

CASSILTOUN HOUSING ASSOCIATION

MINUTE OF MEETING OF BOARD OF MANAGEMENT
HELD ON WEDNESDAY 29TH JANUARY 2025 AT 6.00 PM CASTLEMILK STABLES, 59
MACHRIE ROAD, GLASGOW/ZOOM

Present: Anne M Stuart MBE, Chairperson
Julie McNeil, Vice Chairperson
Gayle Fitzpatrick, Treasurer (zoom)
Faye Mitchell (zoom)
Chris O'Brien (zoom)
Jennifer Gilbert (zoom)
Ryan Barclay
Bridget Crossan
Allana Hammell
Pamela Gibson
Mark Tedford

In Attendance:	Clair Malpas	Chief Executive Officer
	Fiona McGowan	Director of Operations
	John Williams	Head of Asset Management
	Clare McLean	Housing Manager
	Paula Brownlie	Head of Corporate, HR & Finance
	Richard Sullivan	Observer

1a. WELCOME, INTRODUCTIONS, SEDERUNT & APOLOGIES

The Chairperson welcomed everyone to the meeting. There was no fire drill planned and reminded Board Members of the evacuation procedures. Board members were reminded to switch off mobile phones.

The Chairperson welcomed Richard Sullivan to the meeting in the capacity of observer. Richard has expressed a wish to re-join the Board of Management.

Apologies were received from Teresa McGowan and Natalie Tobin.

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)

Agenda Item 6: Proposed Rent Increase 2025-26. *Item redacted as contains sensitive information.*

3a. MINUTE OF MEETING HELD ON 27TH NOVEMBER 2024

The Chairperson asked all board members present at the meeting if that had received their board papers on time and if they had read and understood the papers. All board members present confirmed that they had received their board papers on time and that they had read and understood the papers.

The meeting of meeting held on 27th November 2024 were noted and approved on the motion of Anna Stuart MBE and seconded by Allana Hammell.

3b. MATTERS ARISING FROM MEETING HELD ON 27TH NOVEMBER 2024

None

3c. ACTION LIST FROM MEETING HELD ON 27TH NOVEMBER 2024

	Details	Person Responsible	Status
Actions from meeting held on 26th June 2024			
1.	Official opening of lights in the park. – Board of Management to be sent invitations	Communities Team	Board are aware that the official opening took place on 11th December 2024 - completed
Actions from meeting held on 29th October 2024			
2.	Stables Heating Project		
	Delegate authority to the Head of Asset Management to tender for a Gas / Gas Hybrid heating system for the stables building.	HaM	Ongoing
	<i>Item redacted as contains sensitive information.</i>	HaM	Complete
	Delegated authority register to be updated	HCF	Complete
3.	Legionella The Asset Manager will work closely with the Head of Asset Management to prioritise working through the backlog of recommendations and developing a comprehensive action plan for the Board of Management.	HaM	Complete
4.	Head of Asset Management will come back to the Board re a procurement plan for a Lift Management Contractor	HaM	Complete
5.	Head of Asset Management to prepare a report for the Board as to how we can address the ongoing issue around medical adaptations	HaM	Complete

6.	<i>Item redacted as contains sensitive information.</i>	<i>Item redacted as contains sensitive information.</i>	<i>Item redacted as contains sensitive information.</i>
Actions from meeting held on 27th November 2024			
7.	Management Accounts to September 2024 - second page of narrative, second paragraph “benefiting” has been spelt wrong. In forth paragraphs it states “overheads at the end of June”, this should read “overheads at the end of September”. The Board approved for the Finance Manager to make these changes.	FM	Completed
8.	The Board of Management approved for the void budget to be increased from £100,000 to £200,000. The Board requested a breakdown of what type of repairs and the costs involved had been spent this year so far.	HaM FM	Presentation to the Board at their meeting on 29 Jan 25 re breakdown of costs and type of repairs
9.	<p>Procurement – the Board approved the following:-</p> <ul style="list-style-type: none"> • The procurement plans related to Stock Condition and Life Cycle Costings Consultant. • That the Board of Management delegate authority to the Head of Asset Management to appoint a lift maintenance Contractor, following the quick quote exercise. • That the Board of Management delegate authority to the Head of Asset Management to appoint a Smoke Vent Maintenance contractor, following the quick quote exercise • That the Board of Management delegate authority to the Head of Asset Management to administer the Cassiltoun Planned and Reactive Maintenance Frameworks. <p>Delegated authority register to be updated.</p>	<p>HaM</p> <p>HaM</p> <p>HaM</p> <p>HaM</p>	<p>Ongoing</p> <p>Ongoing</p> <p>Ongoing</p> <p>Complete</p> <p>Complete</p>
10.	<p>Factoring:-</p> <ul style="list-style-type: none"> • Owners’ meetings: <ul style="list-style-type: none"> • To be set up in January 2025 to discuss updated Written Statement of Service (WSS) • Owners to be invited to owners annual meeting every summer and encouraged to join Board/Community Panel • Other owners’ meetings to be set up if there is investment work or if requested 	<p>DoO</p> <p>HaM</p> <p>HaM</p>	<p>Letter to be sent out to owners inviting them to meetings scheduled for 12th and 19th March 25</p> <p>Ongoing</p> <p>Complete – will be included in Technical Service plan</p>

