

CASSILTOUN HOUSING ASSOCIATION

MINUTE OF MEETING OF BOARD OF MANAGEMENT
HELD ON TUESDAY 24TH OCTOBER 2023 AT 6.00 PM IN CASTLEMILK STABLES, 59
MACHRIE ROAD/ZOOM

Present: George Kelly Anne M Stuart MBE
Julie McNeil Harry Mills
Fay Mitchell (Zoom) Gayle Fitzpatrick (Zoom)
Barbara Dusik (Zoom) Jennifer McInnes (Zoom)

In Attendance: Clair Malpas Chief Executive Officer
Paddy McKenna Community Development Manager (part meeting)
Amanda Laing Finance Manager (Part meeting)
Karen Graham Corporate Services Officer

1a. WELCOME, INTRODUCTIONS, SEDERUNT & APOLOGIES

The Chairperson welcomed everyone to the meeting. There is no fire drill tonight and reminded Board Members of the evacuation procedures.

Apologies were received from Teresa McGowan, Ryan Davidson and Chris O'Brien. Evelyn Ferguson and Richard Sullivan are on leave of absence.

The Chairperson sought the Board's approval to bring Agenda Item 10 forward on the agenda to after agenda item 2. ***The Board approved.***

1b. QUORUM

As per the Association's Rules, the Quorum for the Board of Management Meeting stands at 4 members. Today's meeting is therefore quorate.

2. CONFLICT OF INTEREST (PERMANENT REGISTER)

None

10. COMMUNITY ADVISORY PANEL – ALLOCATION POLICY

Paddy McKenna, Community Development Manager, gave an outline of how the Community Advisory Panel came about and their purpose. Community Development Manager thanked her team for the report and went over the contents with the Board of Management. The recommendations from the report are as follows:

1. More visibility from housing officers in the areas so people can ask questions informally.
2. Information on any points changing or Policy update in the Newsletter
3. Information on any points changing or Policy update should be sent to the waiting list
4. A review of the letter that is sent out when people's points may have changed
5. Have more informal events/workshops throughout the year where people can ask questions, such as a 'Meet Your Housing Officer' open days, another tenant conference or stalls at busy events
6. Add the points assessments to the waiting list review document and a QR code to Allocations Policy to explain the points.
7. Add in a paragraph to the Medical Assessment Form about who can support with completing the form, where do they go to find supporting documents if required for evidence and what happens after they fill in the form
8. The CHA website should be rearranged to make it more simple and easy to find information
9. Make it clearer in the Waiting List Application and Points Awarded Letter that different HAs have different points, however the priority and need is still the same.

Community Development Manager advised that an action plan will be drawn up in relation to the recommendations. Faye Mitchell asked how the Action Plan would go forward. Chief Executive Officer advised that the plan will go to the SLT meeting and from there the action points will be allocated out to who will be responsible for them together with timelines. The Community Advisory Panel will receive updates on progress.

After discussion the Board of Management unanimously approved the Community Advisory panel Report.

Community Development Manager left the meeting at 6.10pm

3a. MINUTE OF MEETING HELD ON 27TH SEPTEMBER 2023

The Chairperson asked all board members present at today's meeting if they had received their papers on time and if they had read and understood the papers.

All board members confirmed that they had received their papers on time and that they had read and understood the papers.

The minute of meeting held on 27th September 2023 where noted and approved on the motion of Anna Stuart MBE and seconded by Faye Mitchell.

3b. MATTERS ARISING FROM MEETING HELD ON 27TH SEPTEMBER 2023

None.

3c. ACTION LIST FROM MEETING HELD ON 27TH SEPTEMBER 2023

	Details	Person Responsible	Status
Actions from meeting held on 29th March 2023			
1.	<i>Redacted as contains sensitive information</i>		
Actions from meeting held on 21st June 2023			

