

AGENDA ITEM:	4A	APPROVAL OF MINUTES OF PREVIOUS BOARD MEETING
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CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 24TH MAY 2021 AT 5.30PM VIA ZOOM

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

PRESENT:

John Kilpatrick	Chairperson
Morag Cameron	Vice Chairperson
Des Phee	Secretary
Helen Bayne	Treasurer
Christine McCormack	Board Member
Claire Taylor	Board Member
Hilary Tennant	Board Member

IN ATTENDANCE:

David MacKenzie	Chief Executive Officer (CEO)	
Frances Cunningham	Senior Corporate Services Officer (SCSO)	(Minute Secretary)
Marion Davies	BTO Solicitors	(In Part) left at 6.19pm
Rebecca Rooney	BTO Solicitors	(In Part) left at 6.19pm
Graham Harper	Graham Harper Consulting	(In Part)
Fettes McDonald	FMD Financial Services	(In Part)
Suzanne Lavelle	Southside Housing Association	(In Part)

1. Apologies for Absence

No apologies were tendered for tonight's meeting.

Leave of Absence:

None

Absent:

None

2. Chairperson's Remarks

The Chair thanked everyone for their attendance tonight.

The Chair highlighted that Agenda Item 7: Adoption of Model Rules 2020, Agenda Item 6: Development Opportunity-Castlemilk West Church Site Update Report, Agenda Item 8: Finance-SHR Five Year Financial Projection (FYFP) and Agenda Item 13: Welfare Benefit Services Yearly Update would be brought forward so Marion Davies & Rebecca Rooney,

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Graham Harper, Fettes McDonald & Suzanne Lavelle could present their reports and leave the meeting.

3. Declaration of Interests

D Phee declared an interest in relation to Agenda Item 5, CEO Report and Agenda Item 13, Welfare Benefit Service Yearly Update regarding Southside Housing Association.

4. Minutes of Previous Meetings:**4.a Approval of Minutes of Board Meeting held on Monday 26th April 2021**

The Board approved the minute as a correct record of the meeting held on Monday 26th April 2021 as proposed by Christine McCormack and seconded by Morag Cameron. The minute was signed and sealed by the Chair.

4.b Matters Arising from the Board Meeting held on Monday 26th April 2021

The Chair asked if anyone had any matters arising from the previous minutes of Monday 26th April 2021.

B74, 26.04.21, XX

4.c Draft: Minutes of the Audit & Assurance Committee Meeting (Monday 10th May 2021)

The Board noted the draft minute of the Audit & Assurance Committee Meeting held on Monday 10th May 2021.

4.d Matters Arising from the Audit & Assurance Committee Meeting (Monday 10th May 2021) for Approval

The Chairperson asked if anyone had any matters arising from the minutes of the Audit & Assurance Committee meeting held on Monday 10th May 2021. No matters arose or questions asked.

Recommendations

The Board noted and approved the recommendations made by the Audit & Assurance Committee held on Monday 10th May 2021.

- **Approved the Management Accounts for period to 31st March 2021.**
- **Approved the Annual Return on the Charter 2020/21.**

CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 24TH MAY 2021 AT 5.30PM VIA ZOOM**4.e Draft: Minutes of the Operational Services Committee Meeting (Monday 17th May 2021)**

The Board noted the draft minute of the Operational Services Committee Meeting held on Monday 17th May 2021.

4.f Matters Arising from the Operational Services Committee Meeting (Monday 17th May 2021) for Approval

The Chairperson asked if anyone had any matters arising from the minutes of the Operational Services Committee meeting held on Monday 17th May 2021 and asked for the following recommendations to be approved.

Project Planner, Page 8: SCSO highlighted that she had checked with MSO and he has advised that the figures were indeed incorrect.

AOCB (a) Notice of Proceedings: XX asked if a support plan was in place. CEO advised that SHSO was in contact with Social Work to see if tenant can received some support.

Recommendations

The Board noted and approved the recommendations made by the Operational Services Committee held on Monday 17th May 2021.

- **Approved the recommendation to Write Off the Former Tenant Arrears Cases XX**
- **AOCB (a) Notice of Proceedings the Board approved that this case be passed to our Solicitor to issue a Notice of Proceedings.**

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:

2.1.1 Staffing/Service Provider Update – Staff: The CEO advised that XX. The advert will go live this week on the EVH and Scottish Housing News & Construction websites. The Chairperson asked for the Boards thanks to be passed onto XX.

2.1.1 Staffing/Service Provider Update – Staff: The Chairperson asked if staff would pass on the Boards congratulation to CSA.

2.2.4 Asset Management Procurement Assistance: The CEO highlighted that XX have highlighted those costs for procurement services would costs approximately £2,500.00.

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The Board approved the appointment of XX to assist with the procurement of our Kitchen Contract and Stage 3 Medical Adaptation contractor.

2.2.5 LENS Programme: The CEO highlighted that he was looking for a couple of Board Members who would be able to participate in the judging panel that the Tenants would present their proposals too. XX both agreed to participate if no one else was free to participate.

2.2.6 Community Activity Budget 2020/21: The CEO advised that tenants started calling into the office today to collect their voucher.

2.2.8 Board Member Recruitment: The CEO highlighted that we had received 5 applications (4 non tenants & 1 tenant). The Board agreed that interviews would take place in June, with Board approval on 28th June 2021, with successful applicants being invited along to the August Board Meeting to Observe.

2.2.9 Declaration on Gifts & Hospitality: XX highlighted that our policy states £25 is the highest that Staff and Board Member can accept, however mentioned that if the Conference had been at a venue it would probably have costs more for CEO to stay overnight. XX highlighted that the Entitlement, Payment & Benefits Policy: Gifts & Hospitality should not exceed the value of £25 however felt that the gift limit should be £30 this could be amended when the Policy is reviewed.

XX highlighted that he was sure that the threshold had increased.

The CEO agreed to return the voucher to SHARE.

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

Graham Harper joined the meeting at 6.40pm

6. Development Opportunities: Castlemilk West Church Site Update Report

G Harper presented the Development Opportunities, Castlemilk West Church Site Report and confirmed that he had received an email from DRS at 5.30pm confirming that we had tender approval.

Demolition: the utilities were removed 20th May with the soft strip starting today.

XX asked G Harper if he was proposing that Board approve tender approval tonight. The CEO advised that he would prefer to recommend not to approve tonight as the Board haven't actually seen the finalised figures. The Board agreed to call another Board Meeting

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if possible later this week. SCSO will coordinate dates with Board, Staff and Services to organise another Board Meeting.

XX advised that she would be on holiday next week just in case of any issues with meeting being quorate.

The Board noted and approved the Development Opportunities: Castlemilk West Church Site Update Report and agreed to call another meeting to Approve Tender Approval.

Graham Harper left the meeting at 6.59pm

Marion Davies & Rebecca Rooney joined the meeting at 5.30pm

7. Adoption of Model Rules 2020

M Davies explained that Craigdale's current Rules are based on the SFHA 2013 Model Rules, as updated in 2015. SFHA published updated Model Rules recently last year (the 2020 Model). The SHR has encouraged all RSLs to update to the 2020 Model.

M Davies highlighted that Craigdale's Board are reviewing the Current Rules, with a view to updating to the 2020 Model while retaining those elements of the Current Rules that are specific, and continue to be relevant, to Craigdale.

M Davies mentioned that once the Model Rules are approved by the Board. The Board would be required to call a SGM of our members. Once approved by the Members the papers are registered with FCA, then SHR and OSCR to be notified of the change.

M Davies advised that Craigdale has been using the term "Board" for its Committee of Management. Therefore, throughout the Rules, the following changes are made:

- a) "Committee" and "Committee of Management" are changed to "Board" and "Board of Management"; and
- b) "Sub-committee" is changed to "Committee".

