

**CASSILTOUN HOUSING ASSOCIATION**

**MINUTE OF MEETING OF BOARD OF MANAGEMENT**  
**HELD ON WEDNESDAY 28<sup>TH</sup> FEBRUARY 2024 AT 6.00 PM IN CASTLEMILK STABLES, 59**  
**MACHRIE ROAD/ZOOM**

**Present:** Anna Stuart Teresa McGowan (Zoom)  
Julie McNeil (Zoom) Jennifer McInnes (Zoom)  
Faye Mitchell Harry Mills  
Barbara Dusik (Zoom) Gayle Fitzpatrick (Zoom)  
Richard Sullivan (Zoom – joined meeting at 7.00 pm)  
Allana Hammell (Observer)

**In Attendance:** Clair Malpas Chief Executive Officer  
Paula Brownlie Head of Corporate, HR & Finance  
Clare MacLean Housing Manager  
Amanda Laing Finance Manager  
Claire Beckley Data Protection Officer, RGDP (left meeting at 6.35pm)

The meeting started at 6.15 pm due to technical issues.

The Chairperson sought the Board's approval to take agenda item 5 immediately after agenda item 1b. **The Board approved.**

**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 Evelyn Ferguson, Chris O'Brien and Ryan Davidson.

**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.

**5. GDPR DPO REPORTING**

Claire Beckley, DPO presented an GDPR update to the Board of Management via a powerpoint presentation.

The main points that the DPO will cover are:

- Changes to Data Protection legislation
- Data Protection Key information

- Data protection focus topics – Breaches and subject requests
- FOISA & EIR
- Cassiltoun Housing Association and compliance

### **Data Protection Laws**

The Data Protection Laws that we comply with are:-

UK General Data Protection Regulation – UK GDPR

Data Protection Act 2018 – DPA 2018

Privacy and Electronic Communications Regulations 2003 (PECR)

Data Protection and Digital Information Bill (this is a new Bill currently going through Parliament)

### **Data Protection – Key Information**

Article 5 UK GDPR...Personal data must be:

Processed lawfully, fairly and in a transparent manner  
Collected for specified, explicit and legitimate purposes  
Adequate, relevant and limited to what is necessary  
Accurate and, where necessary, kept up to date  
Retained no longer than is necessary  
Processed in a manner that ensures appropriate security

Additional principle – Accountability...the Data Controller shall be responsible for and able to demonstrate compliance with the above principles

Data Controller – “controller’ means the natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of personal data’ - (includes staff / Board of the Controller).

### **Lawful basis for processing personal data**

The Data Subject has given Consent  
Necessary for a Contract with the Data Subject  
Necessary for a Legal Obligation of the Data Controller  
Necessary for the Vital Interests of the Data Subject or another natural person  
Necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the controller;  
Necessary for the Legitimate interests of the Data Controller (not applicable to public authorities in the performance of their tasks)

### **Personal Data Breaches**

A personal data breach means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data transmitted, stored or otherwise processed.

## **Freedom of Information & Environmental Information Regulations**

Freedom of Information (Scotland) Act 2002 – FOISA  
Environmental Information (Scotland) Regulations 2004 – EIR

### **Cassiltoun Housing Association and compliance**

Action Plan – regularly updated (typically monthly at DPO review)

Policies, procedures and documents – review annually / biannually

Privacy Notices – reviewed annually / biannually

Staff and Board updates and training

Effective and timely responses to data protection issues/incidents and requests

DPO took the Board through the current action plan.

### **What has still to be done**

In summary the actions listed on the Action Plan including:

Updates to Policies and Procedures to Reflect new legislation

Updates to Privacy Notices to reflect new legislation

New Plan to reflect new legislation (hope to be in place at the end of Spring 24)

Gayle Fitzpatrick intimated that it was her understanding that the Data Protection and Digital Information Bill would be delayed due to the number of amendments that had been tabled. Claire Beckley intimated that it was her understanding from the last communication which came from Westminster intimated that they would introduce the Bill in Spring 2024. It is still at Committee stage and had still to be approved by the House of Lords.

The Chairperson thanked Claire Beckley for her DPO Update.

It was agreed to set up a Data Protection Training Workshop for the Board.

6.35 pm – Claire Beckley left the meeting.

### **1c. APPOINTMENT OF VICE CHAIRPERSON**

The Chairperson informed the Board that as they are aware, there is a vacancy for Vice Chairperson.

The Chairperson sought nominations for the position of Vice Chairperson.

Julie McNeil Proposed by Anna Stuart MBE  
Seconded by Gayle Fitzpatrick

As there were no other nominations Julie McNeil was elected as Vice Chairperson.

**2. CONFLICT OF INTEREST (PERMANENT REGISTER)**

None

**3a. MINUTE OF MEETING HELD ON 31<sup>ST</sup> JANUARY 2024**

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 31<sup>st</sup> January 2024 where noted and approved on the motion of Faye Mitchell and seconded by Harry Mills.*

**3b. MATTERS ARISING FROM MEETING HELD ON 31<sup>ST</sup> JANUARY 2024**

None.

**3c. ACTION LIST FROM MEETING HELD ON 31<sup>ST</sup> JANUARY 2024**

	Details	Person Responsible	Status
<b>Actions from meeting held on 29<sup>th</sup> March 2023</b>			
1.	Redacted as contains sensitive information	Redacted as contains sensitive information	Redacted as contains sensitive information
<b>Actions from meeting held on 21<sup>st</sup> June 2023</b>			
2.	Redacted as contains sensitive information	Redacted as contains sensitive information	Redacted as contains sensitive information
<b>Actions from meeting held on 24<sup>th</sup> October 2023</b>			
3.	Redacted as contains sensitive information	Redacted as contains sensitive information	Redacted as contains sensitive information
<b>Actions from meeting held on 31<sup>st</sup> January 2024</b>			
4.	Resignation of Chairperson  Election of Anna Stuart MBE to the position of Chairperson  SHR to be notified of resignation and appointment of new chairperson SHR portal to be updated Staff and subsidiary boards to be informed	CEO  HCHR&F HCHR&F	<b>Completed</b>  <b>Completed</b> <b>Completed</b>
5.	Board attendance database to be updated	HCHR&F	<b>Completed</b>

6.	Agenda Item 7 – Proposed Rent Increase 2024/25: Anna Stuart MBE and Teresa McGowan declared an interest. Register of Interest to be updated	HCHR&F	Completed
7.	Redacted as contains sensitive information	Redacted as contains sensitive information	Redacted as contains sensitive information
8.	Redacted as contains sensitive information	Redacted as contains sensitive information	Redacted as contains sensitive information
9.	Fraud Policy – deferred to February 2024 Board meeting	CEO	On agenda 28 Feb for approval
10.	Board approved a 5.6% rent increase for the period 2024/25.  Redacted as contains sensitive information  Housing Benefit and Talbot Association to be notified respectively	HM	Completed  Redacted as contains sensitive information
11.	Redacted as contains sensitive information	Redacted as contains sensitive information	Redacted as contains sensitive information
12.	Redacted as contains sensitive information	Redacted as contains sensitive information	Redacted as contains sensitive information
13.	Letting Plan approved – Policy register to be updated HM to inform staff of approved Letting Plan	HCHR&F HM	Completed
14.	Retention Policy and Scheduled – approved Policy register to be updated and staff to be informed	HCHR&F	Completed
15.	SHARE Annual Conference – Julie McNeil and Anna Stuart to attend	HCHR&F	Completed
16.	Redacted as contains sensitive information	Redacted as contains sensitive information	Redacted as contains sensitive information
17.	Cyclical Repairs – what a tenant should expect of our contractors. Utilize newsletter as well as our social media avenues to inform tenants	AM	Ongoing

**4. CHAIRPERSON’S REPORT**

**Allana Hammell**

As the board are aware, Allana Hammell had been taken through the Board recruitment process and had been invited to attend the last board meeting as an observer.

**Redacted as contains sensitive information**

The Chairperson sought approval to co-opt Allana Hammell onto the Association's Board of Management.