	<ul style="list-style-type: none"> Management charge to be increased by 12% per annum for the next 3 years. Additional admin costs should be charged to include: <ul style="list-style-type: none"> Admin for house sale £50 Actual cost of Notice of Potential liability plus £30 Factoring to remain within the technical team and no changes to staffing required at the present time. 	HaM/FM HaM/FM HaM	As and when required – complete Ongoing – requires configuration in Homemaster Complete These actions can be taken off the action list as the Board get an update at each Board meeting on the Factoring Review Action Plan
11.	Rent Consultation Options:- <ul style="list-style-type: none"> <i>Item redacted as contains sensitive information.</i> That all non-Fair Rent tenants will be consulted on one option only Consult with all non-Fair Rent tenants on CPI plus 3% (5.3%) with £50k of this going into the adaptations budget. 	CEO/HaM HM HM/FM	Complete Complete - Letter issued 29/11/24 Website & Social media article 03/12/24 Event 02/12/24 Research Resource 20/12/24 Complete
12.	Policies:- <ul style="list-style-type: none"> Donations Policy – approved Notifiable Events – approved Data Protection Impact Assessment Procedure – approved Defects Policy – approved Medical Adaptations Policy – approved to defer until the end of March 2025. Board and Staff Expenses – approved to defer until the end of March 2025. Value for Money Strategy - approved to defer until the end of March 2025. Rent Setting Policy – approved unanimously to defer until the end of March 2025. Policy register to be updated.	CSO	Completed

13.	Richard Sullivan – approved to re-join the Board of Management	HCHR&F	Richard attending Board meeting on 29 Jan 25
14.	Audit and Risk Sub Committee Composition to be changed to no limit of the amount of members that can join the committee.	HCHR&F	Completed

4. **CHAIRPERSON'S REPORT**

29/11/2024	GWSF Conference, Radisson Hotel – the conference was well attended The Chair attended two workshops Spoke to Kevin McKenna from the Herald who coming to interview Maureen Cope and Anna Stuart Spoke to M
2/12/2024	EVH Members Exchange meeting
4/12/2024	Attended Trust Board meeting
5/12/2024	Attended Nursery Board meeting
5/12/2024	Attended SHARE's Board meeting. Discussion on how to celebrate SHARE's 40 th Anniversary
10/12/2024	CLE Group Meeting with Stephen Sinclair, Chair of Poverty Alliance Board. Very impressed on what the Association is doing
11/12/2024	Official switch on of Park Lights – good turn out and the announcement that the Park is the 100 Wildlife Nature Reserve Park
13/12/2024	Met with Professor Kim McKee and Maureen Cope re Women in Housing Event
14/1/2025	Meeting re Stain Glass Window being installed in local library highlighting women in Castlemilk
16/1/2025	Annual Review meeting with CAF Bank, Fraser MacKay Attended the meeting with CEO, Finance Manager, Head of Corporate, HR & Finance No issues raised
16/1/2025	Nursery Board Business Planning Meeting

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

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

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

Assurance Action Plan: The Board noted the areas marked green that indicated that they were completed and approved for them to be removed from the Action Plan.

Item redacted as contains sensitive information.

Subsidiary Matters

Subsidiary and Sub Committee Minutes had been previously circulated to the Board for their information.

Cassiltoun Trust. There are no concerns to raise, it is operating within budget and meeting its governance requirements.

The Heating project is progressing and currently going out to tender. This will provide the Group with a clear picture of the costs and timescale of renewing the heating system.