2.	<i>Redacted as contains commercially sensitive information</i>		
3.	<i>Redacted as contains sensitive information</i>		
Actions from meeting held on 27th September 2023			
4.	Agenda Item 5 – Pension Advice: Finance Manager, CEO and Head of Corporate, HR & Finance declared an interest. Register to be updated	HCHR&F	Completed
5.	<i>Redacted as contains sensitive information</i>		
6.	Assurance Statement – approved by the Board. Chairperson to sign off and to be submitted to SHR	CEO/ Chairperson	Completed
7.	<i>Redacted as contains sensitive information</i>		
8.	Policies approved Damp and Mould Garden Care Chip and Pin Financial Regulations Policy Policy register to be updated and staff to be informed	HCHR&F	Completed
9.	Joint training with other RSLs – copy of programme to be circulated to the Board	HCHR&F	Completed
10.	Office closure on a Wednesday to continue until Wed 1 st November 2023 – Homemaster implementation. Staff to be informed. Staff to be informed. Website to be updated	CEO	Completed Completed
11.	October Board meeting to be rearranged from Wed 25/10/2023 to Tuesday 24/10/2023 at 6pm to accommodate the Spooky Walk. HCHR&F to remind the Board of the date change	HCHR&F	Completed
12.	Board/Staff Christmas Lunch – Wed 29/11/2023 immediately after the Board meeting which will take place at 12 noon on Wed 29/11/2023 HCHR&F to write to Board and formally inform them	HCHR&F	Completed

4. **CHAIRPERSON'S REPORT**

George Kelly, Chairperson provided his report. He advised that at the Board meeting on 27th September, *Redacted as contains sensitive information*.

4th October 2023 - Attended the last session of the EVH Leadership Course. The course was an in-depth dissection of how we use language, in everyday communications and a breakdown of how we actually come to use the spoken language in work and daily situations. It was a very interesting course which was presented more in conversational style than the usual formal way.

5th October 2023 - Attended Shares AGM via zoom. Anna Stuart MBE attended too. A special resolution was passed which Changes the Share name to Share Learning and a couple of Articles of Association were also updated regarding the strategic direction of the organisation and membership criteria. The Annual Accounts were passed. Allan Scott of Milnbank Housing Association was voted on as Chair and Anna Stuart as Vice Chair.

6th October 2023 – Attended the Mercure Hotel for our fantastic Business Planning Away Day. We played games, we had fun with a lot of laughter, and we got through a lot of business.

10th October 2023 - Attended via Zoom, Clydebank Housing Associations 2nd shared training event entitled “What’s on the Horizon” facilitated by Stuart Eglington. The session lasted two hours and discussion took place on what’s on the Horizon for housing associations in the short, medium and long term. Every topic within the housing portfolio from Housing to 2040, to what the Regulator will be focussing on in the coming year including, homelessness, tenant health and safety, developments, wider role activities, current political climate, cost of living crises, poverty, the Framework Consultation and lots more. It was a very enjoyable session.

11th October 2023 – met with Chief Executive, Clair Malpas and three members of the Scottish Housing Regulator. A very good discussion took place about the Housing Association. What we have achieved in the past and what we are doing moving forward. The three members also explained to us their individual roles and what the SHR will be focusing on in the near future. After the meeting Chief Executive facilitated a tour of the building and the garden. Anna Stuart MBE joined us in this.

This was a very enjoyable and positive meeting. I think it was an endorsement of the great work we do and an insight for the members of SHR into the history, the ethos and the work we will continue to do going forward. Both parties are aware that when it comes to housing, we share the same goals and aspirations as that of our tenants and service users.

11th October 2023 – attended with Anna, Jennifer, Julie the Human Rights Training which was held in the Birgidale Complex. The training was organised by Ardenglen, Cassiltoun, North View and Craigdale. Collectively know as the Castlemilk Housing Associations. The facilitator was Carol Ewart.

We went through most if not all of the Human rights afforded to the people of the world but in particular to Scotland it’s laws and how they stand today. This too was a very informative and enjoyable two hours of discussion and learning.

The Housing Associations commissioned a Human Rights Handbook written by Carol which contains good basic information on the subject, copies of which you have in your email. The book will also give you an idea of what was discussed on the night.

12th October 2023 - attended the Operations and Regeneration Sub-committee.

13th October 2023 - attended the Audit and Risk Sub-committee. Decisions of this are included in your papers.

The internal audit report was the best one received so far. No recommendations were put forward and some good practice points were noted.

18th October 2023 - attended the GWSF open meeting. Chief Executive and Anna also attended. The topic on the agenda was the GWSF Performance Analysis for year 22/23. This was an analysis on the SHR’s Charter Returns by the Scottish Housing Network.

Andrea of SHN presented all the stats in relation to the Charter outcomes. The result is that member associations are in a good place though arrears and customer satisfaction results need to improve.

19th October 2023 - Anna and I met with Chief Executive to go through her six-month review.

I am pleased to say that Chief Executive has achieved her targets set for the last six months and will go on to complete targets set for the year.

I thanked Chief Executive for her continuing consistent hard work in achieving all that she has, and I look forward to the next six months of more successful results.

19th October 2023 - The Nethelholme Community Hall celebrated their 5th anniversary later that day by organising a Gala day. Anna and I were asked to attend. It proved to be a busy fun filled day with tenants, local organisers and staff from Thenu Housing Association.

The Board noted the contents of the Chairperson's report.

5. CHIEF EXECUTIVE OFFICER'S BI-MONTHLY REPORT

The Chief Executive Officer presented her Bi-monthly report that was previously circulated with the papers.

Chief Executive advised Cassiltoun have a new regulation manager, Gemma Rickman. We invited Gemma along with our Regulation Analyst, Suchitra Dutt to come to the Stables to meet both the herself and the Chairperson. They attended the office on Wednesday 11th October along with Simon Stone, Cassiltoun's Finance Analyst from the SHR. We covered the following:

- Cassiltoun's thoughts on Housing development
- EESSH2/Carbon Net Zero
- RAAC
- Procurement of reactive repairs contract (Notifiable event)
- Our current business review of Cassiltoun Trust

The SHR covered their business priorities and risks:

- Homelessness
- Rent affordability
- How the SHR can support organisations through early discussions with the SHR, guidance and recommendations.

It was a positive meeting, they asked for updates on procurement of the reactive repairs contract to be sent on and confirmation of one of the figures in relation to the Shaps pension in our 5 year forecast sent in May.

In relation to the team building and Business planning day, Chief Executive advised that these both went smoothly. At the team building day on the 25th August we covered the history of the Association and spent some time looking at preferred work styles. In the afternoon the staff split into teams and did a self-led 'treasure hunt' around the Glasgow subway network.

At the Board business planning day on the 6th October we covered the following topics:

- Overview of the first 6 months
- Setting the strategic vision

- Revised 30-year financial plan
- Wellbeing
- SWOT, PEST and Risk appetite.

At the afternoon workshop the tables discussed Risks. They looked at each of the Association's Risk areas and for each discussed the Association's Risk appetite. Risk appetite can be defined as 'the amount and type of risk that an organisation is willing to take in order to meet their strategic objectives'. Risk appetite is on a scale from being 'Open' through to 'Averse'. An example Risk appetite is Cassiltoun's approach to legal and regulatory compliance which would 'Averse' as the Association would always select the lowest risk option.

The Board unanimously approved the Risk Register at appendix 1.

Chief Executive advised that the revised SWOT and PEST will be presented to the Board in November.

Redacted as contains commercially sensitive information.

Chief Executive then went over the industry updates.

In relation to training, Chief Executive advised she has attended the following since the Board meeting in August:-

- SFHA Inspiring Leaders Conference
- GWSF Open Meeting
- GSEN Risk Assessment training
- GCVS network meeting
- Meeting with mentor

Cassiltoun has worked collaboratively with other local RSLs and have created a Human Rights Handbook (previously circulated) and training session for the Board members. We will continue to develop this area of work with the other local RSL's.

Chief Executive went over the Assurance Action Plan. This was approved unanimously by the Board of Management.

Redacted as contains commercially sensitive information.

In relation to Sub Committee Membership, Chief Executive advised that they have sufficient members on the various Committees however if anyone wished to serve they should contact Corporate Services Officer.

Regarding the Equality and Diversity Action Plan, Chief Executive advised Cassiltoun are already compliant with the SHR's expectations of EQ& D and the Board received high levels of assurance from our internal auditor. Our Action plan is for improvements that go beyond what is expected by the SHR or compliance for auditors. **The Board of Management unanimously approved the updated Equality and Diversity Action Plan at Appendix 3.**

HomeMaster update – Chief Executive advised that the Association has been progressing with our testing and data collation for HomeMaster. HomeMaster goes live on 1st November 2023. The consultant from HomeMaster has fed back that he is confident that we can complete all the necessary transactions and functions. In terms of staff ability to understand and utilise the system he has reported back that he is satisfied with the Technical and Finance teams but that further support post go live may be required for members of the Housing Services Team. **The**

Board of Management unanimously approved that additional training and live support for a maximum of 5 days post ‘Go live’ to be utilised for all teams but principally to support Housing Services (costs to be ascertained).

