

CRAIGDALE HOUSING ASSOCIATION

BOARD MEETING

MONDAY 31ST JANUARY 2022

AGENDA ITEM: 4A APPROVAL OF MINUTES OF PREVIOUS BOARD MEETING

CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 29TH NOVEMBER 2021 AT 6.00PM VIA ZOOM

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

PRESENT:

John Kilpatrick	Chairperson	Claire Taylor	Board Member
Morag Cameron	Vice Chair	Hilary Tennant	Board Member
Des Phee	Secretary	Louise Bacon	Board Member

IN ATTENDANCE:

Linda Chelton	Chief Executive Officer (CEO)	
Frances Cunningham	Senior Corporate Services Officer (SCSO)	(Minute Secretary)
Graham Harper	Graham Harper Consulting	(In Part)

1. Apologies for Absence

Apologies were tendered on behalf of Helen Bayne (Treasurer), Evelyn Foster (Board Member) and Christine McCormack (Board Member).

Leave of Absence:

Catherine Jones, Board Member

Absent:

Gemma Woodrow, Board Member
David Logan, Board Member

2. Chairperson's Remarks

The Chair welcomed everyone to tonight's meeting and informed the Board that we unfortunately were not successful at the Chartered Institute of Housing Awards, however it was a great achievement being shortlisted.

The Chair highlighted that Agenda Item 6: Development Opportunity-Castlemilk West Church Site Update Report would be brought forward so Graham Harper 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 regarding Southside Housing Association.

CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 29TH NOVEMBER 2021 AT 6.00PM VIA ZOOM**4. Minutes of Previous Meetings:****4.a Approval of Minutes of Board Meeting held on Monday 25th October 2021.**

The Board approved the minute as a correct record of the meeting held on Monday 25th October 2021 as proposed by Morag Cameron and seconded by Claire Taylor. The minute was signed and sealed by the Chair.

4.b Matters Arising from the Board Meeting held on Monday 25th October 2021.

The Chair asked if anyone had any matters arising from the previous minutes of Monday 25th October 2021.

B116, 25.10.21, 15b.AOCB – Buy Bank Property with Sitting Tenant: The SCSO advised that we have been unable to get a hold of the owner, however the property has been placed on the open market however could not remember the exact price £75k/ £80k.

- The Chair asked if it would be worthwhile pursuing.
- The CEO advised that staff would check, the value of the property.
- C Taylor if it's on the open market it would be right from a business point of view if we were able to purchase it for market value.
- M Cameron agreed if we could purchase it on the open market.
- H Tennant highlighted that South Lanarkshire Council would only buy properties that were on the open market. H Tennant asked would there be grant available to purchase property.
- M Cameron highlighted that FMD have not been keen on buying properties back in the past as it takes a while for us to see any profit on the property.
- The CEO advised that we would contact GCC to see if there are any grants available for buy back. The CEO highlighted to the Board the timeline may be hampered as she has been called for Jury Duty.

The Board agreed to give delegated authority to Office Bearers to authorise purchase of property.

POST MEETING NOTE: SCSO contacted Estate Agent for Home Report and was advised that the property had been taken off the market, however was positive that the property would be back on the market next year.

4.c Draft Minutes of the Audit & Assurance Committee Meeting (08.11.21)

The Board noted the draft minute of the Audit & Assurance Committee Meeting held on

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Monday 8th November 2021 and the Chair asked if anyone had any questions.

4.d Matters Arising from the Audit & Assurance Committee Meeting (08.11.21) for approval

The Chair asked if anyone had any matters arising from the minutes of the Audit & Assurance Committee meeting held on Monday 8th November 2021 and asked for the following recommendations to be approved.

Recommendations

The Board noted and approved the recommendations made by the Audit & Assurance Committee held on Monday 8th November 2021.

- **Approved Risk Management Report**
- **Approved the Management Accounts for period to 30th September 2021**
- **Quinn Internal Audit: 2021/22 - Allocation Final Report**
- **Approved the Notifiable Events Policy**

4.e Draft Minutes of the Operational Services Committee Meeting (15.11.21)

The Board noted the draft minute of the Operational Services Committee Meeting held on Monday 15th November 2021 and the Chair asked if anyone had any questions. No questions or points of clarification were asked.

