

**CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF BOARD MEETING
HELD ON MONDAY 20TH MAY 2024 AT 6.00 PM**

CRAIGDALE HOUSING ASSOCIATION LIMITED

REPORT TO:	BOARD OF MANAGEMENT			
MEETING DATE:	MONDAY 24TH JUNE 2024			
AGENDA ITEM:	4A	APPROVAL OF MINUTES OF BOARD MEETING – 20.05.24		
Status:	Confidential		For:	Approval
	Non-Confidential	✓		Discussion
				Noting
				✓

PRESENT:

Des Phee	Chairperson	Morag Cameron	Board Member
Louise Bacon	Vice Chair	Kevin Boyle	Board Member
Christine McCormack	Board Member	Stephen Kelly	Board Member
Claire Taylor	Board Member		

IN ATTENDANCE:

Linda Chelton	Chief Executive Officer (CEO)	
Frances Cunningham	Corporate Manager (CM)	
Lisa Campbell	Senior Housing Officer (SHO)	
Allana Hammell	Corporate Assistant (CA)	
Suzanne Lavell	Welfare Rights Manager (WRM)	(Left at 18:15)
Fettes McDonald	Finance Consultant (FMD)	(Left at 18:40)
Graham Harper	Development Services (GHC)	(Left at 18:46)

1. Apologies for Absence

Stephen Baxter (Secretary), Hilary Tennant (Board Member), Lucy Madigan (Board Member).

Leave of Absence: None.

Absent: None.

2. Chairperson’s Remarks

The Chair welcomed everyone to tonight’s meeting. It was noted that the following Agenda Items would be brought forward on the Agenda.

- 5b: Welfare Rights Annual Report
- 06: Development Report
- 08: Management Accounts to 31st March 2024 (Quarter 4)
- 09: Scottish Housing Regulator: Loan Portfolio
- 10: Treasury Management Report

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3. Declaration of Interest

Des Phee (Chair) noted an interest in relation to Southside Housing Association Welfare Rights Report.

4. Minutes of Previous Meetings:

4.a Approval of Minutes of Board Meeting held on Monday 29th April 2024

The Board approved the minute as a correct record of the meeting held on Monday 29th April 2024 as proposed by Steven Kelly 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 29th April 2024

The Chair asked if anyone had any matters arising from the previous minute of Monday 29th April 2024. No Matters arising.

The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 29th April 2024.

5a. Chief Executive Officer & Governance Report:

The CEO presented the Chief Executive Officer & Governance Report to the Board and gave a brief update on the following:

3.1.4 TPAS: The CEO advised of attendance to TPAS Scrutiny panel on Tuesday 21st May 2024 and will provide an update to the Board in June.

5.1 Procurement Update: The CEO highlighted that procurement is now underway for the bathroom replacement contract.

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

5b. Welfare Rights Annual Report:

Suzanne Lavelle (WRM) presented the Welfare Rights Annual Report to the Board. She advised it had been a very busy year with over 4,000 cases in total – due to extra projects running like Fuel support and home/heat grants. Suzanne advised on some of the biggest challenges being – issues with Welfare Fund, only receiving white goods through the fund. If issue continues, we may need to look at other potential ways in helping tenants, for example – providing furnished flats (flooring/carpets).

Morag Cameron asked if the challenge was due to cuts in funding. Suzanne Lavelle said Yes, possibly due to overspending over the years and is now catching up – lots to think about. The CEO stated that furnished tenancies could come with a massive risk with Universal Credit/rent arrears. The Chair asked if we could raise this issue at the next Glasow West of Scotland Forum.

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Suzanne then advised of a new Fuel Advisor post (Money Redress Scheme) that she is hoping to have advertised and up and running ASAP.

6. Development Report:

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

The licence is now progressing, terms almost agreed, things are starting to positively move forward.

Lawyers responded to draft roughly six weeks ago and he had received a link today with planning drawings – these will be circulated to staff.

Once the licence has been received, he hopes to have a site visit and planning application submitted.

Next stage is to formally apply to Wheatly/Council for the land.

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

7. Scottish Housing Regulator: Annual Return on the Charter

The CEO advised the Board that the Operational Services Committee approved the Annual Return on the Charter and were recommending the ARC to the Board for ratification.

The CEO highlighted that Wylie & Bissett had carried out an audit of the ARC figures and evidence. They have advised that all figures had been verified and came back strong. There had been no recommendations and three areas of good practise noted.

The Chair asked if anyone who was not present at the operations meeting where the ARC figures was presented had any questions. There were no questions asked from The Board

The Board approved the Annual Return on the Charter and gave delegated authority to Staff to upload and submit the return.

8. Management Accounts to 31st March 2024 (Quarter 4)

Fettes McDonald presented the Management Accounts to 31st March 2024. He noted that staffing costs had been lower and all on target. Cyclical Maintenance costs were under due to running on the assumption it would run as before however, contract has been run different. For this reason, the reactive repairs were showing as over budget. Cyclical was under budget due to low tender for Gas contract and reactive was mostly over due to Reactive repairs not being included within the tender.

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Fettes noted that Major repairs had a massive overspend of £17,600 over budget. Some of which was due to door replacements and Monoblock replacement which had not be budgeted. Fettes advised that it was worth keeping an eye on Major repairs.

The CEO advised that roughly £40K would come back to us from insurance for fire costs.

Claire Taylor asked if we have money set aside for this year. The CEO advised that we do.

The Chair asked when the Gas Servicing contract was due to be tendered. The CEO noted that it had been tendered last year with the same contractor and with better servicing rates.

The Board noted and approved the Management Accounts to 31st March 2024.

9. Scottish Housing Regulator: Loan Portfolio

F McDonald explained that the Association is required to submit the Loan Portfolio Return to the Scottish Housing Regulator (SHR) on an annual basis by the end of June 2024. The annual return requires reviewing and prior approval by the Board.

The Loan Portfolio Return is used by SHR to collect information from Registered Social Landlords about their borrowing and other funding arrangements they have in place. This information assists the Regulator in assessing the regulatory risks faced by the Association and the wider sector.

F McDonald asked the Board to note the following:

- Approximately 65% of all housing stock is not granted as security for loan debt.
- The Association has loan facilities with BOS, RBS and Nationwide.
- Total loan debt at 31 March 24 is £3.289.8m.
- All debt is on a variable rate basis.
- These loans are due to be fully repaid between 2032 and 2036.
- There are no issues in terms of covenant compliance.

There are no concerns regarding any aspect of the loan portfolio return for the Association.

The Chair noted to keep an eye on variable rates. Fettes noted that inflation should hopefully start to come down.

The Board noted and approved the Loan Portfolio report and gave delegated authority to Staff to be upload to the Scottish Housing Regulator Porto.

10. Treasury Management Report

Fettes McDonald went over figures from the Treasury Management Report and reported there was no issues around covenants.

Morag Cameron asked in relation to Royal Bank of Scotland, what was the 125% asset cover and Fettes explained the figures from the report.

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The Chair asked if Fettes was comfortable in terms of compliance to which Fettes responded yes.

The Board noted and approved the Treasury Management Report.

11. Policy Review

a) Asbestos Policy & Management Plan

The Chair noted that the numbering throughout the policy seemed out and could be adjusted along with changing 'Equal Opportunities' to 'Equality and Diversity'. The CM and CEO took note of these changes.

The Chair asked for the Policy Review Schedule to be checked and for an Equality Impact Assessment to be carried out. The CEO noted and asked if the Chair would like this brought to the Board. The Chair advised that he would like this brought to the Board.

The Board noted and approved the Asbestos Policy & Management Plan.

b) Menopause

The Chair advised that the Menopause policy was good and asked if there was any proactive stuff could do and look at putting in to practise.

The Board noted and approved Menopause Policy.

c) EVH: Statement of Terms & Conditions of Employment

EVH Terms of conditions to be circulated to Staff.

The Board noted and approved the EVH statement of Terms & Conditions of Employment.

12. Membership Report:

The CM advised 1 membership had been cancelled since the year-end report, due to member going into a care home. The CM advised that we will be looking at ways to promote Membership more on our website, Facebook, newsletter and settling in visits.

The Board noted the content of the Membership Report.

13. Notifiable Events

None.

The Board noted that there were no Notifiable Events.

14. Rent Report:

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SHO delivered the rent report for April 2024 and advised arrears had decreased from March.

Claire Taylor expressed thanks to staff for very good figures.

The Board noted and approved the contents of the Rent Report for April 2024.

15. Business Plan 2021-24: Strategic Objectives Delivery Plans (Year 3 – Q4)

The CEO presented the Business Plan 2021-24 (Year 3) - Strategic Objectives Delivery Plan (Quarter 4) Report and that the purpose of the report was to monitor progress.

The CM noted that fields marked in Green would be carried over to the next quarter.

The Chair advised that ESSH will change at some point and is likely to impact.

The CM advised that a new plan will be brought to the Board in August.

The Board noted the content and approved Business Plan 2021-24 (Year 3) - Strategic Objectives Delivery Plan Report (Quarter 4).

16. Business Plan 2021-24: Operational Delivery Plans (Year 3 – Q4)

The CM presented the Business Plan 2021-24 (Year 4) - Operational Delivery Plan (Quarter 4) Report and that the purpose of the report was to monitor progress. The CM gave the following updates.

CM advised that she had requested £55k for medical adaptations but is doubtful about receiving this amount, if lower amount is given then the CM will need to look at current application's on a first come basis.

The CM advised that the Boiler Replacement programme had been completed with a total of 3 homes outstanding. Questionnaires have gone out and responses have started to come in.

The CM advised that sections highlighted in red on the report (pages 4&5) have not yet been complete and will be carried over to next year and distributed amongst staff to complete.

The tenant portal can now start to progress due to Corporate Assistant now in post. Progress should be seen within the next few months.

The Chair noted that he would like to see a progress in relation to the Stock Condition visits. The SHO advised that these were due to start back again, week beginning 4th June 2024.

The Board noted and approved the updated Business Plan 2021-24 (Year 4) Operational Delivery Plan (Quarter 3) Report.

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17. Key Performance Indicators

The CEO advised that the purpose of this Report is to ensure that the Association is monitoring all of its Key Performance Indicators (KPI's) and noted the following:

The CEO advised that there were no concerns, meeting targets.

Reactive costs are in the red and was explained by Fettes McDonald earlier in the meeting.

The CM added that we would review KPI targets for August.

The Chair asked about Section 5 referrals. Morag Cameron expressed that Homelessness was a big issue in Glasgow.

The CEO noted that there was a trend with Section 5 referral cases, being given tenancies in Castlemilk but with no Links or Support in the area.

The Board noted and approved the contents of the Key Performance Indicators Report (Quarter 4).

18. Correspondence

There was no correspondence this month.

19. A.O.C.B

There was no AOCB for discussion.

20. Date of Next Meeting

Monday 24th June 2024 at 6.00pm

Minute Signed by Chairperson: _____