The Board are reminded that co-opted Board members cannot become office bearers or vote on the Rules of the Association. Co-opted members can vote on all other business.

Allana Hammell was co-opted onto the Association's Board of Management on the motion of Anna Stuart MBE and seconded by Harry Mills.

**6<sup>th</sup> February 2024:** The Chair had attended Governance Training with Stuart Eglinton along with other board members. Stuart covered Code of Conduct, Entitlement Payment and Benefit, Conflict of Interest, Notifiable Events and Whistleblowing.

**8<sup>th</sup> February 2024:** The Chair had attended the Community Council Meeting: A representative from the Women's Rape Project spoke at the meeting. The representative had been trying to engage with RSLs. The Housing Manager confirmed that the Association had worked with Rape Crisis to carry out training with staff.

**MAST – new standards in housing:** The Chair had attended a workshop on Zoom with MAST Architects re the net zero standards in housing. One of the principles is passive house – how do we build them and what is the cost. MAST stated he would carry out a training session with the Board on Net Zero in housing.

**Lived Experience:** The Chairperson confirmed that she was involved in a project called Lived Experience. The Group met last Friday. Castlemilk as an estate is 70 years old this year. To celebrate, they are asking Primary 6 children to design a logo and they will use that on a flag.

**Meeting with Ciaran Lynch, Wheatley Group:** Mr Lynch was keen to learn how the Association engaged with its tenants, local community and youth of the area.

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

## 6. **40TH BIRTHDAY CELEBRATIONS**

The Chief Executive Officer presented the above via a powerpoint presentation.

As the Board are aware, it is our 40<sup>th</sup> Anniversary this year.

The Staff team at the team building event this year suggested :-

### **Celebration Events**

Black tie event/80's night  
 Hold celebration in the office – invite former and current staff  
 Event at the stables and invite local schools and pensioners  
 80's festival theme garden party, music, stalls, projector showing slides of the last 40 years of CHA

### **Events**

Cassiltoun Awards ceremony  
 Big doors open day event  
 5k run  
 Invite King Charles back to the stables  
 A week of events linked to the history

## Tenants

Award for longest tenants  
Memorabilia for tenants/dedicated branding

## Information

Newsletter with Highlights of the last 40 years.  
Exhibition – old photos/tenants' stories

## Next Steps

Working group to be set up:  
2/3 Board members  
3 staff members  
Draw up a costed plan  
Board to agree at March meeting

**After discussion, the Chairperson, Julie McNeil and Harry Mills agreed to form part of the workshop.**

## 7. CASSILTOUN HOUSING ASSOCIATION BUDGET 2024/25

Amanda Laing, Finance Manager presented the Budget for 2024/25 which had been previously circulated with the budget.

The first part of the budget is a written summary of what has been included in the Budget. The Budget paper is inclusive of our Income, Repairs and Maintenance Spend, Salaries, Office, Overhead and Activities Expenditure and a Summary Analysis.

The Finance Manager went over the general information that went behind preparing the budget. Meetings had taken place with the Senior Leadership Team to collate information that was required to be included in the budget. The Board had taken the decision at their last Board meeting to increase rents by 5.6% and **Redacted as contains sensitive information**. This is the main source of income.

The majority of expenditure in the report has been increased by what we have been advised or we have assumed an uplift of 5% to take account of any potential rises.

It was recommended that the Board approve the proposed budget with no changes and in particular:

- All corporate memberships (SFHA, SHARE etc)
- Additional £15k for new IT hardware to facilitate mobile working on the estate (these costs will be included in the balance sheet)
- £11,950 for internal expenditure on Tenant participation/Community development projects
- £100k under major repairs for ad hoc boiler replacements

If the Board do make changes, then it is recommended that any additional expenditure is one line is offset with a reduction in expenditure in another line.

The Board's approval was sought to delegate authority to the Chief Executive Officer to accept the proposed Association (and subsidiary) insurances once the quotes are obtained through the broker. We have already built in a 15% increase in the budget for insurance but we have been advised (today) that the increase is £20,000 more than what is in the budget (for housing policy areas). This increase may not be reflected across the other insurances. The Chief Executive Officer intimated that the broker had advised that once they had received all the quotations in they would try and reduce the cost by looking at alternative companies. However, there are not many alternatives to look at.

Costs not included in the budget that are coming to light more recently are for the decommissioning of the on-premise server and 40th Anniversary celebrations/events are estimated to be in the region of £50k.

The Board were asked if they were happy for the budgeted surplus to be reduced by this amount or whether the £400k set aside for estate maintenance works should be reduced by this sum.

In the budget we have a forecast to March 2024, reference to the Business Plan 2024/25 and the proposed budget for 2024/25. This allows the Board to compare figures.

The covenant page shows the ratios calculated from the proposed budget and demonstrates outlines that we meet all of our covenants comfortably.

The Association will update the 30-year financial plan once the Budget has been approved. The reactive maintenance costs will remain high in the first quarter as we move from our current contractor to using the Association's framework.

The proposed budget is producing a surplus of £96,000. The surplus on the business plan was £477,000 which is higher in comparison. The main difference is the £400,000 set aside for estate maintenance works which was not included in the business plan.

We have incurred higher interest from borrowings, higher estate costs and increased management costs. A pay increase has been included of 5.5% but this has not been approved to date.

It is hoped to save costs by using the Scotland Excel framework wherever possible.

The Balance Sheet shows Fixed Assets of £40,546,836 at the end of March 2025 and a cash balance of £4,860,323.

***After discussion, the Board approved the Budget for 2024/25. The Board also approved to grant delegated authority to the Chief Executive Officer to accept the proposed Association (and subsidiary) insurances once the quotes are obtained through the broker.***

***The Finance Manager sought the Board's thoughts with regards to the costs not included in the budget for the decommissioning of the on-premise server and 40th Anniversary celebrations/events which are estimated to be in the region of £50k. The Board approved that the surplus is reduced by £25,000 and that the estate management costs are reduced by £25,000. However, once confirmed any increase in insurance costs compared to budget will also reduce the surplus and estate costs by an equal amount.***

## 8. Redacted as contains sensitive information

**9. COMMUNITY ADVISORY PANEL REPORT : ALLOCATIONS - ACTION PLAN 2024**

The Housing Manager presented the Action Plan previously circulated with the agenda.

The Action Plan was developed from the report provided by the Community Advisory Panel on Allocations.

The Board will note from the Action Plan that some actions have already been carried out. Some actions are ongoing and some will be taken forward in the new financial year.

The understanding is to make the Allocations Policy a lot simpler and understanding for our customers. We hope to utilise our website and social media to signpost customers to the Allocation Policy.

The Chairperson intimated that she liked the idea of a Tenants Conference. The Housing Manager confirmed that it is the aim of the housing team to attend all activities/events to allow tenants to get to know them as well as being available to answer any questions that they may have.

Allana Hammell enquired if the Association was still part of Housing Options. The Housing Manager confirmed that Housing Options was set up by GHA who no longer facilitate this. However, the Association still follow the same principle and carry out interviews. The Association had a very long waiting list of interviews to carry out and after a review of our waiting list, we now send out a form to applicants and then we review the form, give applicants a call to ensure the information provided is correct. If the applicant requires an interview we will carry out one but this new process makes things a lot quicker and more streamlined. We still share applications with local RSLs and they share with us.

Faye Mitchell asked what the plan was in terms of “meet your housing officer day”; was this monthly, quarterly or more frequently. The Housing Manager intimated that it would be more for our officers to be present at all activities/events to meet tenants and customers.

Faye further enquired with regards to our staff being present in the estate weekly, does this currently happen? The Housing Manager confirmed that with a lot of changes within the staff team this has not been happening. However, she will discuss with the housing team next week at their Planning Day that this is something that we will be doing. The Chief Executive Officer intimated that as previously discussed under agenda item 7 approval was given to purchase devices to allow staff to use when they are out in the estate. This will assist staff to update things as and when and on a daily basis. We will aim to get as many tenants’ email addresses as we can to allow the Association to email tenants rather than send a letter to our tenants.

