy to attend on behalf of the Association if the Board approved.

The Board approved the Chair joining the Castlemilk Chairs Meeting.

- c) Tenant's Improvement Panel: The CEO highlighted that she will be meeting with the Tenants Panel on Tuesday 1st July and Lorna Shaw from Research Resource will be attending to go through the Tenant's Satisfaction Questionnaire.

19. Date of Next Meeting

Board Meeting:

Monday 25th August 2025 at 6:00PM

The meeting concluded at 7.53 pm

Minute Signed by the Chairperson:
