

CASSILTOUN HOUSING ASSOCIATION

**MINUTE OF MEETING OF BOARD OF MANAGEMENT
HELD ON WEDNESDAY 26TH JANUARY 2022 AT 6.00 PM VIA VIRTUAL ZOOM
MEETING**

Present:	George Kelly	Anne M Stuart MBE
	Teresa McGowan	Chris O'Brien
	Evelyn Ferguson	Julie McNeil (Joined meeting at 6.35 pm)
	William Craig	Kim McKee
	Barbara Duisk (Joined meeting at 6.14 pm)	
In attendance:	Clair Malpas	Chief Executive
	Gamal Haddou	Director of Finance & IT (Part meeting – left at 7.15 pm)
	Fiona McGowan	Director of Operations (Part meeting – left at 7.22 pm)
	Paula Brownlie	Corporate Services Manager

1a. WELCOME, INTRODUCTIONS, SEDERUNT & APOLOGIES

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

Apologies were received from Maureen Watson, Geri Mogan, Gordon Williamson and Richard Sullivan.

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 24TH NOVEMBER 2021

The minute of meeting held on 24th November 2021 where noted and approved on the motion of William Craig and seconded by Chris O'Brien.

3b. MATTERS ARISING FROM MEETING HELD ON 24TH NOVEMBER 2021

Page 10, Item 13: Policies 13a - 13h: The word "approved" was missing from each policy that was unanimously approved by the Board. The Minutes will be amended to reflect this error.

3c. ACTION LIST FROM MEETING HELD ON 24TH NOVEMBER 2021

	Details	Person Responsible	Status
Actions from meeting held on 23rd June 2021			
1.	Benchmarking on reactive repair costs to be carried out Qrt 3	DoF/IT	Report to be carried out by Quarter 3 Deferred to Quarter 4 as awaiting analysis of costs
2.	Update on Afghanistan Refugees to be provided to Board at next meeting if decision is not needed urgently. Board members will be contacted	HM(S)	Completed
3.	Set up workshops for next review of Regulatory Standards - dates to be sent out prior to Christmas	CEO	As the Board are aware, an External Consultant will be appointed to carry out an assessment of Regulatory Standards. Workshops with Board will be set up in due course
4.	Company Jeep - Board approved to sell. Come back to Board with alternative solution in New Year	DoO	To be reported to Board as part of the Budget process for 22/23
Actions from meeting held on 24th November 2021			
5.	Community Advisory Report - Estate Management Action plan of recommendations to be presented to the next Advisory Panel. Updates on Action Plan to be given to Board.	CEO	Ongoing
6.	2 and 3 apt rents to be discussed at future Operations Sub Committee meeting	DoO	To be presented to the Operations Sub Committee meeting in April
7.	Strategy and Development Funding Plan - approved. To be sent to Council	LE	Completed
8.	Public Procurement Priorities Mid Year Progress - approved. To be sent to Scottish Govt.	LE	Completed
9.	Rent setting policy approved. Policy Register to be updated	CSM	Completed

10.	<i>Item redacted as contains commercially sensitive information</i>	DoO/CEO	Completed
11.	Disposal Policy - approved. Policy Register to be updated	CSM	Completed
12.	GDPR policies and Board and staff expenses policy - approved. Policy Register to be updated	CSM	Completed

3e. *Item redacted as contains sensitive information.*

3f. *Item redacted as contains sensitive information.*

4. **CHAIR'S REPORT**

Wednesday 8th December 2021

Attended the Audit and Risk Sub Committee again taking note of the strong assurance that we got from Wylie & Bisset

Thursday 13th January 2022

Attended the Regeneration Sub Committee.

Monday 17th January 2022

Attended Landlord H&S Committee. The Committee went through a number of H&S items.

Thursday 20th January 2022

Attended Operations Sub Committee

Some of the agenda items included: Technical Services Report, Factoring Report, Operations Service plan, Policies approved were; Debt recovery of Factored Properties, Estate Management, Right to Repair and the Factoring policy.

The Chair intimated that sitting on the Sub Committees gave him a full insight into the positive work that the CEO and all the staff do to not only comply with legislation and guidance but to keep the services we provide to our tenants and residents to be the very best we can provide.

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

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

Regulatory Framework and Assurance Improvement Plan

The items highlighted in green are now complete ie Tenant Scrutiny Report; Charter Report Card (included comparisons with the previous year; You said, we did - article included in the newsletter". Fraud and Corruption Training with the Board.

The Board approved for these items to be removed.

Business Continuity- COVID 19

The Association has recently reviewed the COVID Risk Assessment. The Chief Executive Officer informed the Board that due to a number of staff being absent both with COVID (not internal transmission) and other illnesses, we had to close the office for one week. We had reduced staff in the office but fortunately some staff who were ill were able to continue to work from home. The office is now open again with staff returning to the office.

Staff shortages are impacting our suppliers and partners. We will monitor this closely.

Scottish Government are now indicating that staff can now return to the office. In line with recent events re COVID, we will leave office opening hours as is to ensure that all staff return to work. The Chief Executive Officer intimated that she will come back to the Board at their meeting in February re our approach for the way forward.

Castlemilk Drive

The programme continues to make excellent progress and is on track to be off site within the agreed timescales. However, it is anticipated that it will be off site by March 2022. It is slightly under budget and in terms of snagging we have a new Clerk of Works in place.

Anna Stuart and Evelyn Ferguson attended a site visit today and were impressed with the quality of the work.

Business Planning Day for Board and Staff

The date planned for January was postponed due to Scottish Government guidance. A new date has been set for 9th March 2022. Details will be forwarded in due course.

Modern Apprenticeships

As the Board are aware, we often offer job opportunities, ie Community Job Fund placements etc. We have successfully obtained funding for 2 x Modern Apprentices, Housing Services and Technical Services. *Item redacted as contains sensitive information.*

Anna Stuart MBE intimated that we need the extra staff to assist the teams. Kim McKee confirmed that it would be good, if we can afford it financially, to give people the opportunity.

6.14 pm - Barbara Dusik joined the meeting.

The Board unanimously approved to recruit two Modern Apprentices. *Item redacted as contains sensitive information.*

Industry Updates

Housing Regulator published their annual report and accounts for 2020/21

Scottish Housing Regulator sets out the risks it will focus on in its next annual risk assessment

SHR asks social landlords to complete tenant health and safety survey - to provide assurance against these areas.

The Chair indicated that the H&S Landlord Committee along with the Housing Manager (Property) has been working on the H&S Manual and our compliance against the areas.

CEO Training/networking

Since the October Board meeting the CEO has attended:

Meeting with ACOSVO CEO mentor

Sector Resilience meeting (SFHA and others)

Virtual and in person meetings with sector CEO's (variety of topics)

Christmas Cheer campaign

The Association were grateful to their contractors and suppliers for contributing to our Christmas cheer campaign. This allowed the Association to distribute hampers and ASDA vouchers to families and individuals. One donation was from Sidey, our window contractor, for – *redacted as contains sensitive information*. Some Cassiltoun tenants were also recipients of hampers/additional resources from community organisations across Castlemilk. The staff involved in the organisation and delivery of these parcels demonstrated the Association's values as they worked hard to ensure that tenants received their parcels in time for Christmas. The Chief Executive Officer thanked the Director of Operations for co-ordinating all of the work to allow for this campaign to go smoothly.

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

5b. BUSINESS CONTINUITY UPDATE

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

Item redacted as contains sensitive information.

5c. SAFEGUARDING ADULTS AND CHILDREN POLICY

The Chief Executive Officer presented the above policy previously circulated with the agenda. The policy should also be updated to include the Director of Operations on page 7.

After discussion, the Board unanimously approved the policy.

6. MANAGEMENT ACCOUNTS - DECEMBER 2021

The Director of Finance & IT presented the December 2021 Management Accounts previously circulated with the agenda.

The accounts were completed one day beyond the KPI. Once the accounts are approved they will be submitted to CAF and Barclays Bank.

£4.5m of valuation moved from under construction (Castlemilk Drive) to completion. As at the end of March we need to classify if any properties will not be completed. If not, they will be classified as under construction.

Grant income is expected to a bit lower. Major repairs forecast was changed following a SMT meeting. We are now anticipating £3/4m and not the full £1m that we budgeted for. Capitalised major repairs should be in the region of £180k higher, this means the surplus increases by exactly the same amount. In December we received a certificate of £391,000 which has been capitalised.

Owner occupiers - factoring we are making a surplus £12600 (which may be too high as never been that level before). We will be looking at this over the next few months.

KPIs - Suppliers to be paid in 22 days Avg is 23.7 days, on 931 invoices - red

Accuracy of Maintenance Forecasts expenditure - Within £71k (or 3%) Forecast in June was £2,379k. Forecast today is £2,129k. – red

Timely Production of Accounts - 20 days

Dec accounts prepared in 21 days -Amber

Arrears - we are still pretty flat.

Operations Sub Committee approved to write off just under £17,000.

Cashflow report needs to have a small update from Laura Edwards, Development Consultant. This is unlikely to be anything significant.

Vice Chairperson, enquired if the company vehicle was sold. The Director of Finance & IT confirmed that it had been sold.

Chris O'Brien enquired if the Association had applied to the Scottish Government COVID Fund to assist with arrears cases. The Director of Operations confirmed that the allocation of the grant would be in the region of over £10,000. The Senior Housing Officer was currently working on our submission. We are confident with the cases that we have we will claim our allocation of £10,000+. We are also hoping to go back to the Council for more as some organisations may not use their allocation.

After discussion, the Board unanimously approved the December Management Accounts.

6.35 pm Julie McNeil joined the meeting.

7. **PROPOSED RENT INCREASE 2022-23**

The Director of Finance & IT presented the above report previously circulated with the agenda.

The CEO and the Director of Finance & IT had a meeting with representatives from CAF Bank last week. One of the representatives is also on a board of another HA. He commented that RSLs are facing a "perfect storm". As businesses we are seeing quite significant cost rises and at the moment we don't know the salary increase as we are waiting to see what EVH proposes. The other hit we face is lower income. We cannot put our rents up by the same level as inflation. As the Board are aware, we consulted with our tenants on the percentages of 2, 3 and 4. Appendix 1 outlined what percentages other RSLs consulted on. We need to look at the wider picture which takes into account that inflation is running between 4-8%. The Treasury Report outlines that energy prices will rise by 40-60% and this will be effective from 1 April 2022.

The report outlines the full details of Research Resource and the outcomes from their consultation with our tenants.

Redacted as contains sensitive information.

After discussion, the Board voted on the rent increase for

2022/23

2% -1

2.8% - 1

3%-7

The majority of the Board approved a rent increase of 3%.

Buchanan Lodge rent increase: *The Board unanimously approved a rent increase of 4%.*

8. **ANNUAL TREASURY REVIEW**

The Director of Finance & IT presented the above report previously circulated with the agenda.

The Board are aware, the Treasury Review is presented annually as we don't have a constant change in our treasury situation. However, in the last year we have seen some large changes ie in the last 12 months we borrowed £4m, in the last 6 months we borrowed £3m which completed the CAF loan. There have been changes to the base rate and LIBROR (which has changed to SONIA) and the Bank

of England have raised the base rate from 0.1% to 0.125%. The Bank of England are likely to increase the base rate again in the next few months by half a percent.

Variable rates remain exceptionally low, which means that the cost of having fixed rate loans is £151,000 of interest payments. This has a negative impact on one of our covenants which is interest cover, this means our major repairs programme cannot be above £1.4m per annum. Therefore, if we underspend on major repairs in any one year, we cannot roll it over to the next year.

The report details our loan balances.

After discussion, the Board noted the Annual Treasury Review.

9. FINANCIAL REGULATIONS POLICY

The Director of Finance & IT presented the above Policy previously circulated with the agenda.

After discussion, the Board approved the revised Financial Regulations Policy.

7.15pm ***Director of Finance & IT left the meeting.***

10. INTERNAL AUDIT OF ARC RETURN - CHRISTINE DUGAN

Director of Operations presented the above report previously circulated with the agenda.

This is a 6 month review of the ARC rather than an audit of the end of year return.

The review has been quite useful but we have agreed Christine will carry out the audit in February 2023.

The report is not the standard that we would normally present to the Board before submitting our ARC Return. This is because a lot of our systems due to staff shortages have not been updated as yet.

The majority of the recommendations in the report highlights accuracy of recording, ensuring things are adjusted; ensuring correct formulas are adopted. This outlines that we shouldn't be waiting to the end of the year to make adjustments.

The Board will note that nothing has been validated as it has not been completed. Most of the outcomes are in line to be validated.

The Chairperson intimated that the recommendations are highlighted due to the audit being carried out too early. The Director of Operations confirmed that this is the case but it did highlight the amount of work that is carried out between January - March. We should be ensuring this work is carried out over the year.

After discussion, the Board noted the contents of the Internal

Audit of ARC Return.

11. **PROCUREMENT OF CONTRACTOR FOR GAS INSPECTION, SERVICING AND MAINTENANCE (2022-2025)**

Director of Operations presented the above report previously circulated with the agenda. The Association went out to tender for our gas servicing contract.

Item redacted as contains commercially sensitive information.

After discussion, the Board approved the appointment of City Technical Services Ltd for the provision of gas maintenance services for the period 01/04/2022 to 31/03/2025. Item redacted as contains commercially sensitive information.

7.22pm **Director of Operations left the meeting**

12. **EXTERNAL AUDIT- GOVERNANCE REVIEW ACTION PLAN**

Chief Executive Officer presented the above Action Plan previously circulated with the agenda. The Action Plan was drawn up after the Governance Review had been completed.

Self-Assessment: We should complete a full self assessment of the Standards. The Consultant was of the view that we had not been carrying out self assessments of the Standards. After a discussion with the Chief Executive Officer, the Consultant was made aware that we had carried out a review annually of the Standards. The Chief Executive Officer confirmed that she had spoken to our Regulation Manager to also confirm this has been done.

Standards 1.5 and 5.5: One of these standards relates to the Board receiving advice from the Chief Executive Officer ie Pensions. The Chief Executive Officer confirmed that she had spoken to the SHR on this area and sought their advice on the information that she had given to the Board a few years ago regarding the change to the final salary pension contributions for both employees and employers. The SHR confirmed that this is not material and non compliant.

Item redacted as contains sensitive information.

External Review of Regulatory Standards: We will go out to tender for this work to be carried out 2022/23.

Website updates: The website is out of date in some areas. The Chief Executive Officer will pick up this piece of work and will ensure that all areas are kept up to date.

Policy Review Timetable: The Board are aware that some policies are outwith their due date for renewal and the Board have given an

extension to the timescales. In the Governance Report, it indicated that the Whistleblowing policy was out of date. This was not the case. This policy had been reviewed and approved by the Board. The policy that the consultant had obtained was the policy that was on the website and due to other work priorities, the website had not been updated with the new version.

Governing Body and Senior Staff: To have refresher training on Conflicts of Interest. The Board received training in June 2021 and our staff team are attending training in February 2022. However, we will continue to do refresher training for both staff and board.

Repairs Performance and Future Investment: We will ensure that more information will come to the Operations Sub Committee. With the absence of the Finance Officer who carries out this analysis this will be presented to the Operations Sub Committee in April 2022.

Asset Management Plan: Needs to be reviewed after the Stock Condition Survey has been completed.

Update long term financial plan: We are aware that the 30 year financial plan needs to be updated and we will arrange for this to be completed.

Holding the CEO to account: The Chair and Vice Chairperson received training on appraising the Chief Executive Officer and a 360 degree appraisal process will be put in place. We have contacted a few consultants to carry out an external appraisal of the Chief Executive Officer and are awaiting information being returned.

Item redacted as contains sensitive information.

Staffing Sub Committee to review SMT Remit and SMT Minutes

- we will take these areas to the next Staffing Sub Committee

Business Planning Cycle - look at these areas at our Business Planning Away Day

Pensions - Independent Review being carried out

Review the Remit and meeting cycle of Operations Sub

Committee - to be carried out in Quarter 1 - April 22

Board Agenda Items - provide more time on agenda for Board to discuss items for approval. The Chief Executive Officer confirmed to the Consultant that we very rarely go over 2 hours

The Board noted and approved the Governance Action Plan.

13. **CORPORATE/HR REPORT**

The Corporate Services Manager presented the above report previously circulated with the agenda.

Staff

Attendance
for Quarter 3
2020 Ort 3 -
0.18%
2021 Ort 3 - 2.17%

The Board noted and approved the contents of the Corporate/HR Report.

14. COMPLAINTS REGISTER

The Corporate Services Manager presented the above report previously circulated with the agenda.

For the period 1st October – 31st December 2021 we received 10 Stage 1 complaints and 3 stage 2 complaints. 9 stage 1 complaints were handled within the timescales. However one stage 1 complaint was handled outwith the timescale. This was due to awaiting information from the contractor and staff absence.

There were 2 stage 2 complaints that were responded within the timescales. However, the remaining 1 complaint has not been responded to at the time of writing the report as the deadline for the complaint was 26th January 2022.

The Board noted and approved the Complaints Register for Quarter 3.

15. GDPR/FOI

15a. QUARTERLY RETURN TO SCOTTISH INFORMATION COMMISSIONER

Corporate Services Manager presented the Quarterly Return to Information Commissioner. For Quarter 3, we have received 1 SAR request. This was achieved within the timeframe.

The Board unanimously approved the quarterly return to the Information Commissioner.

15b. DATA RETENTION POLICY & SCHEDULE

Corporate Services Manager presented the above document which had been reviewed by the Association's Data Protection Officer.

The Board unanimously approved the above policy and schedule.

15c. INFORMATION SECURITY AND PERSONAL DATA BREACH MANAGEMENT PROCEDURE

Corporate Services Manager presented the above procedure which had been reviewed by the Association's Data Protection Officer.

The Board unanimously approved the above procedure.

16. CORRESPONDENCE

None

17. APPLICATIONS FOR MEMBERSHIP

None

18. USE OF SEAL

Used on one occasion.

19. ENTITLEMENT, BENEFIT AND PAYMENTS

None

20. NOTIFIABLE EVENTS

Redacted as contains sensitive information.

21. SUBSIDIARY AND SUB COMMITTEE DECISIONS MADE BETWEEN 25TH NOVEMBER 26TH JANUARY 2022

Cassiltoun Trust Board Meeting – 1st December 2021

Business Planning session - approved to have this before the next meeting on 2nd March 2022.

Management Accounts - October 2021 - approved

Donations Policy - approved

Risk Register - approved

Audit and Risk Sub Committee – 8th December 2021

Internal Audit Plan - Cassiltoun Trust - Deferred to next meeting.

Internal Audit Plan - Corporate Governance November 2021 - Deferred to next meeting. Internal Audit Follow Up Report- Deferred to next meeting.

Group Risk Register - amendments made to Cassiltoun Trust Risk Register as per their meeting of 1 December 2021

The Audit & Risk Sub Committee noted the actions against the Internal Audit Action Plans.

Cassiltoun Stables Nursery Board Meeting – 8th December 2021

Management Accounts - October 2021 - approved

Business Planning Day January 2022 between 4pm and 6pm - approved

2 x seniors to be released one day per month (on different days) to attend Glasgow University for their BA.

Donation to Asda Foodbank of £100 - Approved

Approval to employ a sessional nursery assistant who is not a qualified COO however has 2 years experience working with children and is working towards primary teaching.

Risk Register - approval to leave until Business Away Day.

Terms and Conditions - minor legislative changes

6 Month Traffic Light Report - Approved

Policies approved:
Child Protection Policy -approved
Donations Policy - approved

Regeneration Sub Committee – 13th January 2022

Homes by the Park update

Committee gave approval for the Development Consultant to investigate Shared Equity as a tenure option for the Homes by the Park site.

22. HEALTH & SAFETY/HWL

HWL: Working through Action Plan. Currently looking at Health Checks for staff. However, this has been put on hold due to COVID.

23. AOCB

Affiliation Fees: EVH Core Subscription will be £4343 (increase of £135 or approx. 3%)

SFHA 2022/23 will be £10,679 (increase of £307 or approx. 3%)

The Board unanimously approved the affiliation fees for both EVH and SFHA.

Equality and Diversity: As the Board are aware, the SHR are requesting that RSLs are collating data with regards to Equality and Diversity. The Association continues to develop its Equalities Action Plan

Currently there are queries around the guidance that needs to be addressed by SFHNGWSF and the SHR

The Association is compliant with where the SHR expects us to be at this stage

As part of our Business Planning day we will focus on Equalities and developing an Equalities statement.

Equality Impact Assessment training has been planned for the Board on 2nd February 2022. HQN are carrying out this training.

Pay Bargaining and Negotiations Training - to be facilitated by EVH. Date to be arranged.

Cassiltoun Tenants Catch up - Thursday 3rd February 2022 at 6pm via zoom

Business Planning Day - Wednesday 9th March 2022, Radisson Blue Hotel

24. DATE AND TIME OF NEXT MEETING

Wednesday 23rd February 2022 at 6.00 pm

There being no further business the meeting concluded at 7.54 pm

Signature:

Date:

Chair of Board of Management

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