The Board noted the contents of the Action Plan. Updates on the Action Plan will be provided to the Regeneration/Operations Sub Committee.

**10. RECIPROCAL AGREEMENT ON DECANT PROPERTIES**

The Chief Executive Officer presented the above document previously circulated with the agenda.

As the Board are aware from the last Board Meeting, Chief Executives from other RSLs had joint discussions re decant properties. Some organisations may not have decant properties for emergency situations.

Collectively, it was discussed to have a reciprocal agreement in place whereby for example, Cassiltoun, can approach other RSLs (who have a reciprocal agreement in place) to ascertain if they had a decant property to provide. The Association would lease the property from the RSL for the period required.

As the Board are aware, delegated authority was given to the Chief Executive Officer at the last meeting to enter into further discussions with the Chief Executive Officers of other RSLs re a reciprocal agreement for decant properties.

***After discussion, the Board approved the Reciprocal Agreement on Decant Properties.***

As a result of having a Reciprocal Agreement on Decant Properties in place, the Association needs to have a Decant Policy and a Lease Policy in place. These will be covered under Agenda Item 11 and 12.

## 11. **DECANT POLICY**

The Housing Manager presented the above policy previously circulated with the agenda.

Few Housing Associations have a decant policy in place. This policy outlines the benefits to the customer. It outlines that if something happens and we are required to decant a tenant either to another Association property or to another RSL (who have a reciprocal agreement in place). There may be changes to the policy that we may have to take back to the Regeneration/Operations Sub Committee. We will also provide a staff procedure for staff to follow.

The Chairperson intimated that a decant property is only for a short period of time and that the tenant would move back to their home as soon as is practical. The Housing Manager confirmed that it could be the case if the tenant qualifies for house and if it was in the best interest for the tenant and the Association, we could grant the property to the tenant.

Julie McNeil enquired if a factored owner was required to move due to being flooded by a tenant of the Association, would the factored owner be covered under the policy? The Housing Manager confirmed that this would not be the case. The factored owner would be covered by their building insurance which covers them in this situation.

Richard Sullivan enquired as to how many decant properties other participating RSLs have and how does this number square with the number of times they have had to use decant properties in the last two years. The Chief Executive Officer confirmed that RSLs do not keep a pool of decant properties. This reciprocal agreement has been put together in the case of emergencies. This happens very rarely. Board are reminded that tenants are not obliged to take a decant property from another RSL.

***After discussion, the Board noted and approved the Decant Policy.***

## 12. **LEASE PROPERTIES POLICY**

The Housing Manager presented the Lease Properties Policy previously circulated with the agenda.

These are properties excluding temp furnished flats. Although we lease these properties to GCC, there are different agreements in place. These agreements are currently being reviewed

and have been passed to our solicitor who have made some comments. We will take these comments into consideration and will go back to GCC.

The policy details what properties we do have and who they are let to. Leased properties are a notifiable event and the Association will be doing a retrospective notification to the SHR regarding these properties.

We report to the Regulator on an annual basis as part of the ARC return, the portal is updated with our stock. The portal is not updated with regards to leased and temp furnished flats.

***After discussion, the Board noted and approved the Lease Properties Policy.***

**13. GOVERNANCE CALENDAR – 2024/25**

The Head of Corporate, HR & Finance presented the revised Governance Calendar for 2024/25.

***The Board noted and approved the revised Governance Calendar for 2024/25.*** The Board were advised to populate their diaries with the dates of all meetings.

**14. CALENDAR OF PRIORITIES**

The Head of Corporate, HR & Finance presented the Governance Calendar for 2024/25.

***The Board noted and approved the revised Calendar of Priorities for 2024/25.***

**15A. COMPLAINTS POLICY (REVISED)**

The Head of Corporate, HR & Finance presented the revised Complaints Policy.

***The Board noted and approved the Complaints Policy.***

**15B. FRAUD, BRIBERY AND CORRUPTION POLICY**

The Chief Executive Officer presented the Fraud, Bribery and Corruption Policy.

The Fraud, Bribery and Corruption policy replaces the existing Anti Fraud Policy.

The policy outlines the roles and responsibilities of all staff and Board of Management.

***After discussion, the Board noted and approved the Fraud, Bribery and Corruption Policy.***

It was agreed that the Chief Executive Officer would facilitate a training workshop on the policy for all board members.

**16. CORRESPONDENCE**

**GWSF Open Meeting, 20<sup>th</sup> March 2024 at 7.00 pm, Royston Community Hub:** The Chair will be attending on behalf of the Association. Faye Mitchell intimated that she would like to attend.

**SFHA Governing Body Forum, 16<sup>th</sup> April 2024, Thenue Housing Association's Calton Heritage and Learning Centre 10-12.30 pm:** Chairperson to attend on behalf of the Association. The Chief Executive Officer intimated that if they are not happy with the timing of some events, they should let the Association know to see if they can provide evening dates and times. Head of Corporate, HR & Finance to inform the SFHA of the Board's concerns.

**EVH's Member Information Exchange Session, Monday 4<sup>th</sup> March 2024 at 6pm EVH's offices and Zoom:** Chairperson and Julie McNeil to attend on behalf of the Association.

**EVH's Annual Conference, 17<sup>th</sup> – 19<sup>th</sup> May 2024 in Dunblane Hydro:** The Chairperson intimated that she wishes to attend.

**SHR Tenant Participation and Gypsy/Traveller Thematic Review:** The SHR have appointed TPAS to carry out this review. TPAS has asked the Association to carry out a survey and the Chief Executive Officer intimated that she had carried out the survey on behalf of the Association.

**17. APPLICATIONS FOR MEMBERSHIP**

None

**18. USE OF SEAL**

Used on one occasion.

**19. ENTITLEMENT, BENEFIT AND PAYMENTS**

The Head of Corporate, HR & Finance presented the above report previously circulated with the agenda.

The Board noted the Entitlement, Benefit and Payments report as at January 2024.

**20. NOTIFIABLE EVENTS**

**Redacted as contains sensitive information**

**21. SUBSIDIARY & SUB-COMMITTEE DECISIONS MADE BETWEEN 1<sup>ST</sup> FEBRUARY – 28<sup>TH</sup> FEBRUARY 2024**

**Operations/Regeneration Sub Committee – 25/1/2024**

- Court Action - the continuation of the necessary action for those who have breached their tenancy agreement, including court action up to and including decree for eviction for

recovery or possession, debt outstanding and expenses which if granted will result in the repossession of the property - Approved.

- **Redacted as contains sensitive information**
- Allocation Policy to be amended to allow the underoccupancy of our 3 apartment properties to accommodate single person and couples households and it to be reviewed after 12 months - approved.

#### **Group Audit and Risk Sub Committee – 16/2/2024**

Internal Audit Plan for 2024-2027 – approved

#### **H&S Committee – 19/2/2024**

Approved EVH's recommendations to update H&S Control Manual.

**The Board noted and approved the decisions made by Sub Committees.**

## **22. A.O.C.B**

### **22A. Redacted as contains sensitive information**

**Scottish Parliament:** The Chief Executive Officer has been invited to a meet and greet session with local MSPs at Scottish Parliament organised by the SFHA on Thursday 29<sup>th</sup> February 2024.

**CIH Conference, 5 & 6 March 2024:** The Chief Executive Officer informed the Board she was presenting a workshop on recruiting Young People to the housing sector. The Chief Executive Officer will be accompanied by Lee Thomson, Housing Assistant.

### **Redacted as contains sensitive information**

**Lord Provost Visit:** The Chairperson enquired if the Lord Provost had given the Association a date for a future visit. The Association will investigate and report back.

**Superheroes:** The Chairperson intimated that Superheroes are trying to raise funding for a container to store all their materials. The Chairperson enquired if we could donate some monies to this good cause. Chief Executive Officer intimated that she would check the donation budget and report back to the next board meeting.

## **23. DATE AND TIME OF NEXT MEETING**

Wednesday 27<sup>th</sup> March 2024 at 6.00 pm

There being no further business the meeting concluded at 7.50 pm

Signature:  
**Chair of Board of Management**

Date: