

CASSILTOUN HOUSING ASSOCIATION

**MINUTE OF MEETING OF BOARD OF MANAGEMENT
HELD ON WEDNESDAY 24TH FEBRUARY 2021 AT 6.00 PM
VIRTUAL ZOOM MEETING**

Present:

George Kelly	Anne M Stuart MBE
Teresa McGowan	Richard Sullivan
William Craig	Chris O'Brien
Kim McKee	Julie McNeil
Evelyn Ferguson	Barbara Dusik (Joined meeting at 6.40 pm)

In Attendance:

Clair Malpas	Chief Executive Officer
Gamal Haddou	Director of Finance & IT
Paula Brownlie	Corporate Services Manager
Laura Edwards	Development Consultant (Left meeting at 6.35 pm)

1a. WELCOME, INTRODUCTIONS, SEDERUNT & APOLOGIES

George Kelly, Chairperson welcomed everyone to the meeting.

Debbie MacKenzie is currently on leave of absence.

The Board were reminded that they were to speak through the Chair and to raise their hand if they wanted to ask a question.

The Chair sought the Board's approval to bring forward Agenda Item 5, Homes by the Park to allow Laura Edwards to present her report first to the Board of Management. The Board noted and approved this request.

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

3a. MINUTE OF MEETING HELD ON 27TH JANUARY 2021

Amendment to Minute of 27th January 2021: Page 12, Item 18 AOCB: RCGF and wider discussions and implications for next steps for Home by the Park Planning Application: The second sentence should read "Laura Edwards will attend the next board **meeting**"

The minutes were then noted and approved on the motion of Anna Stuart MBE and seconded by Kim McKee.

Nursery Board Meeting Minutes held on 10th December 2021: Page 2, Item 5, Action List No.9. Should read “**Code** of Conduct for Board and Staff – approved.

3b. MATTERS ARISING FROM MINUTE OF MEETING HELD ON 27th JANUARY 2021

Page 11, Correspondence: Anna Stuart MBE informed the Board that the Christmas Gift Bank is now known as Gift Bank. They have been holding raffles and afternoon teas and the monies raised has been going to the Glasgow Homeless.

Page 12: AOCB, Hoddam Shop: Anna Stuart MBE intimated that the matter is being raised at the Community Council meeting on Thursday 29th February 2021 to get support to stop the licence going ahead. A letter will also be sent to Councillor Margaret Morgan to raise concerns. The Chief Executive Officer also intimated that she had raised objections on behalf of the Association.

3c. ACTION LIST FROM MINUTE OF MEETING HELD ON 27th JANUARY 2021

Chief Executive Officer gave an update against the action list from meeting held on 27th January 2021.

1.	Dates will be set with the Board to commence the process of the 2021 Assurance reviews.	CEO/CSM	1-7	Dates have been issued to the Board as detailed in the CEO's Bi Monthly Report (24/2/201). CSM to write to Board with dates to put in their diary.
2.	Board unanimously approved to appoint CAS – Stair Cleaning Contract for 2021-24 Ground Control – Environmental Maintenance Contract for 2021-24	DoO		Complete
3.	Recruitment of Customer Services Assistant – Technical Anna Stuart and Richard Sullivan registered an interest on sitting on the interview panel. Name to be drawn from a hat	DoO/CSM		Interviews took place today (24/2/2020). Richard Sullivan took part in the interviews. Internal applicant, Lisa Tomlinson was successful. This leads to a vacancy within the Operations Team to fill that gap for 2 years.
4.	Factoring Policy – approved Policy Register to be updated	DoO		Complete

5.	Rent Increase for Tenants – 1.6% - tenants and Housing Benefit to be notified Talbot Association – 1.6% increase. Talbot to be notified	DoF/DoO		In progress (letters to be issued at the end of February). Letters were printed and folded today. Completed
6.	SFHA Conference – Details to be circulated to Board Members	CSM		Completed
7.	Community Team Co-ordinator – change of job title. Letter to be sent confirming new title and JD to be changed	CSM		Completed
8.	ITT for Digital Transformation - Chairperson to sit on tender opening panel and interview panel	CEO/CSM		Chris O'Brien sat on the panel as the Association's Chairperson had a prior commitment. Third Sector Lab were appointed to take forward this project. A pre start meeting was held today.

5. **HOMES BY THE PARK**

Laura Edwards, Development Consultant presented the above report previously circulated with the agenda.

Item redacted as contains sensitive information.

The Chief Executive intimated that she had attended the Scottish Housing Resilience Group meeting and there was a presentation on affordable housing supply and the extra £60m for affordable housing. This was talked about easing the pressures in terms of more money for social housing. The Chief Executive raised our recent experience. The representative from Scottish Government confirmed that they hadn't spoken to local authorities regarding their share of the £60m. However, Glasgow is one of the bigger local authorities in terms of spend and she said there were already committed monies to specific projects. Laura Edwards intimated that according to a senior official within the Housing Investment Team at GCC, last year the Council approved 40 tenure approvals for Housing Associations. Next year, there will only be 5.

The Chief Executive confirmed that the project will remain part of our strategic plan with DRS and we will have an open dialogue as to what is happening with the site.

Laura Edwards confirmed that Cassiltoun Housing Association is well known for delivering ie getting Castlemilk Drive on site under COVID restrictions; Homes by the Park's consultation process during COVID and completing the Barlia Sites.

After discussion, the Board unanimously approved to

- i) Halt the progress on Homes by the Park project
- ii) Not to talk to other RSLs re future partnership working on the site

Item redacted as contains sensitive information.

4. CHAIRS REPORT

The Chair reported.

Request from Debbie MacKenzie, Board Member

Debbie Mackenzie has requested a further 3 months leave of absence. ***The Board unanimously approved to grant this request.*** Debbie is due back to the Board in May 2021.

Wednesday 10th February – Audit and Risk Sub Committee

The agenda included the Audit Plan for year 2021/2022 for which approval was given. The Internal Audit Report on Business Continuity and Disaster Recovery was also approved. Internal Audit follow up reviews and Internal Audit Action Plans updates were discussed. This was another good Internal Audit report with substantial assurance given throughout. The Board can be satisfied that topics discussed and recommendations given have either been fully met or are in good progress. The high quality of the Internal Audit Reports ensures that it is an effective activity for the Association in accordance with Regulatory Standard 4.

Wednesday 10th February - Development Training (6.30 pm)

Attended a very enjoyable review of Development practices facilitated by Laura Edwards. Laura ran through 26 slides outlining the processes of development including the Social Housing Investment Programme, Development step by step process, Design Standards especially the Glasgow Standard, Sustainability in design, Funding Mechanisms, Procurement and Risk Management.

This training and its outcomes always lead to a high standard of development decisions which give substantial assurance mainly to the criteria of Regulatory Standards 1,3, 4 and 6.

6.40 pm – Barbara Dusik joined the meeting.

Thursday 11th February

Attended a SFHA Governance Review session facilitated by Linda Ewart. Introduction to the revision of good practice guidance published by the SFHA last week.

The revised Guidance, included; Guide for Governing Body Members, Model Roles Descriptions. These are templates that Housing Associations can use and/or change the headings and workings to their own particular requirements.

GBM Succession Planning and recruitment, GBM's Annual Reviews, Succession Planning for Senior Staff

All of these were described in depth and it was stated that the guidance is advisory, not prescriptive.

A video of the review is now available to download from the SFHA.

Thursday 11th February - 3.30pm

Attended a Nursery Training session on the Frameworks of Learning used by the Nursery. This was followed by the Nursery Board meeting.

The Nursery Business Plan for 2021/22 was approved.

A full agenda was discussed. Approval was given to items on the agenda including: The Nursery Budget 2021/22, Arrears and prepayment write offs, Operational Report, Strategic Development Report.

Thursday 18th February

SFHA Housing Now, Housing's Future: Poverty and Inequality

The Chair and Richard Sullivan attended.

This was the second of SFHA's Strategic Event Series of Conferences. The main speaker was the Cabinet Secretary for Communities and Local Government Aileen Campbell MSP. She discussed the work of the Social Renewal Advisory Board. This was set up to make recommendations for transformational change as Scotland moves on after the pandemic.

She went on to speak about the grants made available by the Scottish Government to tackle the devastating effects of the pandemic among all the communities throughout Scotland and about the fantastic response of people from all sectors working together in their community to look after the most vulnerable and isolated individuals and families.

CIH Scotland and Women's Aid discussed their reports on improving housing outcomes for women and children experiencing domestic abuse. The Domestic Abuse Scotland Bill was discussed which if passed will see a new power for RSL's to transfer a Scottish Secure Tenancy from the perpetrator to the victim.

A strong need for Domestic Violence training for Housing staff is a requirement going forward. This was a very enjoyable conference.

Reading Material

The Chair intimated that he had read Michael Cameron's latest thoughts on moving forward post pandemic. In his document he highlights that moving forward it is likely that it will become essential to build and protect the resilience of our people in organisations and communities and "clearly providing warm, dry, safe, secure and affordable homes in places where people want to live will remain the central purpose of Social Landlords but, what type of other services will our customers want or need. This document can be obtained from the SHR's website.

The Chair's report was noted.

6. CHIEF EXECUTIVE'S BI MONTHLY REPORT

The Chief Executive presented the above report previously circulated with the agenda.

Business Planning: Board and staff team have reviewed the undernoted process of the Business Plan

SWOT and PEST analysis
 Strategic objectives
 Operational objectives
 Parameters for financially stress testing the business

Staff are currently reviewing KPIs and workshops have been arranged with the Board to discuss their input.

All of the above will form part of the 2021/22 Business Plan which will be brought to the Board for approval at their meeting in April 2021.

Strategic and Operational Objectives 2021/22: Homes by the Park to stay on the operational objectives, however change to Quarter 4 - **Approved**

Calendar of Priorities 2021/22: Approved

SHR's Regulatory Framework and Assurance Improvement Plan: The plan will focus on Equality and Diversity. Staff have received training on how to carry out Equality Impact Assessments which need to be carried out when reviewing policies. The Board will also be taken through training and we hope to have this in place for the Board in April 2021.

The SFHA have recently published draft guidance on the collection of data for Equality and Diversity (hyperlink was given out to the Board). The Board already receive data on our tenants but reading the guidance it has become clear that in order to follow best practice we should develop an Equality and Diversity Strategy and Action Plan that looks at all areas of the Association and this is something that the CEO and Corporate team will be working on and will bring it to the Board in Q1/Q2 of the new financial year.

Dates for the new Assurance Workshop sessions are

Area of Assurance	Date (time to be confirmed)
Standards 1- 3	14 th April
Standards 4 - 7	13 th May
AN, CH, TS, WB	9 th June
EH, SG, OC	21 st July

Business Continuity: The majority of staff are still working from home with minimal staff access to the office unless they are unable to carry out their duties from their home. Repairs are still Emergency until the restrictions are lifted.

Returns to SHR: Monthly returns are still being submitted to the SHR. The Board receive regular updates from the Director of Operations and Director of Finance on the Association's areas of business covered in these returns.

The Chief Executive presented some benchmarking information via a powerpoint presentation on areas listed below

Staff Absence – still remains low.

Gross Rent arrears – we are currently sitting at 5% which is quite high.

Voids – We are trying to return around as soon as possible but due to matters outwith our control, voids are taking longer

We are currently on par with other Housing Associations.

Housing Development and Social Enterprise Centre: The Board received an update previously reported by Laura Edwards.

Castlemilk Drive – making fantastic progress. Looking at handover dates in Autumn onwards.

Industry Updates: Various updates were highlighted in the report.

The Chief Executive highlighted the Freedom of Information Decision relating to a Housing Association. A tenant was asking for information regarding building matters. The Housing Association did not respond to a review. The Scottish Information Commissioner ruled that the Housing Association should be responding to all Freedom of Information requests.

SHR Engagement Plan for Charing Cross highlighted weaknesses in Governance and non-compliance of Regulatory Standards. Succession Planning was highlighted. This is an area that the Association will be addressing.

Resilience Group Meeting: The Chief Executive reported that she attended the Resilience Meeting yesterday. Michael Cameron was in attendance. A discussion took place regarding returns to the SHR, ie ARC Return, 5 year financial returns and Assurance Statement. Last year these dates were delayed but after discussion with the Sector, these dates will return to normal this year. There is still some discussion regarding the 5-year financial plans. These should be returned either May or June 2021. SHR to notify RSLs with their decision.

Training and Development: Workshop sessions are being held with Mike Stevenson, Thinktastic. He is getting staff to think about the future and how we can support each other and how we can improve our relationship with tenants and customers.

A session has been organised for Board members on Wednesday 17th March 2021 between 6.30 pm – 7.30 pm.

SFHA and Dolphin Index: Staff have completed a survey as part of a joint project between the SFHA and the Dolphin Index which looks to measure how dynamic organisations are and other indicators relating to staff's view of the organisation and how staff relate to their customers. This work is still ongoing and results will be fed back to the Staffing Sub-Committee once it is completed.

Women in Housing Conference: The Chief Executive Officer informed the Board that she has been asked to run a workshop at the Women in Housing Conference on 5th March on 'Transformational Leadership'.

Policies: The Board were asked to approve the undernoted policies to become Group policies as they apply to both our subsidiaries

- Attendance & Absence Policy
- Whistleblowing Policy
- Alcohol & Drugs Policy
- Smoke Free Policy
- Equality & Diversity Policy
- Dignity at Work Policy

The Board unanimously approved to adopt the above policies as Group Policies

Subsidiaries: Copies of minutes from Cassiltoun Trust Board meeting (3rd December 2020) and Cassiltoun Stables Nursery (11th December 2020) were circulated to the Board for their attention.

After discussion, the Board unanimously approved the contents of the Chief Executive's Bi Monthly Report.

7. MANAGEMENT ACCOUNTS – JANUARY 2021

Director of Finance & IT presented the Management Accounts for January 2021. These are the 7th set for the financial year and cover a 10 month period.

Director of Finance confirmed that he had a discussion with the external auditor yesterday as to whether Homes in the Park will stay on the balance sheet. It was agreed that the expenditure will remain on the balance sheet for a few years and then we can review it.

Libor rate comes to an end in 9 months. A meeting has been arranged with Barclays Bank on 5th March. We don't want to be penalised in any way, as our bank loans apart from CAF are paid to what the Libor rate is.

Reactive maintenance accruals for renewables were put through this month. We have accelerated the grant coming in and the expenditure for Castlemilk Drive. This allows the Council to pay the grant.

Void loss shows a forecast of £25k. This will probably be more like £27k. Major repairs have halted. Our forecast spend is £400k over this financial year.

Over the three development sites, we have incurred a spend of £3.1 m. Castlemilk Drive's future spend will increase by £19k and we also have the expectation to pay money back to the Council for not having to spend it on land acquisition as we owned the land. This refund is expected to increase.

In addition, we had a new Barlia invoice in the region of £29k which was not included in these accounts. This is over and above what we paid them for the extension of time claim.

Looking at comparisons to last year, our running costs are only £13k higher. The arrears trend seen a reduction between October – December. However, January seen a rise and is estimated to rise further.

In the last three weeks, we went live with Allpay taking post office transactions and processing them.

Bank balance stays at £3.8 m.

Pages 13-15 shows the cashflow actual movements and projections for this year plus into the next two years. Major repairs profiling has half of the budget being spent and rental income increased by £16k per month from Barlia properties although we really would expect to see cash income levels at £374k per month (£380k from April) if we are to see a dent in the arrears. Future costs for Castlemilk Drive are included at £7.0 million and nursery site at £215k in this year.

Loan covenants are produced and interest cover is comfortably met. Debt per unit as always is easily passed. The timely production of accounts was met at 17 days. The number of days to pay suppliers is comfortably below the target of 22 days. Forecast accuracy from the summer has taken a hit due to major repairs now stopped plus a number of running cost forecasts were not expecting as much activity to stop or reduce like legals, printing, staff events and uniforms.

The Chair commented that there are constant changes to the accounts as a result of COVID. Director of Finance & IT confirmed that this is the case.

Teresa McGowan enquired if we are moving major repairs not carried out this year to the next financial year. Chief Executive Officer confirmed that the SMT have been looking at the budget for 2021/22 and what could be carried out. Some windows and kitchens are still to be completed and the plan for next year is that we will split major repairs over 2 years due to costs. We cannot have a double year of major repairs. Director of Finance & IT confirmed that there is £800,000 for major repairs. Business Plan is £1.1 m. The draft budget for 2021/22 outlines £440k for windows and £50,000 for smoke detectors installations and £230k for kitchens. £70,000 is for consumer electrical units. Teresa McGowan enquired if our repair budget will be impacted if some major repairs are not being carried out for example more repairs due to windows not being replaced. The Chief Executive confirmed that the replacement programme for windows is starting next year, however it is all pending lockdown and when we can start the major repairs programme. At present we are unable to carry out repairs due to lockdown. However, we will have a better understanding when we can get back to carrying out normal repairs which will hopefully be soon after the First Minister's announcement yesterday.

The Chair confirmed that he attended a Business Planning Training Session with SHARE, where Paul McNeil indicated that if Housing Associations process all outstanding repairs, this could affect bank covenants especially the interest cover. Director of Finance & IT confirmed that we should easily meet our interest cover, as our Business Plan has £1.1m but our draft budget is proposing £800,000.

The Chief Executive intimated that the draft budget for 2021/22 will be presented to the board for approval at the next Board Meeting on 24th March 2021.

After discussion, the Board unanimously approved the Management Accounts for January 2021.

8. GDPR/FOI

None

9. CORRESPONDENCE

None

10. NEW MEMBERSHIP APPLICATIONS

None

11. USE OF SEAL

None

12. ENTITLEMENTS, PAYMENTS & BENEFITS REGISTER

None

13. NOTIFIABLE EVENTS

The Chief Executive informed the Board that there is one notifiable event at present: -

1. Ongoing operational issues regarding COVID which the SHR have indicated that they would wish to remain live.

14. SUBSIDIARY & SUB-COMMITTEE DECISIONS & MINUTES MADE BETWEEN 28TH JANUARY 2021 – 24TH FEBRUARY 2021

Audit & Risk Sub Committee – 10th February 2021

Audit & Risk Sub Committee noted and approved

- Audit Plan for 2021/22
- Internal Audit Report – Business Continuity and Disaster Recovery which received a substantial grading awarded by the Internal Auditors
- Internal Audit carried out during 2020/21 – follow up report which received a Strong grading awarded by the Internal Auditors
- The Committee noted the updates against the Action Plans for the undernoted areas
 - Development
 - Factoring
 - GDPR
 - IT
 - Arrears Management
 - Financial Controls

Cassiltoun Stables Nursery Board Meeting – 11th February 2021

Cassiltoun Stables Nursery Board approved the undernoted:-

- Approved the Budget for 2021/22
- Approved to write off former arrears totalling £5,710.59 and prepayments totalling £15.79
- Approved Salary Pay Increases 2021/22
Item redacted as contains sensitive information

- Approval granted to extend Admin Assistant post for a further year based on 35 hours per week
- Board approved the undernoted business planning processes

Strategic and Operational Objectives 2021/22
 SWOT Analysis
 Values
 Mission Statement – No change
 Risk Register

All documents will form the Nursery Business Plan for 2021/22

- Approved the following policies
 - Disciplinary Policy
 - Grievance Policy
 - Policy on the Secure Handling, Use, Storage, Retention and Destruction Of Disclosure Information
 - Recruitment and Selection
- Noted the updates to the COVID-19 Risk Assessment – 29th December 2020
- **Delegated authority to CSM and Nursery Manager to deal with a staff member returning to work in April after maternity leave on a phased return**

15. HEALTH & SAFETY/HWL

H&S: H&S Committee met on 15th February 2021. The Committee went through the People Section of the H&S manual. Discussions took place regarding the Fire Risk Assessment audit. Cassiltoun Trust to agree budget to carry out recommendations next financial year.

HWL: Walking challenge has been well received by staff. Staff had walked 1583 miles so far. No smoking Day will take place on 10th March 2021. Staff will be informed of the benefits of not smoking.

16. AOCB

Item redacted as contains sensitive information.

Item redacted as contains sensitive information.

Apprenticeships: Richard Sullivan intimated that at the Development Training workshop, discussions took place regarding the lack of local people receiving apprenticeships with the contractor of our development projects. Richard intimated that he could signpost applicants to an interview preparation programme which would be free of charge. If these young people could be identified and signposted this could enhance their opportunities. Julie McNeil enquired if the young people could be identified via our housing management system. Chris O'Brien agreed with Julie McNeil's suggestion. Teresa McGowan suggested advertising via local schools. Chief Executive Officer also intimated that Paddy McKenna will also push the advert out via the youth complex and her contacts. Chief Executive to liaise with Laura Edwards to ascertain the timetable for recruitment etc.

Domestic Abuse Bill: Richard Sullivan intimated that he had asked for a copy of our Domestic Abuse Policy. Our Allocation Policy refers to domestic abuse and a copy was

forwarded onto him. Richard also asked when the Bill goes through, what impact will it have on the Association. Chief Executive to report back at the next Board meeting.

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

Wednesday 24th March 2021 at 6.00 pm

There being no further business the meeting concluded at 7.45 pm

Signature:
Chair of Board of Management

Date:

Copies of all reports mentioned within these minutes and any sub-committee reports/ minutes are available on request.