Rule 18-Borrowing Powers: The Board decided not to change our current borrowing limit of £100million

Rules 20 to 29 – General Meetings – Virtual Attendance: The Board approved in insertion of virtual attendance and the amendments to numbering.

General meetings – Proxies

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Rule 27.1: The Board approved this restriction.

Rule 27.3: The Board agreed to leave the number of proxies to that any one person may hold to 10.

Board Composition – Rule 37.1: The Board agreed to reduce the Board Composition to 12.

Board Members – Rule 37.8: The Board approved this rule.

Board (including Co-optees) – appointment / eligibility – Rules 39 to 44: The Board approved this rule.

Board Responsibilities – Rule 45: The Board approved this rule and the amended wording.

Office Bearers – Rules 59.1 to 59.10: The Board approved this rule.

Miscellaneous – Rules 60 to 89: The Board approved these amendments to these rules.

Further Optional Additions in the 2020 Model

Rule 37.4 & 43.1.12: Prohibition on Board members who are related. The Board approved the inclusion of this rule.

Payment of Board members. The Board agreed not to include this option within the rules.

SGM Requirements: The Board noted the requirements to hold its SGM or AGM at a physical venue rather than a virtual one if Covid restrictions are imposed and no further extension to virtual meetings are granted.

Composition of the Board

Rule 37.3: The Board agreed to reduce the age limit to permit Board Members who are aged 16 or over.

Rule 43.1.12: The Board agreed this rule not to allow related Board Members to serve on the Board together.

The Board noted and approved the draft 2020 Model Rules. BTO will prepare the final amendments for Board approval on 28th June 2021.

Marion Davies & Rebecca Rooney left the meeting at 6.19pm

CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 24TH MAY 2021 AT 5.30PM VIA ZOOM**8. Finance: SHR Five Year Financial Projection (FYFP)**

F McDonald advised that the purpose of this report is to provide the Board with the draft Five Year Financial Projections for discussion and approval.

F McDonald explained that the Association is required to submit 5 year projections to the SHR on an annual basis.

F McDonald highlighted that the main assumptions are based on the 30 year projections prepared and included within the recently agreed business plan.

- New Build commences June 2021 and completes September 2022
- Total new build spend of £5.7m
- Capital grants towards build costs of £3.4m
- Real rent rise of 1% applied for next 4 years
- Voids at 0.5% of gross rents
- Bad debts move from 1% in year 1 to 1.25% in year 2 and 1.5% thereafter
- Current staffing arrangements remain in place
- All staff in defined contribution pension scheme at 10.45% employer cost.
- Planned maintenance costs of £1.9m over 5 year period
- Reactive maintenance costs of £163k on average over 5 year period
- Variable interest rates move from 0.5% in year 1 and increase by 0.5% annually
- Component replacement costs of £1.29m over 5 year period
- Sum of £26k spend on other fixed assets over plan period
- Gross rent arrears gradually rise to a level of 5% by year 5
- Pension deficit payments total £68k and cease at September 2022
- Loan capital repayments of £912k over 5 years

Surpluses have been projected on an annual basis and averages around £365k per annum. Cash resources average at £1.54m over the five year period. The projections continue to demonstrate a positive financial outlook and there are no issues regarding loan covenants.

The Board noted and approved the Scottish Housing Regulator Five Year Financial Projection Report with delegated authority given to Staff and Services to submit the return to Scottish Housing Regulator prior to 30th June 2021.

9. Business Plan 2021/24: Strategic Objectives Delivery Plan (Draft)

The CEO advised the Board that they approved the new 3-Year Business Plan on 29th March 2021. The CEO highlighted that this report seeks approval from the Board on the updated format of the Strategic Objectives Delivery Plan for 2021-2024. The CEO advised that the Delivery Plan is still a draft with Lead Officer and a more definitive timeline to be

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agreed. The CEO mentioned that their maybe some feedback on the Plan from the Governance Review.

The Board noted and approved the updated Business Plan 2021/24: Strategic Objectives Delivery Plan.

10. Business Plan 2021/24: Operational Delivery Plan (Draft)

The SCSO advised that this report seeks approval from the Board on the updated format of the Operational Delivery Plan for 2021-2024. The SCSO advised that the Delivery Plan is still a draft with links to the Strategic Objectives Delivery Plan to be inserted and a more definitive timeline to be agreed. The SCSO highlighted that their maybe some feedback on the Plan from the Governance Review.

The Board noted and approved the updated Business Plan 2021/24: Strategic Objectives Delivery Plan.

11. Draft Redress Policy

The CEO advised that the Redress Policy was outdated and basically a new document.

The CEO highlighted that we aim to provide the best service we can to tenants, but occasionally circumstances arise when we have to pay compensation to recompense tenants for poor service or loss that is not covered by insurance.

XX mentioned that it was a good policy and was good practice to make sure that issues were dealt with properly and fairly.

XX agreed that the policy was good however felt that 2.8 bullet points were a bit onerous on tenants, we most deal with kitchen and bathroom replacements. The CEO advised that the list was a bit long however, we had recently received a request for a loft conversion but agreed that our alterations requests were generally small items.

XX mentioned that this could be a policy for the Tenants Panel to gather their views on.

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

12. Bin Store Presentation

The CEO advised that the Staff Team had been out visiting sites in Castlemilk and Easterhouse. The CEO had mentioned that the metal bin enclosures were not attractive, issues with dirt in between slats, the metal was very flimsy and could be damaged easily.

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The visit to Blairtummock Housing Association showed that their bins were a combination of wooden and metal enclosures. The design used within space gate areas, offers recycling opportunities, there were barriers to prevent bulk next to buildings.

Cassiltoun Housing Association design was similar to Blairtummock wooden and metal enclosures, however Cassiltoun do not use Eurobins, the fencing hasn't been painted and the corners are not as robust as Blairtummock's.

The CEO advised that the next stage would be to consult with tenants on design to take place in June. The wood appears to be the best option and should reduce costs previously presented to the Board. Final Design and Costs to be presented to the Board in June. Contractor to be appointed through procurement process with start dates to be confirmed.

XX asked if the wood would be ethically sourced. The CEO advised that this would be added to the specification.

The Board noted and approved Bin Store Presentation.**13. Welfare Benefit Service Yearly Update**

S Lavelle advised that the report provides an annual report on achievements of the Welfare Benefit and Money Advice Services delivered by Southside Housing Association since March 2020.

S Lavelle mentioned that the Service has been delivered mainly by telephone however face to face meetings took place when Covid-19 restrictions allowed.

S Lavelle highlighted that Craigdale Staff have been very supportive having a wealth of knowledge of their tenants and being able to identify vulnerable tenants.

The Chairperson thanked S Lavelle for her and her Teams support and is looking forwarding to the year ahead.

XX felt that the number of tenants who have taken up the service has been fantastic, with a good outcome for tenants who have used this services, very successful.

XX mentioned that the service has been great and had an outstanding results, well done!

The CEO mentioned that we are hoping to promote the service more as restrictions are eased. More face to face appointments, promote Money Advice.

XX asked if we could utilise the Pantry and support not just our tenants. S Lavelle mentioned that this is something that Southside HA may be able to assist with through

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Southside's Welfare Strategy and Action Plan. S Lavelle highlighted that we will be contacting all tenants who were all due to move to UC last year to give assistance. Training staff so that they are able to give out important information to tenants.

The Board noted and approved the Welfare Benefit Service Yearly Update.

14. Procurement Yearly Update

The CEO highlighted that this report details our procurement activities completed in 2020/21 and our likely activities that will take place in 2021/22.

XX highlighted that the date of the Lens approval reads September 2021 should this not be September 2020. The CEO confirm that this was correct and would amend the date.

The Board noted and approved the Procurement Yearly Update Report.

7.30pm Suspension of Standing Orders: The Chairperson asked the rest of the Board if they would permit the meeting to continue until all reports had been concluded. The Board agreed to continue the meeting.

15. Policy Review: Disciplinary Policy

The SCSO highlighted that the Disciplinary Policy was presented to the Board on 26th April 2021 however the Board agreed that further discussion was required on authority and appeals levels.

The SCSO has consulted the Staff Terms & Conditions, Section A12: Disciplinary Procedures, the Standing Orders (including Remits & Delegated Authority) and spoke with EVH.

After Board discussion the Board agreed on the following amendments:

11.2.3 Third Stage (Page 6): The Board agreed to insert Chairperson (Staffing/Board) for any proceedings against the CEO.

13.5 Authority to take disciplinary Action (Page 8)

Table 2: Staff – The Board agreed that at Stage 2: Final Written Warning should be issued by the CEO.

Table 3: CEO – The Board agreed that Informal Action, Stage 1, First Written Warning, Stage 2, Final Written Warning should be issued by the Chair of the Staffing Committee and that the Standing Orders, delegated authority Section 5, Staffing, Employment, Health &

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Safety be amended to give delegated authority to the Staffing Committee to issues Informal Action, Stage 1, First Written Warning, Stage 2, Final Written Warning to the CEO

The Board noted and approved the Disciplinary Policy with the above amendments.

16. Agenda Planner & Schedule of Annual Returns

The SCSO highlighted that the purpose of this report was to comply with a recommendation from Quinn Internal Auditors review of the Regulator Standards of Governance & Finance Management that the Board should consider implanting an annual planner so that standardised reporting is detailed in advance for each coming year.

The SCSO asked the Board if they would wish this report to be circulated on a quarterly basis or every six months.

XX thought that the report should be circulated every six months.

The Board noted and approved the Agenda Planner & Schedule of Annual Returns and agreed that the report should be circulated every six months.

17. Share Capital Report

The SCSO highlighted that there was no change this month and that our Share Capital stands at 74 Members.

The Board noted the verbal update on our Share Capital.

18. Coronavirus (Covid-19) Update Report

The CEO presented the Coronavirus (Covid-19) Update Report and highlighted that the purpose of this report is to provide the Board with an updated summary of actions taken to mitigate against the impact of the COVID 19 outbreak and considers potential changes that may have to take place when current Scottish Government restrictions are eased.

The CEO asked the Board if they would consider removing this report with an update given within the CEO Report.

The Board noted and approved the Coronavirus (Covid-19) Update Report and agreed that this item to be removed from the Agenda with an update given within the CEO Report.

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The SCSO advised the Board that the resignations of our three Board Members was a Notifiable Event. This was reported to the SHR on 6th May 2021. The SHR are happy with our recruitment process and have asked the CEO to keep them updated on how this progresses.

The Board noted and approved the Notifiable Events Report.

20. Rent Report: April 2021

The Chairperson confirmed the Rent Report is for information only and noted the rent report for April 2021.

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

21. Correspondence

The Secretary confirmed there was no correspondence this month.

- a) EVH Monthly Report – May 2021.

The Board noted the EVH Monthly Report (May 2021).

22. Any Other Competent Business

- a) CEO highlighted that we will call an additional meeting in the next couple of days so that the Board could formally record their decision in relation to the Tender Approval.
- b) **XX** asked if there was any indication when the Board would be able to meet back in the office. The CEO highlighted currently we are following the Scottish Governments recommendation, however we would hope that after the summer recess that we could have Board Members back in the office, but will keep an eye on figures over the summer.

23. Date of Next Board Meeting

- Monday 28th June 2021 at 6.30pm

The meeting concluded at 8.00pm