Annual Report and Tenant’s Report Card – Chief Executive advised that this has been printed and distributed to tenants and relevant organisations. Corporate Services Officer is to distribute an online copy to the Board members.

The Board of Management unanimously approved the Chief Executive Officer’s Bi-Monthly for October 2023.

6. TRAFFIC LIGHT REPORT

The Chief Executive presented her Traffic light Report that was previously circulated with the papers. She advised that all items were either green or amber with the exception of the Tenants conference. Due to funding pressures and maternity leave this might be required to be pushed on to next year.

The Board of Management unanimously approved the Traffic Light Report October 2023.

7. MANAGEMENT ACCOUNTS TO SEPTEMBER 2023

Amanda Laing, Finance Manager, presented the Management Accounts to September 2023 that were previously circulated with the papers.

She advised the budget for the period to September 2023 projected a surplus of around £112k. Based on the results to date the actual surplus is sitting at around £225k, therefore there is an overall favourable variance of around £113k for the period.

Main variances to date are as follows:

- Higher Amortised HAG £18k
- Higher void costs (£5k)
- Higher other income £43k
- Higher interest receivable £12k
- Lower repair costs £135k
- Higher staff overheads (£14k)
- Higher other overheads (£48k)
- Higher loan interest (£28k)

Amortisation has been calculated by the fixed asset register software (RAM) showing actual amortisation is more favourable than budgeted.

Void loss is higher than anticipated as the volume of voids has increased in the period and the deterioration in condition of properties handed back is contributing to an increase in the turnaround time.

Other income is £43k higher due mainly to a higher carry forward amount at the year-end than anticipated and additional grants being confirmed after the budget was set. This is offset by loss of income due to the decision not to go ahead with the Cruden’s private factoring arrangement.

Repairs and Maintenance expenditure is under budget in total by around £135k. Cyclical and estate maintenance spend is under budget due to phasing of expenditure. Contracts are currently underway and costs for these will come through in the next period. Reactive maintenance costs include accruals to September of £180k reflecting invoicing delays. The year-end accrual for £75k to cover any additional liability due to City Building has now been released as no further contact was made in pursuit of additional sums. Owners and service charges expenditure are under budget mainly due to phasing of expenditure but also as no costs will now be incurred for the new factoring arrangement.

Overheads at the end of September are around 3.3% over budget with several under and overspends offsetting each other. These differences are largely due to phasing of expenditure with all efforts being made by budget holders to contain costs within the annual budget over the year.

Salaries and pension costs are over budget for the period by £14k, this amount includes agency costs of £5k not budgeted. Some salary costs are also grant funded. These costs will be scrutinised against budget to understand where the overspend has arisen and reduce the overspend where grant funding is to be applied.

Redacted as contains commercially sensitive information.

Insurance expenditure is under budget, this follows the budget being increased after receipt of our annual insurance quote. Some of the costs have been allocated to other group companies or other budgets resulting in the underspend in this line.

Any overspend in regeneration and wider role activities is due to phasing of expenditure and in any case offset by grants received for that purpose.

Loan interest charges are over budget for the period reflecting higher interest rates for variable debt in the period than budgeted.

Property depreciation is higher than expected. Actual amounts have been calculated by the fixed asset register software (RAM).

Total net assets now stated at around £9.8 m. Capital spend in the period of around £114k comprises purchase of new IT equipment; laptops £14k, telephone system £5k, development costs £6k, specialised housing equipment £14k and component replacements of £75k. The latter relates to boilers £49k, kitchens £6k and medical adaptations £20k.

The cash position of the Association remains healthy with overall cash at £4.6m.

We currently have a pension deficit in the Balance Sheet. Updates to the valuations are accounted for as part of the year end process when the valuation information becomes available.

There are no issues with loan covenant compliance.

Gross rent arrears are noted at around 4.7% with voids stated at 0.74%.

There are no issues for the Association currently regarding cash resources or liquidity.

Cash balances at £4.6m are more favourable than budgeted.

£3m on deposit with Bank of Scotland has now been returned with interest receipts showing in the period.

Further deposits have been made with Barclays recently with following terms:

- £2m – 12 month term – 5.62% (ending September 2024)
- £1m – 3 month term – 5.12% (ending December 2023)

The Board of Management unanimously approved the Management Accounts to September 2023.

8. PROCUREMENT OF INTERNAL AUDIT SERVICES

Chief Executive went over her report that was previously circulated with the papers. She advised that as a matter of good governance the Association carries out a rolling programme of internal auditing using an external agency. Our current contract is due to expire on 31st March 2024, therefore the Association required to procure these services. A Quick quote invitation to tender was submitted.

The Board of Management unanimously approved the appointment of Redacted as contains commercially sensitive information.

Redacted as contains commercially sensitive information.

9. REQUIREMENT TO UPDATE APPORTIONMENT RULES

Chief Executive went over her report that was previously circulated with the papers. **The Board unanimously approved that the Chief Executive Officer get delegated authority to contract with a solicitor/legal specialist to complete an analysis of the title deeds for all factored owned properties.**

11 GDPR/FOI

11a QUARTERLY RETURN TO THE INFORMATION COMMISSIONER

Karen Graham, Corporate Services Officer advised that the Association has received two FOI requests, one had received the information requested in full and the other the information was not held by us. There were no SAR requests received.

The Board of Management unanimously approved the quarterly return to the Information Commissioner for quarter 2.

12. CORPORATE/HR REPORT

Corporate Services Officer advised that the KPI's were mostly green with the exception of Board training and Membership however these were ongoing and it was hoped these KPI's would be met by the end of the financial year.

Staff absence is currently 0.38% which is down from the same period last year. *Redacted as contains sensitive information.*

The Board of Management unanimously approved the Corporate/HR Report for quarter 2.

13. COMPLAINTS REGISTER

Corporate Services Officer advised there had been 21 stage 1, 3 of these were escalated to state 2 and 2 stage 2 complaints were received during quarter 2. Three stage 1 complaints were handled outwith the time frame. One was due to an extension being applied to allow staff to correspond with the contractor and the other two were due to staff error. It is hoped that with the introduction of HomeMaster that this will be prevented in future.

The Board of Management unanimously approved the Complaints Register for quarter 2.

14. CORRESPONDENCE

Corporate Services Officer advised that one item of correspondence had been received. This was an invitation to the Saltire Housing Design Awards. This was a free event and if any member of the Board wished to attend they were to intimate this to the Corporate Services Officer.

15. APPLICATIONS FOR MEMBERSHIP

The Board considered 1 membership applications as outlined by the Head of Corporate, HR & Finance.

The Board noted the eligibility of the application had been checked.

The Board noted and approved for the member to be added to the Share Membership Register and that the Share Certificates would be issued.

16. USE OF SEAL

One

17. ENTITLEMENT, BENEFIT AND PAYMENTS

None

18. NOTIFIABLE EVENTS

Reactive repairs procurement: to be kept the Notifiable event live until we have procured a new contractor(s) off one of the frameworks.

19. **SUBSIDIARY & SUB-COMMITTEE DECISIONS MADE BETWEEN 28TH SEPTEMBER 2023 – 24TH OCTOBER 2023**

Chief Executive went over the report that was previously circulated with the papers. The Board of Management unanimously approved the Subsidiary & Sub-Committee Decisions made between 28th September 2023 – 24th October 2023.

20. **A.O.C.B**

Redacted as contains sensitive information.

40th Anniversary of Cassiltoun Housing Association

Chief Executive advised that next year marks the 40th Anniversary of the Association. She asked the Board members to have a think of how they would like to mark this. Any ideas and suggestions are to be sent to the Corporate Services Officer.

Fuel Funding

Chief Executive advised that we had been successful in receiving £40k for fuel funding which is to benefit households with children under 18.

December Board Meeting

Chief Executive reminded the Board the next meeting is taking place at 12 noon to accommodate the Board and Staff Christmas lunch. She asked the Board members to let the Corporate department know if they were able to make the meeting to ensure we were quorate.

21. **DATE AND TIME OF NEXT MEETING**

Wednesday 29th November 2023 at 12 noon

There being no further business the meeting concluded at 7.35 pm

Signature:
Chair of Board of Management

Date: