

CASSILTOUN HOUSING ASSOCIATION

**MINUTE OF MEETING OF BOARD OF MANAGEMENT
HELD ON WEDNESDAY 24TH MAY 2023 AT 6.00 PM IN CASTLEMILK STABLES, 59 MACHRIE
ROAD/VIA ZOOM**

Present: Anna Stuart MBE George Kelly
 Evelyn Ferguson Teresa McGowan (via Zoom)
 Jennifer McInnes Barbara Dusik (via Zoom)
 Gayle Fitzpatrick Faye Mitchell
 Ryan Davidson

In Attendance: Clair Malpas Chief Executive Officer
 Paula Brownlie Head of Corporate, HR & Finance
 Clare MacLean Housing Manager
 Fettes McDonald Financial Consultant (Part meeting, joined at 6.40 pm and
 left at 7.20 pm)
Redacted as contains sensitive information

1a. WELCOME, INTRODUCTIONS, SEDERUNT & APOLOGIES

The Chairperson welcomed everyone to the meeting. There was no fire drill tonight and reminded Board Members of the evacuation procedures. The Chairperson welcomed Ryan Davidson to the meeting. As the Board are aware, Ryan was co-opted onto the Board of Management.

Apologies were received from Chris O'Brien, Richard Sullivan and Julie McNeil.

The Chairperson enquired if all board members had received their board papers on time and if they had read over them and understood them. All board members confirmed that they had received their papers on time and that they had read and understood the papers.

The Chairperson sought the Board's approval to bring forward agenda item 5, Pont 2 which will take place 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)

Permanent Register.

5. CHIEF EXECUTIVE'S BI MONTHLY REPORT – POINT 2.0

Item redacted as contains sensitive information.

3a. MINUTE OF MEETING HELD ON 26TH APRIL 2023

The minute of meeting held on 26th April 2023 where noted and approved on the motion of Anna Stuart MBE and seconded by Teresa McGowan subject to a couple of small typing errors which do not change the context of the minutes.

3b. MATTERS ARISING FROM MEETING HELD ON 26TH APRIL 2023

None

3c. ACTION LIST FROM MEETING HELD ON 26TH APRIL 2023

	Details	Person Responsible	Status
Actions from meeting held 23rd November 2023			
1.	<i>Redacted as contains sensitive information.</i> investigate if there were specific areas in the Tenant Satisfaction Survey that highlighted specific areas that had higher levels of dissatisfaction compared to others	HM	Complete – on Agenda, Item 9
Actions from meeting held on 25th January 2023			
2.	Tenants to be educated on how to prevent Damp & Mould. Newsletter articles as well as posters being erected in closes to inform tenants	AM	Posters to be erected in closes and our next newsletter to include an article on Damp & Mould
Actions from meeting held on 22nd February 2023			
3.	<i>Redacted as contains sensitive information.</i> Update – Board to be given an update at the next Board meeting	Director of Operations	<i>Redacted as contains sensitive information.</i>
4.	Board approved for CHA to undertake a procurement exercise for the Trust re the lighting upgrade of Castlemilk Stables	Asset Manager	Procurement has concluded. We have not appointed the contractor to date as our Net Zero placement has identified some funding that we may get towards the work. We will not award the contract

			until we hear back on the funding submission.
Actions from meeting held on 29th March 2023			
5.	<i>Redacted as contains sensitive information.</i>	Housing Manager Housing Manager Director of Operations	Ongoing
6.	3 x Co-opted Board Members – approved Induction programme to be set up and co-opted board members to sign off all paperwork	HCHR&F	Ongoing
Actions from meeting held on 29th March 2023			
7.	Typing errors to be made to minutes of 29 th March 2023	HCHR&F	Completed
8.	Board attendance register to be updated	HCHR&F	Completed
9.	Business Plan – small typing errors to be corrected	HCHR&F	Completed
10.	Analysis of expenditure over the last 3-4 years to present to the Board at a future meeting.	Finance Manager	To be presented at a future meeting
11.	Ending Homelessness Together – Implementation of The Local Letting Plan 2023/24 – keep homeless referrals to minimum of 30% as per Letting Plan HSCP to be informed	Director of Operations	Complete -

4. CHAIR'S REPORT

Through the month of May, myself and the Head of Corporate, HR & Finance have been busy facilitating Board Member Appraisals. Two are still ongoing.

Thursday 27th April: Attended the Regeneration and Operations sub-committee meeting. A number of approvals were given which will be highlighted under agenda number 19.

Thursday 11th May: Chairperson and Vice Chairperson attended the Castlemilk Community Council Meeting with Anna. John Harkins of the Castlemilk Community Trust gave a thorough

update of how they began, what the volunteers have achieved and how successful it has become. Katie from the Jeely Piece also gave a presentation about what they do and how successful they are.

Thursday 18th May: I attended the GWSF monthly meeting which took place in the Roystonhill Community Hub. The Vice Chairperson, Secretary, Faye Mitchell (Board Member) and Head of Corporate, HR & Finance also attended.

Two presentations were given: one by Tony Teasdale Chief Executive of Shettleston Housing Association. He spoke about Reviewing Approaches to Costs and the other by Gary Dalziel Chief Executive of Elderpark Housing Association. Gary spoke about value for money. Collaboration and partnerships were mentioned as was mergers. It was another very enjoyable meeting.

Monday 22nd May: Attend the Risk Management Training that was facilitated by Wylie and Bisset. It was good to see so many board members attend this training session.

The Board noted the Chairperson's report.

5. **CHIEF EXECUTIVE OFFICER'S BI MONTHLY REPORT**

The Chief Executive Officer presented her Bi Monthly Report previously circulated with the agenda.

30 Year Financial Plan Five Year Plan and ARC completion

The Senior staff and FMD have been busy updating the 30-year plan and reprofiling spend in light of the below inflation rent increase and pause in investment work. FMD will provide an update under agenda item 7a and 7b.

Staff have also been working towards submitting the Charter Return. This will be presented for approval under agenda item 6.

Business Plan 2023- 2026

Senior staff have been updating documents that form part of the business plan. These are being presented under agenda item 8, 10 and 12 and 13 for approval.

Subsidiary Matters

Cassiltoun Stables Nursery: Recruitment of Parent Board Member: The Nursery have interviewed a potential parent board member *Redacted as contains sensitive information*.

observed the nursery board at its meeting in February 2023.

The Board approved to appoint Redacted as contains sensitive information onto the Nursery Board as a parent board member.

Redacted as contains sensitive information.

Redacted as contains sensitive information.

will join the Trust Board meeting to observe the meeting on 21 June 2023 with a view to electing her onto the Board at the AGM on 6th September 2023.

The Board approved to appoint Redacted as contains sensitive information.

onto Cassiltoun Trust Board at their AGM on 6th September 2023.

Industry Updates

The Chief Executive Officer highlighted industry updates

SFHA Guide to Strategic and Operational Responsibility Getting the balance right: operational and strategic responsibility - The Scottish Federation of Housing Associations Limited (sfha.co.uk)

Charter Technical Guidance and FAQ's. <https://www.housingregulator.gov.scot/for-landlords/advisory-guidance/technical-guidance/scottish-social-housing-charter-your-frequently-asked-questions>

Bank of England Interest rate : <https://www.bankofengland.co.uk/monetary-policy/the-interest-rate-bank-rate>. The Bank of England have increased their interest rate to 4.5% which will affect our loans. Inflationary has reduced slightly.

Housing Podcast. Scottish Housing News will often publish interesting podcasts interviewing housing professionals on topics of the day. All the Podcasts are available through the link on platforms like Spotify. Podcast | Scottish Housing News

CEO Training/networking

The Chief Executive Officer highlighted the training and networking that she had carried out since March 2023.

Meeting with lenders

The CEO and Head of Corporate, HR & Finance met with Barclays and discussed the current plans for the Association, notifiable events and what Barclays could provide. They are keen to develop the relationship with Cassiltoun and to offer banking services, other lending and volunteers. It was a positive discussion with no concerns.

Assurance Improvement Plan

The rolling improvement plan has been updated and is attached at Appendix 1. The Board noted and approved the updated Improvement Plan.

Dates for Assurance Workshops to be circulated to the Board.

Digital update

The Digital Transformation is progressing to plan. The Association has completed:

- Installation of new telephony
- Lease line
- Wifi points
- Homemaster milestones on track
- New laptops and monitors delivered
- Some staff moved to 365

Subsidiary Board/Sub Committee Minutes

The latest approved Sub Committee minutes are attached for information Appendix 2

Regeneration & Operations Sub Committee – minutes of 26/1/2023 (approved at meeting on 27 April 2023)

Staffing Sub Committee – minutes of 9/1/2023 (approved at meeting on 5/4/2023)

Audit & Risk Sub Committee – minutes of 12/10/2022 (approved at meeting on 10/2/2023)

The Board noted and approved the contents of the Chief Executive Officer's Bi Monthly Report.

The Chair sought the Board's approval to bring Agenda Item 7a and 7b forward to this point of the agenda. The Board approved.

Fettes McDonald joined the meeting at 6.40 pm

7a. 30 YEAR FINANCIAL PLAN INCORPORATING FIVE YEAR FINANCIAL PLAN (FYFP)

Fettes McDonald presented the 30 Year Financial Plan previously circulated with the agenda via a powerpoint presentation.

Fettes introduced himself to the new Co-opted Board Members.

In conjunction with the Association, Fettes has been updating the 30-year financial plan. The reason why the Association carries out a long-term projection is for the Board to be satisfied that the Association is viable and this has to be based on reasonable assumptions and reasonable rents. The Association needs to meet its loan covenants, demonstrate it is efficient and offers value for money by monitoring Key Performance Indicators. There is an expectation from our lenders etc that our financial projections are kept up to date.

Redacted as contains sensitive information.

Continue with community development activities

Pension costs – higher costs in relation to SHAPS and Strathclyde

Staffing overhead costs are assumed to go up by inflation plus 0.5% for the next 10 years.

Assumption made of no new build developments

Spend on furniture, fittings tele etc average just under £19k per year

Rent arrears set at 4% long term

Loan rates are slightly high 4.75% years, 1 and 2 then 4.5%, 4% and 3.75% long term

Projections

Cash position-no material concerns at this point

Base case projected year 30 balance at £22.4m

SOCI-surpluses projected annually

SOFP-net assets increase from £10m to £13.3m by year 5

Loan covenants-no issues

Main things to consider/issues

Planned maintenance –costs and timing

Control of day to day running costs

Control of arrears, voids and bad debts

EESH 2

Impact of combination of adverse circumstances

Inflation and treasury strategy-fixed rate debt relatively low

The Chief Executive Officer enquired in terms of overall running costs, is the Association on par with other RSLs. *Redacted as contains sensitive information.* The Association is sitting at the higher end due to community development costs.

Inflation will always have an impact.

Treasury strategy (how we control our cash and debt). Fixed rate debt is sitting relatively low.

After discussion, the Board approved the 30 Year Financial Plan.

7b. FIVE YEAR FINANCIAL PLAN (FYFP)

Fettes McDonald presented the Five-Year Financial Plan (FYFP) which is the first five years of the 30 Year Financial Plan that had been previously presented to the Board.

Redacted as contains sensitive information.

The Board approved the FYFP. Fettes McDonald will upload to the SHR Website.

Fettes McDonald left the meeting at 7.20 pm.

6. ARC 2022/23

The Housing Manager presented the above report previously circulated to the Board via a power point presentation.

In order to provide the Board with assurance that the performance information is correct, the Board had received Christine Dugan’s report (April 2023) from the areas that she interrogated and verified from the evidence that we had produced.

Tenant Satisfaction has reduced since our tenant satisfaction survey in 2019 to 83.73% and an action plan is now in place. With regards to repairs, we have post inspected 60 jobs since the beginning of the new year and we have received 100% satisfaction.

Satisfaction survey of the factored owner has not been completed to date as the Technical and Communities Team are working together to get this carried out.

Ryan Davidson enquired if the methodology we use when carrying out the survey gave a breakdown as to why tenants were satisfied. The Housing Manager confirmed that it did and that she would be covering this under Agenda Item 9. A copy of the Tenants Satisfaction Survey and report will be copied to Ryan for his information.

Gayle Fitzpatrick enquired if tenant’s satisfaction had reduced due COVID. The Housing Manager confirmed that things had heightened after COVID but the issue was in relation to our repairs contractor who was not meeting demand. They were also sub contracting work which didn’t give continuity of service. Across the City there has been an issue with regards to repairs.

Complaints and anti social complaints. There has been a decrease in complaints during 2022/23. All staff have received complaints training to ensure they are capturing all complaints received.

After discussion, the Board noted the findings from the ARC Return and unanimously noted and approved the ARC Return to the SHR.

The CEO will authorise the online submission of the ARC Return on behalf of the Association.

8. CHA RISK REGISTER

The Chief Executive Officer presented the CHA Risk Register previously circulated with the agenda.

The version that had been circulated to the Board with their papers had not been updated to reflect what the colours meant with regards to the level of risk and also who was responsible for the Risk.

Yellow – low risk

Green – moderate

Amber – Significant

Red – high

An updated version was circulated to the Board for approval.

After discussion, the Board approved the updated Risk Register.

9. DIS-SATISFACTION OF TENANTS SATISFACTION SURVEY

The Housing Manager presented the above results previously circulated with the agenda via a powerpoint presentation.

The Board noted the contents of the presentation.

10. SENIOR LEADERSHIP TEAM – SMART PLANS 2023-24

The Chief Executive Officer presented the Senior Leadership Team SMART Plans for 2023/24 that will form part of the Business Plan.

The Board approved the SLT's SMART Plans for 2023/24.

11. POLICIES

11a. COLLATERAL WARRANTIES POLICY

The Chief Executive presented the revised Collateral Warranties Policy.

After discussion, the Board approved the revised Collateral Warranties Policy.

11b. ANTI FRAUD POLICY

The Chief Executive Officer informed the Board that the current Anti Fraud Policy is required to be reviewed as part of the Association's Policy Register. However, she sought the Board's approval to defer the review of the policy to June 2023.

After discussion, the Board approved to defer the review of the Anti Fraud Policy until June 2023.

11c. UNACCPETABLE ACTIONS POLICY

The Housing Manager presented the Unacceptable Actions Policy previously circulated with the agenda.

The Board approved the revised Unacceptable Actions Policy.

12. HOUSING/ADVICE SERVICES PLAN

The Housing Manager presented the above Housing/Advice Services Plan previously circulated with the agenda. The Housing/Advice Services Plan will form part of the Business Plan.

The Board approved the Housing/Advice Services Plan.

13. TECHNICAL SERVICES PLAN

The Chief Executive Officer presented the above Technical Services Plan previously circulated with the agenda. The Technical Services Plan will form part of the Business Plan.

The Board approved the Technical Services Plan.

8.00 pm Standing Orders called

14. CORRESPONDENCE

Invitation to celebrate Carr Gomm's 25th birthday: Friday 16th June 2023 between 11am-4pm in RBS Gogarburn Conference Centre - 175 Glasgow Rd, Edinburgh EH12 9SB

15a. APPLICATIONS FOR MEMBERSHIP

None

15b. SHARE REGISTER

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

In accordance with the Association's Rules, Section 11, Ending Membership, if Committee are satisfied that "you have failed to attend five annual general meetings in a row and you did not submit apologies", we will end your membership and cancel your share *Redacted as contains sensitive information.*

The Board approved to write to those members who have not complied with Section 11 of the Association's Rules to inform them of the decision to end their membership. The

members will be removed from the share register as well as the above members who have died, terminated their tenancy and moved outwit the area.

16. USE OF ASSOCIATION'S SEAL

Used on five occasions.

17. ENTITLEMENT, BENEFITS AND PAYMENTS REGISTER

None

18. NOTIFIABLE EVENTS

Redacted as contains sensitive information.

19. SUBSIDIARY AND SUB COMMITTEE DECISIONS MADE BETWEEN 27TH APRIL 2023 – 24TH MAY 2023

Regeneration & Operation Sub Committee Meeting – 27th April 2023

The undernoted decisions were made

Redacted as contains sensitive information.

- Approval to submit the Strategy & Development Funding Plan (SDFP) to Glasgow City Council
- Community Development Strategy – Approval to defer until the August meeting.
- Court Action – approval to continue 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.

Special Nursery Board meeting – 9th May 2023

Approval granted to appoint a Nursery Cook for a period of 6 months based on 15 hours per week pending review of the current post as well as seeking costs from Glasgow City Council to provide food for children's meals

Approval granted to appoint a modern apprentice at the end of May *Redacted as contains sensitive information.*

The Board noted the above decisions.

20. AOCB

Financial Conduct Authority: The Housing Manager reported that as we have an Advice Team in place, we need to ensure we are compliant with the FCA's Consumer Duty. A copy of the implementation plan to ensure compliance was circulated to the Board approval. A report will be brought to the next Board meeting for approval. ***The Board approved the Implementation Plan for compliance against the FCA.***

Redacted as contains sensitive information.

Rent Payments: Our rent payments currently run under a 4-weekly debit. However, to move to *Redacted as contains sensitive information* it is recommended to move to a monthly debit. This will not affect tenants in any way. There is no change to tenancy agreements or will it have any impact on tenants. Tenants will be notified by letter as their statement will look different.

The Board approved to move to a monthly rent payment debit.

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

Wednesday 21 June 2023 at 6.00 pm

There being no further business the meeting concluded at 8.15 pm

Signature
Chair of Board of Management

Date