4.f Matters Arising from the Operational Services Committee Meeting (15.11.21) for approval

The Chair asked if anyone had any matters arising from the minutes of the Operational Services Committee meeting held on Monday 15th November 2021 and asked for the following recommendations to be approved.

Recommendations

The Board noted and approved the recommendations made by the Operational Services Committee held on Monday 15th November 2021.

Former Tenants Rent Accounts

Case 104 total £68.59 The Board approved the recommendation to write off the balance as tenant had passed away, leaving no estate.

CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 29TH NOVEMBER 2021 AT 6.00PM VIA ZOOM**Former Tenants Credits Accounts**

Case 1	£9.08	The Board approved the recommendation to write off the Former Tenants credit as uneconomical to locate former tenant.
Case 2	£37.66	The Board approved the recommendation to write off the Former Tenants credit as uneconomical to locate former tenant.
Case 3	£550.33	The Board approved the recommendation to write off the Former Tenants credit as we are unable to transfer credit to write off rechargeable balance.
Case 4	£0.02	The Board approved the recommendation to write off the Former Tenants credit as uneconomical to pursue former tenant.
Case 5	£150.71	The Board approved the recommendation to write off the Former Tenants credit as we are unable to transfer credit to write off rechargeable balance.
Case 6	£0.14	The Board approved the recommendation to write off the Former Tenants credit as uneconomical to locate former tenant.
Case 7	£2.52	The Board approved the recommendation to write off the Former Tenants credit as uneconomical to locate former tenant.
Case 8	£3.04	The Board approved the recommendation to write off the Former Tenants credit as uneconomical to locate former tenant.
Case 9	£173.05	The Board approved the recommendation to write of the Former Tenants credit.

5. Chief Executive Officer Report & Governance Report

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

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and gave a brief update on the following:

2.1.1 – Staffing: The Chair asked that congratulations is passed onto Jaclyn McMahon

2.1.1 – Service Providers - City Building - 15% price increase: The CEO advised that she has written to City Building asking for further information in relation to their price increase.

2.2.1 Skills for Growth Audit: H Tennant asked for an update on Kick Start and is there anything we can do to support applicant. *The SCSO advised that none of the applicants turned up for interview. The Senior Management Team have decided to re-open process in January/February and will re-assess if we wish to continue with Kick Start.*

2.2.6 Chartered Institute of Housing Awards 2021: The CEO advised that we did not win award, however it was a great achievement being shortlisted.

3.0 CEO's Work Priorities: M Cameron asked if the completed tasks highlighted in green could be removed from future reports. The Chair agreed with comment and also for CEO to put her own stamp on the report.

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

Graham Harper joined the meeting at 6.00pm

6. Development Opportunities: Castlemilk West Church Site Update Report

G Harper presented the Development Opportunities, Castlemilk West Church Site Report and asked the Board to note the following points:

G Harper advised that the Piling Works have commenced and there are no further delays.

M Cameron mentioned that she passed the site recently and only notice one person and two tractors onsite. G Harper highlighted that he was on site today, however will have a look at the labour sheets.

The Chair asked will the site be closing down at Christmas. G Harper advised that the site will close on 22nd December and will re-open on 10th January.

The Board noted and approved the Development Opportunities: Castlemilk West Church Site Update Report.

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Graham Harper left the meeting at 6.08pm

7. Governance Review

The SCSO presented the Governance Review Report which contains an update on progress to date against the external Governance Review completed in 2021. The action plan was approved by the Board on 28 June 2021, with updates to be provided monthly to the Board.

The SCSO highlighted that a number of completed items have been reverted back to yellow. She explained that although the main item has been concluded there are still some follow up work to be completed and does not wish anything to be missed.

The SCSO advised that she has no further updates for this meeting.

The Board noted and approved the updated Governance Review Report.

8. Business Plan 2021-24: Strategic Objectives Delivery Plans (Q2)

The CEO presented the Business Plan 2021-24: Strategic Objectives Delivery Plan Report and asked the Board if they had any questions. No questions were asked.

The CEO mentioned that the Senior Management Team are currently looking at some of the target dates within the delivery plans that require to be amended.

The Board noted and approved the updated Business Plan 2021-24 Strategic Objectives Delivery Plan Report (Quarter 2).

9. Business Plan 2021-24: Operational Delivery Plans (Q2)

The SCSO presented the Business Plan 2021-24: Operational Delivery Plan Report and gave an update on the following items:

SO5:10-Budget Requests 2022/23: All information has been passed to FMD.

SO6:3-Office Bearer & Senior Staff Reps Meeting: SCSO advised that she will organise a suitable date after the Christmas holidays.

The Board noted and approved the updated Business Plan 2021-24 Operational Delivery Plan Report (Quarter 2).

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The CEO advised that the purposed of this report was to seek approval to appoint a consultant to carry-out our Tenant Satisfaction Survey's for the next three years. The tender invitation was posted on the SFHA.

The Board approved the appointment of Research Resource to carry out our Tenant Satisfaction Survey's for the next three years.

11. Tender Return: Phase 8 & 9 Kitchen Replacement Contract

The CEO advised that this tender report relates to the procurement of a main contractor for the Kitchen Unit Renewal & Associated Works contract to be carried out to various properties owned by Craigdale Housing Association.

The Board approved the appointment of MCN (Scotland) Ltd to carry out our Phase 8 & Phase 9 Kitchen Replacement Contract.

12. 2022/23 Rent Increase Report

The CEO advised that the purpose of this report is for the Board to consider options for the 2022/23 rent increase. All Registered Social Landlords (RSLs) must consult tenants about rent increases in ways that enable them to express informed views on options for different rent levels with clear information on what they mean for services and investment in homes.

Our Business Plan for 2021-2023 was agreed in April 2021 and these issues were considered. In the Business Plan our assumptions are based on an annual rent increase of Inflation + 1%.

We have also used the SFHA rent affordability tool to calculate affordability for a proposed rent. A range of income types and household sizes can be used to test rents against. Staff have used the following assumptions

- CPI only (4.2%)
- Business Plan Assumption CPI + 1% (5.2%)
- CPI + 1.5% (5.7%)

The CEO highlighted that all residents will be consulted and will receive a letter advising them of the rent increase options and information on what we spend rental income on. All residents will receive a questionnaire for feedback on rent increase options. Last year staff phoned residents as an additional contact option. However, we are looking to use the

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six-monthly pulse survey as a further consultation, as we need to understand the financial impact of a higher than anticipated rent increase.

- Chair highlighted that we have CPI + 1% in our business plan.
- H Bayne felt that CPI and CPI + 1% should be used.
- M Cameron highlighted that comparing rents with similar stock we have high rate of working poor tenants, who are struggling with the increase of cost of living. Low rent increase could affect our planned maintenance programme. Higher rent increase could see higher rent arrears resulting in more bad debt being written off.
- Chair asked if stock numbers could be added to sheet.
- D Phee broadly agreed with most of M Cameron's points however mentioned that we should be wary using the higher increase as Living Rent are monitoring increases. He suggested using 3.5% increase and using our reserves.
- C Taylor agreed with both M Cameron's and D Phee's comments especially with using our reserves.
- H Tennant suggested 5% or CPI.
- L Bacon mentioned 5% or lower.
- Chair mentioned that we need to consider the Business Plan in relation to investing in our properties, however we also need to consider the rising costs of materials, labour in the future. He suggested September CPI + 1% = 4.1% and October CPI + 1% = 5.2% which will give residents a view of the difference increase with inflation in one month.
- H Tennant advised that residents will normally go with the lower option.
- CEO mentioned that going below inflation would cause us issues in the future.
- C Taylor mentioned that keeping with Sept/Oct inflations would be more palatable.
- CEO mentioned that consultation will go out after November CPI and we could include this figure for information within our correspondence.
- M Cameron if we explained more within the correspondence to residents what the rent money is being spent on.

The Board noted and approved the 2022/23 Rent Increase Report and agreed to consult on 4.1% and 5.2%. The Board also agreed to use the pulse survey as an additional consultation tool.

13. GDPR

The SCSO explained that the undernoted privacy notices have been updated and tailored to Craigdale's requirements by our DPO, Claire Beckley. The SCSO mentioned that all amendments had been tracked in blue.

13.a Privacy Notice: Board

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13.b Privacy Notice: Staff

13.c Privacy Notice: Tenants & Owners

13.d Privacy Notice: Website

The Board noted and approved the following Privacy Notices with no further amendments.

- Privacy Notice: Board
- Privacy Notice: Staff
- Privacy Notice: Tenants & Owners
- Privacy Notice: Website

14. Share Capital Report

The SCSO highlighted that there has been no change to the membership.

The Association's Membership stands at 77 Members.

The Board noted and approved the Share Capital Report.

15. Notifiable Events Report

The SCSO gave an update on Notifiable Events report.

- CEO Recruitment: SCSO advised that SHR have now closed this event.
- Model Rules 2020: SCSO advised that SHR have now closed this event and documents will now be submitted to OSCR for approval.

The Board noted and approved the Notifiable Event Report.

16. Rent Report: October 2021

The Chair confirmed the Rent Report is for information only and noted the rent report for October 2021.

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

17. KPI's Operational Service Report (Q2)

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

The SHSO highlighted that Quarter 2 figures reflect the impact Covid has had on the ability to provide services. The SHSO advised that Estate Management/Fire Inspections have commenced.

The SHSO asked the Board if they had any questions. No questions were asked.

The Board noted and approved the contents of the KPI's Operational Services Report (Q2).

18. Complaints Analysis Half Year Report (April/Sept 2021)

The SHSO highlighted that the purpose of this report is to note a summary of the complaints made by tenants between the period 1 April 2021 and 30th September 2021. The report will outline the main themes and trends from complaints in the first half of 2021/22 allowing the Board to consider improvements we may make to improve our services to tenants.

The SHSO advised that 25% of complaints related to Maintenance and 75% of complaints related to Estate Management.

The SHSO highlighted that we have analysed the categories of complaints and Board members should note the following actions taken to improve our services:

- Maintenance – It is anticipated that we will always receive some complaints relating to maintenance and these complaints have reduced since last year and we are undertaking pre and post inspections and identifying issues immediately and addressing any contractor performance issues. It is however not possible to carry out post inspections for all properties and the return numbers for the satisfaction surveys continues to be low.
- Garden Maintenance and Close Cleaning – Staff are in regular contact with the contractor to address issues as they arise.
- Parking – Further No Parking signs have been erected within estate. This is an ongoing issue, and our staff will work with the school to improve this issue.
- Compliments – We will encourage our tenants to make compliments, where they feel that the service that they have received merits being noted. Staff will also be encouraged to record compliments when they are received.

The Board noted and approved the contents of 2021/22 Complaints Analysis Half Year Report.

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19. Correspondence

The Secretary presented the following correspondence:

- a) EVH Brief Monthly Report (November 2021)
- b) DRS: Have emailed asking for an update of authorised signatories.

20. Any Other Competent Business

- a) Annual Declaration: M Cameron asked when these will be sent out. SCSO advised that she was finalising all the paperwork and should be out by next week.
- b) Risk Management Training: D Phee asked if he could receive a copy of the slide show from the training. SCSO advised that she will forward a copy to all Board Members.
- c) Board Portal: L Bacon asked if she could have access to the Board Portal. SCSO advised that she will pass on her details to M2 and they will be in touch to organise access.
- d) EVH Diaries: CEO advised that we have diaries and calendars in the office if any Board Member wished a copy.
- e) The Chair concluded the meeting by wishing everyone a happy Christmas.

21. Date of Next Board Meeting

- Monday 24th January 2022 at 6.00pm (Budget)
- Monday 31st January 2022 at 6.00pm

The meeting concluded at 7.41pm