

# CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF BOARD MEETING HELD ON MONDAY 19<sup>TH</sup> MAY 2025 AT 6.00 PM

Craigdale Housing Association Limited					
<b>Report To:</b>	Board of Management				
<b>Meeting Date:</b>	Monday 30 <sup>th</sup> June 2025				
<b>Agenda Item:</b>	4a	Approval of Minutes of Board Meeting – 19.05.25			
<b>Status:</b>	Confidential		<b>For:</b>	Approval	✓
	Non-Confidential	✓		Discussion	
				Noting	

## **PRESENT:**

Des Phee	Chairperson	
Stephen Baxter	Secretary	
Claire Taylor	Treasurer	Attended via Zoom
Morag Cameron	Board Member	
Kevin Boyle	Board Member	
Stephen Kelly	Board Member	

## **IN ATTENDANCE:**

		<b><u>Joined Meeting</u></b>	<b><u>Left Meeting</u></b>
Linda Chelton	Chief Executive Officer (CEO)		
Frances Cunningham	Corporate Manager (CM)		
Lisa Campbell	Senior Housing Officer (SHO)		
Callyn McTaggart	Corporate Assistant (CA)		
Fettes McDonald	FMD Financial Services Ltd (FMD)	18:00pm	18.05pm
Suzanne Lavelle	Welfare Rights Officer (WRO)	18:00pm	18.12pm
Graham Harper	Graham Harper Consulting Ltd	18.16pm	18.35pm

## **1. Apologies for Absence**

Apologies were tendered on behalf of Louise Bacon, Lucy Madigan, Christine McCormack and Rebecca Leedham.

**Leave of Absence:** None.

**Absent:** None.

## **2. Chairperson's Remarks**

The Chair welcomed everyone to the Board Committee meeting and advised that the following Agenda Items would be brought forward so that our consultants could present their reports then leave the meeting:

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Agenda Item 14:	FMD Financial Services Ltd	SHR: Loan Portfolio Annual Return 2024/25
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Agenda Item 19:	Southside Housing Association	Welfare Benefits Report
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Agenda Item 6:	Graham Harper Consulting Ltd	Development Report: Phase 11 – Glenacre Terrace
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### **3. Declaration of Interest**

- Des Phee noted an interest in relation to Southside Housing Association, Agenda Item 19: Welfare Benefits Report.

### **4. Minutes of Previous Meetings:**

#### **4.a Approval of Minutes of the Board Meeting held on Monday 28<sup>th</sup> April 2025**

The Board approved the minute as a correct record of the meeting held on Monday 28<sup>th</sup> April 2025.

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

The minute was signed and sealed by the Chair.

#### **4.b Matters Arising from the Board Meeting held on Monday 28<sup>th</sup> April 2025**

The Chair asked if anyone had any matters arising from the previous minute of Monday 28<sup>th</sup> April 2025.

- B262: The CM highlighted that the Staff Code of Conduct has been uploaded onto the website
- B263: The CM advised that the Board Code of Conduct is still being worked on.
- B264: The CM advised that the Staff Training & Development Policy has been uploaded onto the website.
- B266: The CM highlighted that the recommendations from the website audit have been completed by our CA except for the Read-It license which Kisweb is working on, this is still ongoing. However, following on from the audit we have engaged Kisweb to do some further upgrades that staff are unable to access in relation to the overall colours scheme, the majority of the fonts have been changed to black font and the navigation buttons have been changed from teal to gold for visual accessibility.
- B267: The CM advised that the Model Policy Neonatal Care, Leave & Pay Policy has been uploaded onto the website.
- B268: The CM advised that the Staff Induction Policy has been uploaded onto the website.
- B269: The CM advised that the Board Training & Development Policy has been uploaded onto the website.

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The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 28<sup>th</sup> April 2025.

**4.c Approval of Minutes of the Staffing Committee Meeting held on Monday 31<sup>st</sup> March 2025**

The Board approved the minute as a correct record of the meeting held on Monday 31<sup>st</sup> March 2025.

**Proposed By: Stephen Baxter      Seconded By: Stephen Kelly**

**4.d Matters Arising from the Staffing Committee Meeting held on Monday 31<sup>st</sup> March 2025 (PRIVATE & CONFIDENTIAL)**

The Chair asked if anyone had any matters arising from the previous minute of Monday 31<sup>st</sup> March 2025.

Section Redacted due to confidentiality.

The Board noted and approved the Matters Arising Report from the Staffing Committee meeting held on Monday 31<sup>st</sup> March 2025.

**4.e Draft Minute of the Audit & Assurance Committee Meeting held on Monday 12<sup>th</sup> May 2025**

The Board noted the draft minute of the Audit & Assurance Committee Meeting held on Monday 12<sup>th</sup> May 2025.

**4.f Matters Arising from the Audit & Assurance Committee Meeting held on Monday 12<sup>th</sup> May 2025 Recommendations for Approval**

The Chair asked if anyone had any matters arising from the draft minutes of the Audit & Assurance Committee meeting held on Monday 12<sup>th</sup> May 2025.

The CM asked for the Board to approve amendments to the Internal Audit: Various Action Plan Update Date Report target dates to be moved. The Board approved the amendments to target dates.

The Board approved the Matters Arising Report from the Audit & Assurance Committee meeting held on Monday 12<sup>th</sup> May 2025 and the following Recommendations:

- 4f5a – WBG Annual Report 2024/25
- 4f5b – WBG Internal Audit Plan 2025/26
- 4f5c – Internal Audit: Various Action Plan Update Report
- 4f6a – Management Accounts (Q4)
- 4f6b – Impairment Report
- 4f7a – Risk Register Report

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

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

3.1.1 Scottish Social Housing Safety Network: The CEO highlighted that we are now members of the Scottish Social Housing Safety Network.

3.1.4 Damp Works Phase 7 – Tender: Kevin Boyle agreed to attend tender opening on 24<sup>th</sup> June 2025.

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

**6. Development Report**

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

- GCC have approved the acquisition funding, and a claim is with them to cover the cost of the fees expended to date.
- Planning consent is expected around the end of this month. There are some very minor floods risk matters to agree, however SEPA are content in principle with the application.
- AS Homes have provided a cost plan, and work has commenced on the appraisal/viability process. Some further work needs to be done to assess the maintenance costs built into the model.
- Discussion has taken place with Wheatley Housing Group and GCC to start the process to acquire the site and these processes. It is likely that the acquisition will take many months, therefore we should avoid accepting a tender from AS Homes until this is in place.

Key Milestones:

- |                            |               |
|----------------------------|---------------|
| • Acquisition Approval     | March 2025    |
| • Planning Consent Granted | June 2025     |
| • Site Acquisition         | October 2025  |
| • Tender Approval          | October 2025  |
| • Site Start               | November 2025 |
| • Completion               | January 2027  |

The CEO noted that we will not be paying AS Homes until we get the funding and that we still do not own the land.

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

**7. Business Plan 2024-27: Strategic Objectives Delivery Plans (Q4)**

The CEO presented the Business plan 2024-27: Strategic Objectives Delivery Plans and noted that all had been started and progressing well.

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The CEO highlighted that the assistant housing officer has extended their sick line so the tenants panel is going to have to start soon before interest is lost due to the long wait.

**The Board noted and approved the Business Plan 2024-27: Strategic Objectives Delivery Plans (Q4).**

### **8. Business Plan 2024-27: Operational Delivery Plan (Q4)**

The CM presented the Operational Delivery Plans (Q4) and noted that everything was progressing well however a number of target dates have not been met and is asking the Board to consider new target dates for the following:

SO1-Technical Stock Condition Surveys: Old Target Date 31.03.25 suggested New Target Date 31.10.25. JMP are having difficulties sourcing a Surveyor.

SO1: Housing Services Annual Tenancy Visit (2024/25): Old Target Date 31.03.25 suggested New Target Date 31.12.25. Due to staff sick leave.

SO1: Phase 1 & 2 Procure Contractor for New Front House Doors Replacement Contract: Old Target Date 31.01.25. Project has been put on hold as the remedial works to doors at our Phase 6 & 7 properties have eaten into this budget. SMT will look at a new target date when setting the budget for 2026/27.

SO1: Phase 1 & 2 Monitoring of progress of New Front Door Replacement Contract: Old Target Date 31.03.25. SMT will look at a new target date when setting the budget for 2026/27.

SO2: Phase 1 & 2 Achieve at least 95% tenant satisfaction of New Front Door Replacement Contract: Old Target Date 30.06.25. SMT will look at a new target date when setting the budget for 2026/27.

SO2: Tenant's Emergency Contact Details: Old Target Date 31.03.25 suggested New Target Date 31.12.25. Due to staff sick leave.

**The Board noted and approved the Business Plan 2024-27: Operational Delivery Plan (Q4) and approved the new target dates.**

### **9. Key Performance Indicators (Q4)**

The SHO advised that the purpose of this Report is to ensure that the Association is monitoring all of its Key Performance Indicators (KPI's).

The SHO highlighted the massive postage costs in relation to the waiting list review and repair satisfaction surveys.

The CM highlighted that we will inquire about the SDM text service price until Tenant Hub is fully functioning.

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The CEO highlighted that the SHQS figure is incorrect and should be 100%. The Board noted the amendment to this figure.

**The Board noted and approved the Key Performance Indicators for Quarter 4.**

### 10. Scottish Housing Regulator (SHR) Annual Return on the Charter 2024/25

The CEO presented the Scottish Housing Regulator Annual Return on the Charter 2024/25 (ARC) to the Board and went through the indicators. Comparing figures from the past two year's ARC 2022/23 and 2023/24.

The Chair highlighted that the only main issue seems be to be the medical adaptations however this was due to lack of funding. The CM highlighted that the majority of the outstanding medical adaptation works all relate to low level access showers/wet room which cost approximately £6k and has applied for £70k for this finance year.

**The Board noted and approved the Scottish Housing Regulator (SHR) Annual Return on the Charter 2024/25 and gave delegated authority to Staff to upload and submit the return onto the SHR Portal.**

### 11. Board & Staff Members Training Report

The CM explained the purpose of this report is to update the Board on progress in implementing the Board and Staff Members training plan from the 2025 Board & Staff Appraisals.

Appendix 1 - Board Learning & Development Plan: The CM has worked her way through the training identified and have had responses from SHARE, EVH and GWSF in relation to various training and will start to programme these dates into the calendar. **The Board approved for the training programme to start on a Monday evening in August. Training will start no earlier than 5.30pm.**

Appendix 1 – Jargon Journal: During the Appraisals it was highlighted that a Jargon Journal would be helpful to members. This is our first edition and will be added to over the coming months. **The Board approved the Jargon Journal.**

Appendix 2 - Individual Board Members Skills Assessment: The CM has issued a number of emails to Board Members asking them to confirm their interest in attending various training, conferences, seminars and is awaiting response. **The Board confirmed that they would be happy for their names to remain in the IBMSK table.**

Appendix 3 - Membership of Committees: CM asked the Board to confirm their commitment to the Committee's.

The CM also asked the Board to consider the Role of Treasurer, would a Board Member consider taking on this Role or would the Board be happy to remove the position. **The Board were unsure and noted that they would come back to this decision.**

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Appendix 4 - Success Planning Review: The Board were asked to consider the Board Recruitment Advert. **The Board approved the recruitment advert and also suggested contacting SFHA on Board and SHARE Young People.**

The CM asked the Board if anyone would like to take on this role when Des steps down as Chair in 2026. **No one registered an interest at present.**

Appendix 5 - Nine Year Effectiveness Review: **No further action required until AGM.**

Appendix 6 - 360 Chairperson Review: Organise Des to join the Chairs Network and maybe additional Chairing Skills Training, organise microphone for AGM, and maybe some additional training on dealing with senior team on how to hold them to account more.

Appendix 7 - Matters Arising from Board Appraisal: No work has been progressed on this appendix at present, this will be put into an action plan for next month.

The CM also asked if anyone required SharePoint training. MC and SK both said this could be beneficial for them.

**The Board noted and approved the Board & Staff Members Training Report.**

### 12. Policy Review:

#### 12.a Estate Management Policy

The SHO presented the Estate Management Policy and advised that there were slight amendments to the document were minor and related to formatting and job titles. All other changes have been tracked in blues.

**The Board noted and approved the Estate Management Policy with no further amendments.**

### 13. Tender: Tenant Satisfaction Survey

The CEO presented the Tender Report for the Tenant Satisfaction Survey after quality scoring the successful tender was from Research Resource Ltd.

The CEO noted that the surveys will be aimed to be carried out closer to the end of July.

**The Board noted and approved the appointment of Research Resource Ltd.**

### 14. SHR: Loan Portfolio Annual Return 2024/25

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 30<sup>th</sup> June 2025. 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



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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 25 is £3.119m.
- 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 highlighted that 65% of our housing stock is not granted as security which is a great outcome as well as no issues with the terms of our loan covenants compliance.

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

### 15. **Membership Report**

The CM advised that there were no changes to the membership this month.

The Board noted the level of membership was currently 78.

**The Board noted the content of the Membership Report.**

### 16. **Notifiable Events Annual Report**

The CM advised that we have had no Notifiable Events this year 2025/26.

**The Board noted the Notifiable Events Annual Report.**

### 17. **Rent Report: April 2025**

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

The SHO highlighted that the rent arrears at 30<sup>th</sup> April 2025 were £45,833.38 and had increased by £1,309.55 from last month and that the former tenants rent arrears were £3,666.76 and had decreased by £50.00.

The SHO advised that Current Arrears target was 3% and was currently sitting at 2.96%, the Actual Arrears target was 2% and target was currently sitting at 2.16%, with both percentages decreasing from last month.



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- The Chair asked how the arrangement with the Tenant with large rent arrears was progressing. The SHO explained that the Tenant is now on UC and is paying arrears off.

**The Board noted the Rent Report for April 2025.**

### 18. Complaints Analysis Report (01.10.24 to 31.03.25)

The CEO presented the complaints report to the Board.

The CEO explained that from 1<sup>st</sup> October 2024 to 31<sup>st</sup> March 2025, we received 11 complaints.

- 10 Maintenance: The majority of the maintenance complaints were in relation to the workmanship and attitude of our bathroom contractor. These were dealt with within the parameters of the contract. Two bathrooms were subsequently completed by an alternative contractor and monies withheld from the major works contractor. All maintenance complaints were upheld.
- 1 Staff: The complaint about a staff member was dealt with as a Stage 2. The Board received a full report about this complaint. This complaint was partially upheld. The CEO advised that the tenant subsequently submitted this complaint to SPSO. The SPSO written to both the tenant and Association and advised that they have not upheld the complaint as they were happy with our response to the tenant.

**The Board noted the contents of the Complaints Analysis Report 1<sup>st</sup> October 2024 to 31<sup>st</sup> March 2025.**

### 19. Welfare Benefits Report

Suzanne Lavelle (WRO) presented the Welfare Rights Annual Report to the Board.

WRO advised it had been a very busy year with the service supporting 2853 clients with 168 clients belonging to the Association.

WRO advised that the advice service has managed financial gains of £350,788.78 for the Association and a total gain of £4,700,019.73 between the Carers Service, Care & Repair & Community, Cathcart HA, Craigdale HA, New Gorbals HA & Southside HA.

The Chair thanked WRO for all the fantastic work and well done.

**The Board noted the contents of the Welfare Benefits Report**

### 20. Correspondence

There was no correspondence this month.

**The Board noted the Correspondence Report.**

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**21. Any Other Competent Business**

There was no other competent business this month.

**22. Date of Next Meeting**

**Board Meeting:**

**Monday 30<sup>th</sup> June 2025 at 6:00PM**

**The meeting concluded at 7.19 pm**

**Minute Signed by the Chairperson:**

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