Stables Nursery: The Nursery recently had a Care Inspection and we were pleased that across all areas it scored 4 (out of 6). There are some areas for improvement which the Nursery will work on and the full report will be circulated to the Board once produced.

SLT Planning Day

In the recent planning day, the SLT covered the following areas:

- Review of previous session
- Values and behaviours (including when to call in and call out behaviour)
- Reviewed the Associations Appraisal, 6 month review and 1-2-1 purpose and forms
- Discussion on capturing training priorities
- Strategic Objectives

Planning days are beneficial as they provide time away from normal operational matters and allow the SLT (and other members of staff in their own planning days) to focus on forward planning, retrospectives, team development or specific areas of work.

CEO Training/networking

Since the September Bi-monthly the CEO has attended/met with:

- Meeting with SHN
- Meeting with CAF bank for annual review
- Witness at the Covid enquiry
- SFHA Tech Conference
- Meeting at SFHA to discuss careers in Housing
- SHN Annual conference
- Speaking (with Alex) on Goodmoves Webinar about careers in Housing
- Met with Chair of Talbot Association
- SFHA CEO forum
- Meeting with Barclays
- EVH SHAP meeting
- GWSF conference

Membership Renewals

The Association has a number of memberships and has renewed its membership to the following organisations:

- GWSF
- EVH (Associate)
- SFHA
- GCVS
- SHARE (Board and corporate team)
- DTAS

- Advice UK
- SHN
- Northern HSG Consortium
- Child Poverty Action Group
- HSG Health & Safety Compliance UK
- Scotland Excel

These all provide value for money in terms of representation of the sector, access to publications, advice and training.

Item redacted as contains sensitive information.

IT developments

The organisation is starting to complete its programme of migrating all files to the cloud and the eventual de-commissioning of the server. This will begin in February 2025.

Industry Updates

As part of the Bi-monthly, the CEO highlights recent publications that she recommends for the Board to read.

Key updates are:

1. Outcome of Consultation on ARC indicators
2. Report on Notifiable Events
3. SHR Annual Risk Assessment
4. Engagement plan for Knowes HA
5. Report from OSCR on The Kings Foundation
6. OCSR article on Trustee induction

Request to close the office for training

As part of the Factoring Review Action Plan, there is a requirement for staff to have a training course on Factoring. This impacts Housing Services, Technical and the Finance team. This is a one-day overview and it provides value for money to bring this course in house and for the teams to all receive the training at the same time.

In order to allow for this, Board approval was sought to close the office on the morning of Wednesday 26th February 2025 in addition to our usual Wednesday afternoon closure. ***After discussion, the Board approved for the office to close on the morning of Wednesday 26th February 2025.***

Board's approval was sought to delegate authority to the CEO to schedule in before the end of the financial year, a training day (date to be determined) for all staff on Homemaster. ***The Board approved to delegate authority to the CEO who will determine when this training will take place and for the office to be closed.***

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

6. PROPOSED RENT INCREASE 2025-26

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

The report also includes in the appendices the rent consultation paper of 27th November 2024 (affordability measures included); GWSF Forum rent increase survey results; SFHA rent setting survey for 25/26 and Scottish Housing Network's rent consultation survey for 25/26.

The report from *Item redacted as contains sensitive information* who carried out the independent rent consultation survey with our tenants was also included. This year we got 21% responses compared to 16% last year.

The Board were reminded that at the Board meeting on 27 November 2024, they considered various factors when considering the levels of rent increase to propose when consulting with tenants. These included:

- Affordability for tenants
- General levels of inflation in the economy
- Impact of proposed rent increases on the annual and long-term budget
- Current cost increases in the business

At that meeting the Board agreed to consult with tenants on a single rent increase figure of 5.3%. This was with the condition that £50k would be set aside for adaptations if there was no grant funding in 2025/2026 to offset the costs. The Board also agreed to give tenants the option to propose an alternative figure.

At the November meeting the CPI future was 2.6%. Inflation has marginally decreased since then to 2.5%. At a recent meeting with one of our lenders (CAF) they confirmed that they were seeing inflationary pressures still being significantly higher in the sector than the headline rate. Food and energy costs remain a concern for tenants. Modelling by the British Retail consortium has forecast that food prices will increase by 4.2% in the latter half of 2025 caused by increased costs (employers national insurance, national living wage).

As inflation increased from 2.3% in October 2024 to 2.6% in November 2024 it was no surprise that the Bank of England voted in December 2024 to keep interest rates on hold at 4.75%. This impacts Cassiltoun due to both the interest on our non-fixed rate loans and the interest we receive on the money we have on deposit.

Salaries and pension - the budget is being prepared with the following assumptions:

- Inflationary increase of 5%; there are no pension changes

We are still awaiting the outcome of the EVH salary negotiation process.

Industry benchmarking: The latest GWSF, SFHA and SHN survey of members shows the levels that organisations are intending to consult on, and the rates vary from 1.7% - 7% (RSL's) and up to 10% (Local Authorities).

Rent Consultation Results: The Association enhanced our rent consultation activity this year. Information went out to all tenants; we held a tenant event in December and collected returns from people that attended, and we used an external firm (Research Resource) to obtain a random sample of at least 100 replies through telephone and email, as well as collecting information from responses sent directly into the Association.

Our responses are increasing slightly each year. In total we had responses from 218 tenants (compared to 206 last year) which is circa 21% of our tenants. 53% agreed with the proposed rent increase.

In terms of affordability of rent payments, the Research Resource report found that:-

- 43% (last year 56%) of all respondents stated that they find their rent payments either very or fairly easy to afford
- 34.8% (last year 31%) stated that they were just about affordable
- 21.9% (last year 13%) stated that they were difficult/fairly difficult to afford.

Business Plan: In order to put the rental income into perspective it is ideally useful to consider both the business plan and an outline budget.

Rental income represents 95% of the Association's revenue receipts and needs to remain affordable and comparable to other social housing providers. A balance has to be struck to ensure sufficient funds are generated to cover the day-to-day costs and activities whilst monies have to be set aside for major repairs and development activity which will span at least 30 years.

Bridget Crossan did not participate in any discussion or decision on the proposed rent increase.

After seeking all Board members views on the rent increase, the Board approved a 5.3% rent increase for the period 2025/26 Item redacted as contains sensitive information.

7. **FACTORING SERVICE REVIEW – PROJECT PLAN UPDATE**

The Chief Executive presented the above report previously circulated with the agenda. The Board will receive the updates to the review on a monthly basis until its completion. The SHR have indicated that they only need to be updated if we are not meeting any milestones.

The Board noted the areas that had been marked green which indicated that these areas are completed. The areas marked in yellow indicate that the Association is in progress and the areas marked in red outline that these actions have still to be actioned.

The Project Plan gives the Board assurance that we are on target.

The Board noted the update against the Factoring Service Review project plan.

8a. **H&S LANDLORD REPORT**

The Head of Asset Management presented the above report previously circulated with the agenda.

As the Board are aware, the Association has undergone a number of audits including, Asbestos, Gas, Electrical and Damp and Mould. We are currently working through any actions outlined by the Audits, these are predominately in relation to training.

The report card attached as Appendix 1 to the report, outline's the Association's Compliance against our KPIs for the period April – December 2024 by using a traffic light system

Areas highlighted in the report that are highlighted amber and red are:-

Electrical Safety – landlord safety checks of our tenements. Glasgow City Council undertake the servicing and maintenance of the stair lighting. As an organisation we are hoping to bring this inhouse next year. We have reached out to GCC to furnish us with copies of the electrical condition reports. To date we have not received these.

Emergency lighting in the Stables Building. The Trust has been upgrading the lighting in the Stables Building. On conclusion of the heating project, the Trust will address this issue.

Fire Fighting equipment inspection (extinguishers) – Stables Building: Due in February 2025

Water Risk Assessments (Blocks): Our contractor H2O are on site and due for completion in February 2025

After discussion, the Board noted and approved the contents of the H&S Landlord Report.

8b. TECHNICAL SERVICES PERFORMANCE

The Head of Asset Management presented the above report previously circulated with the agenda.

Tender opening for Stables Heating Project on 20 Feb 2025 at 12.30 pm: Ryan Barclay agreed to sit on the panel. Bridget Crossan will attend on behalf of Cassiltoun Trust.

Procurement Activity: The Board of Management delegated authority to the Head of Asset Management to lead a quick quote exercise to procure services related to stock condition surveying, lift maintenance and servicing as well as smoke vent maintenance and servicing. The Head of Asset Management is working alongside our appointed contract administrator, Atkinson Partnership on these quick quotes. The procurement summaries have previously been circulated to the Board of Management. Appointments should be made within each of these areas during March and April. A tender approval report will be provided to the Board of Management following each appointment.

Cassiltoun Framework Activity: The Board of Management delegated authority to the Head of Asset Management to administer both Cassiltoun planned and reactive Frameworks. Three contractors have been assessed and are currently going through a trial period up to the 31st March 2025. Two relate to void management and one has been awarded works for reactive maintenance activity.

For the void lot, *Item redacted as contains sensitive information* are being trialled and so far have performed really well. *Item redacted as contains sensitive information* will be trialled within the reactive maintenance framework. All contractors will be fully evaluated before any contract award for 2025/2026 financial year.

Reactive Maintenance	Target	Current Performance	Comments
Voids – Number of voids completed within timescale	95%	44%	This information is based on the 50 voids re-let between 1 st April 2024-31 st December 2024. While the current void turnaround performance falls short of the target, a noticeable improvement is evident from August to December 2024.

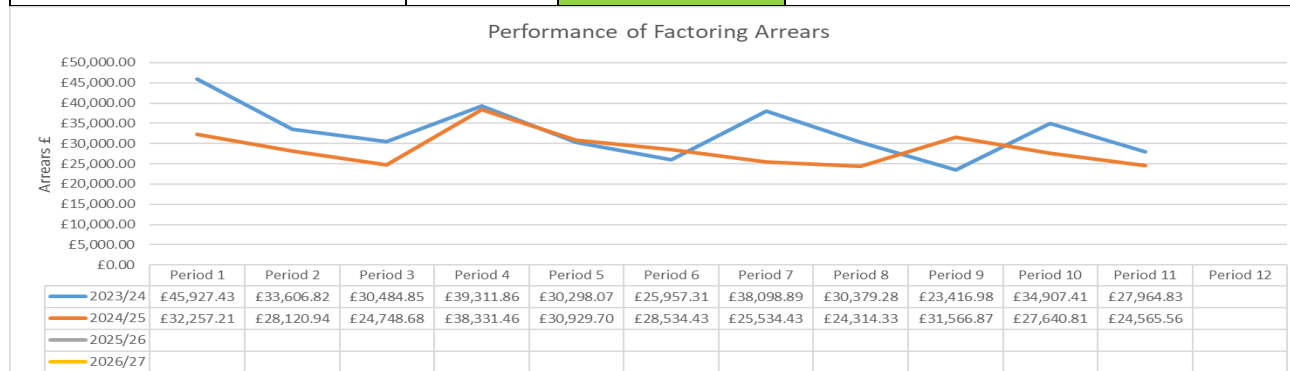
			This improvement can be attributed to the implementation of new processes.
Voids- Number of voids completed within timescale August-December	95%	64%	This information focuses on the 25 voids re-let between 1st August 2024-31st December 2024. While improvements have been made, challenges remain in managing outgoing tenants. Specifically, there are delays associated with property clearance and unforeseen repair issues during the void period.
Right to Repair carried out within timescale	100%	99%	During July and August, there were one instances of late Right to Repair jobs. One involved a non-flushing toilet.
Average length of time to complete emergency repairs	4 hours	2.6 hours	Above performance
%age emergency repairs completed within target	100%	99.2%	Between 4 January and 31 December 2024, there were 8 instances of emergency jobs being completed late. We are actively monitoring this issue weekly with our contractors to promptly address any arising concerns.
Average length of time to complete non-emergency repairs	4 working days	6.74	As noted in point 4.3 the length of time to complete non-emergency repairs I s being highly impacted with a servitor issue on City Building's side however we are monitoring this weekly to ensure this is addressed as job completions are coming through
%age of reactive repairs carried out in last year on time	95%	91.53%	<p>Between 4 January and 31 December 2024, a total of 172 non-emergency jobs were completed late. This breakdown highlights the number of late jobs per contractor:</p> <p><i>Item redacted as contains sensitive information:</i> 137 late jobs (85 of which were attributed to a 11-day discrepancy in the servitor calculation).</p> <p><i>Item redacted as contains sensitive information:</i> 25 late jobs.</p> <p><i>Item redacted as contains sensitive information:</i> 9 late jobs.</p> <p><i>Item redacted as contains sensitive information:</i> 1 late job.</p> <p>All late jobs are reviewed weekly with contractors, allowing for their feedback and input. These issues are also discussed at our monthly performance</p>

			meetings to identify potential trends and discuss solutions that will ensure future jobs are completed within the timeframe where possible.
Reactive Repair Satisfaction	95%	95.6%	This figure is based on 250 satisfaction surveys answered by our tenants who had repairs carried out in the last 12 months.

Cyclical Maintenance	Target	Current	Comments
%age gas safety checks completed by anniversary date	100%	100%	Meeting Target
%age EICR safety checks completed by anniversary date	100%	100%	Meeting Target
Concluded Gutter Cleaning programme by October	100%	100%	Meeting Target

Medical Adaptations	Target	Current	Comments
Percentage of medical adaptations completed	75%	20%	This financial year, we received 25 applications for adaptations, including those carried over from previous years. While 5 adaptations have been completed, 20 remain outstanding due to the lack of funding available.

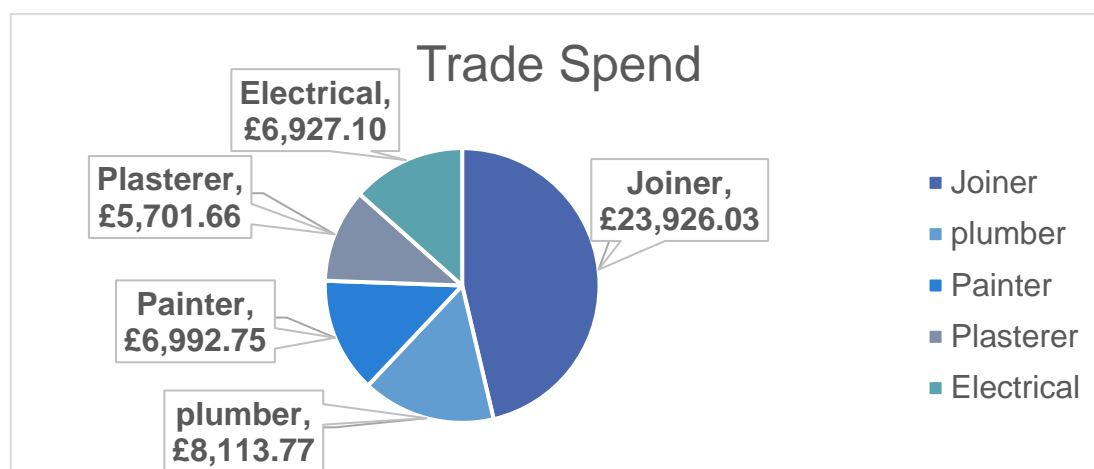
Factoring Arrears	Target	Current	Comments
Percentage of medical adaptations completed	£40,000	£24,565.56	Below is the Factoring arrears table for the reporting year 2024/2025 which is being monitored by the Technical Assistant which highlights the current arrears balance of £24,565.56 as of 31 st December 2024.



Medical Adoptions: The Association has received roughly a 70% cut in its budget allocation for medial adaptions which was done with no prior notice or discussion. Unfortunately, we have had to put on hold any further adaptions activity until further clarification is provided on any increased budget allocation. In January 2025, the Asset Manager meet with the Social Care Partnership Group lead surrounding the outstanding adaptions. At this point there is no changing to funding, however there is a commitment from the occupational therapists to review the outstanding adaptions and for continued dialogue between the Association and Social Care partnership.

Stock Condition Survey: The Head of Asset Management is currently assessing the surveys carried out by *Item redacted as contains sensitive information* in relation to stock condition. There has been a 27% sample survey carried out of our stock base with preliminary information presented with the data base Hub management. This information is being evaluated and will shape the investment programme for the coming years. A full evaluation report should be presented to the Board of Management at their February meeting.

The Head of Asset Management presented information in relation to void spend of £96,000. The analysis outlined the following



Other costs

Energy Performance Certificate	£3,360
Sparkle Clean	£14,700
EICR	£3,360
Clear out	£24,382

The Board noted and approved the contents of the Technical Services Performance Report.

9a. HOUSING SERVICES AND ADVICE TEAM PERFORMANCE REPORT – UPDATE

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

Key Performance Indicator	Summary of Progress	Green = On Target Amber = Making Progress Red = Not achieving, action required																																
ARC 2023 - 14 Percentage of Tenancy offers refused <table><tr><td>Number of Written Offers* made in Period</td><td>62</td></tr><tr><td>Number of Written Offers* Refused (rejected or expired)</td><td>17</td></tr><tr><td>Percentage of Written Offers* refused</td><td>27.4%</td></tr></table>	Number of Written Offers* made in Period	62	Number of Written Offers* Refused (rejected or expired)	17	Percentage of Written Offers* refused	27.4%	Pre-Allocation viewings prior to offer when possible: Refusals: Section 5 x 8 No contact x 6 Not suitable x 3	Target - 15% Actual - 27.4% End of Oct 24 – 31.5%																										
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ARC 2023 - 16 Percentage of Tenancies sustained for more than 1 year <table><tr><td></td><td>Number</td><td>>1 Year</td><td>Percent</td></tr><tr><td>Existing Tenants</td><td>10</td><td>10</td><td>100.0%</td></tr><tr><td>Homeless</td><td>11</td><td>9</td><td>81.8%</td></tr><tr><td>Housing List</td><td>35</td><td>27</td><td>77.1%</td></tr><tr><td>Nominations</td><td>0</td><td>0</td><td></td></tr><tr><td>Other Sources</td><td>0</td><td>0</td><td></td></tr><tr><td>Overall</td><td>56</td><td>46</td><td>82.1%</td></tr><tr><td>Mutual Exchange tenancies, not included above</td><td>6</td><td>6</td><td>100.0%</td></tr></table>		Number	>1 Year	Percent	Existing Tenants	10	10	100.0%	Homeless	11	9	81.8%	Housing List	35	27	77.1%	Nominations	0	0		Other Sources	0	0		Overall	56	46	82.1%	Mutual Exchange tenancies, not included above	6	6	100.0%	Increase in % - online to meet target.	Target - 85% Actual – 82.1% End of Oct 24 – 83.1%
	Number	>1 Year	Percent																															
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ARC 2023 - 18 Percentage Rent Loss through empty properties <table><tr><td>18.1 Total amount of Rent Due</td><td>£4,172,646.28</td></tr><tr><td>18.2 Total amount of Rent Loss through empty properties</td><td>£22,954.47</td></tr><tr><td>18. Percentage of Rent Loss through empty properties</td><td>0.55%</td></tr></table>	18.1 Total amount of Rent Due	£4,172,646.28	18.2 Total amount of Rent Loss through empty properties	£22,954.47	18. Percentage of Rent Loss through empty properties	0.55%	Void turnaround continuing to improve	Target - 0.52% Actual – 0.55% End of Oct 24 – 0.64%																										
18.1 Total amount of Rent Due	£4,172,646.28																																	
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ARC 2023 - 30 Average Length of Time to re-let <table><tr><td>30.1 Number of Properties Re-let in Period</td><td>50</td></tr><tr><td>30.2 Number of Lettable Days prior to the re-let</td><td>1586</td></tr><tr><td>Number of Elapsed Days prior to the re-let (for information only)</td><td>1736</td></tr><tr><td>30. Average Length of time taken to re-let properties (days)</td><td>31.7</td></tr></table>	30.1 Number of Properties Re-let in Period	50	30.2 Number of Lettable Days prior to the re-let	1586	Number of Elapsed Days prior to the re-let (for information only)	1736	30. Average Length of time taken to re-let properties (days)	31.7	Improved communication between teams. Use of HomeMaster void recording commenced. Pre allocation needs to improve. Issues: Pre allocation Meters Void conditions	Target – 15 days Actual – 31.7 days End of Oct 24 – 37.1 days End of Sept 24 – 40.7 days																								
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30. Average Length of time taken to re-let properties (days)	31.7																																	
ARC 2023 - C02 Number of Lets by Source of Let % to Section 5	Working with GCC on	Target - Minimum of 30%																																

<table><tr><td>Existing Tenant (i)</td><td>9</td></tr><tr><td>Housing List Applicant (ii)</td><td>30</td></tr><tr><td>Mutual Exchange (iii)</td><td>2</td></tr><tr><td>Other (iv)</td><td>0</td></tr><tr><td>LA Homeless - Section 5 (vi - a)</td><td>11</td></tr><tr><td>LA Homeless Nomination (vi - b)</td><td>0</td></tr><tr><td>Homeless Other (vi - c)</td><td>0</td></tr><tr><td>LA Other Nomination (vii)</td><td>0</td></tr><tr><td>Exclusions (see bottom of report)</td><td>2</td></tr><tr><td></td><td>52</td></tr></table>		Existing Tenant (i)	9	Housing List Applicant (ii)	30	Mutual Exchange (iii)	2	Other (iv)	0	LA Homeless - Section 5 (vi - a)	11	LA Homeless Nomination (vi - b)	0	Homeless Other (vi - c)	0	LA Other Nomination (vii)	0	Exclusions (see bottom of report)	2		52	referrals. Now allocating 3apt properties to single applicants. Void lead referrals being made to increase allocations.	Actual – 22% End of Oct 24 – 26.2%
Existing Tenant (i)	9																						
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	52																						
Gross Arrears (ARC Indicator 27) including Former Tenant Arrears (ARC Indicator C7)		Arrears audits completed – focus time set aside for staff	Target - 4% Actual End Jun 24, Q1- 4.93% Actual End Sept 24, Q2 – 4.93% Actual End Dec 24, Q3 – 4.84%																				
ARC 2023 - 15 Percentage of ASB cases resolved		On Target – 5 cases still ongoing but within targets	Target - 95% Actual – 93.8%																				
<table><tr><td>Number of ASB reported in period</td><td>54</td></tr><tr><td>Of these, the number resolved in period</td><td>49</td></tr><tr><td>Percentage of ASB Complaints Resolved In Period</td><td>90.7%</td></tr></table>		Number of ASB reported in period	54	Of these, the number resolved in period	49	Percentage of ASB Complaints Resolved In Period	90.7%																
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%age new tenants happy with standard of home when moving in (SHN Statistic)		Information was to be collected with assistance of volunteer	90% Not reported to SHR																				
Successful post allocation visit within 8 weeks		Information was to be collected with assistance of volunteer	90% Not reported to SHR																				
ARC 2023 - 26 Rent collected as percentage of Total Rent due		Monitoring – Improvement plan for arrears. Higher referrals to Advice Service and other organisations	Target - 101% Actual – 98.94%																				
<table><tr><td>1. Sum of receipts in Period</td><td>£4,120,653.40</td></tr><tr><td>2. Opening Pre-Payments</td><td>£11,783.38</td></tr><tr><td>3. Closing Pre-Payments</td><td>£15,789.39</td></tr><tr><td>4. Refunds. Transactions in the selected period whose Transaction Type is tagged with 'RentRefund' (see Setup \Accounts \Transaction Types) See ARC Report 26 Annex A for detailed breakdown of rent refunds.</td><td>£10,842.83</td></tr><tr><td>5. Gross Rent Collected (1 + 2 - 3 - 4)</td><td>£4,105,804.56</td></tr><tr><td>26.1 Rent Collected (5. Gross Rent Collected x Eligible Ratio)</td><td>£4,105,804.56</td></tr><tr><td>26.2 Rent Due to be collected (as ARC Accounts Debits from ARC 18*)</td><td>£4,149,691.81</td></tr><tr><td>26. Percentage collected of Rent Due</td><td>98.94%</td></tr></table>		1. Sum of receipts in Period	£4,120,653.40	2. Opening Pre-Payments	£11,783.38	3. Closing Pre-Payments	£15,789.39	4. Refunds. Transactions in the selected period whose Transaction Type is tagged with 'RentRefund' (see Setup \Accounts \Transaction Types) See ARC Report 26 Annex A for detailed breakdown of rent refunds.	£10,842.83	5. Gross Rent Collected (1 + 2 - 3 - 4)	£4,105,804.56	26.1 Rent Collected (5. Gross Rent Collected x Eligible Ratio)	£4,105,804.56	26.2 Rent Due to be collected (as ARC Accounts Debits from ARC 18*)	£4,149,691.81	26. Percentage collected of Rent Due	98.94%						
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Annual Home Visits 10% per annum		Visits being carried out but recording still to be improved for reporting – looking at HomeMaster for this.	102 Visits Not reported to SHR																				

Estate Visits once per Month	Visits being carried out but recording still to be improved for reporting – looking at HomeMaster for this.	Full Estate Not reported to SHR
Advice		
Emergency cases contacted within 1 working day Non-emergency cases contacted within 5 working days	On Target	Target 80% Not reported to SHR
Complex HBOP Processed within 28 days	On Target	Target - 80% Not reported to SHR
Audit Passed with no major improvements (1 per month)	Commenced and on target	Target - 95% Not reported to SHR
Customer Satisfaction	On Target	Target - 90% Not reported to SHR

The Housing Manager confirmed our void loss £23K, however we have a void at one of our supported property accommodation. This is sitting at approx £800 per month. The true figure is sitting at £35k to date. We are working with the support team and arranging a meeting with the Commissioner to address this case. The void days are improving as both teams are working well and communicating a lot better. We have had 10 abandonments since April to December. From these, 7 of the cases were in rent arrears from £800-£3,500.

The Team have been working hard to address arrears, however they went up by the end of December. We were still better than we were last year. The team are using focus days to address arrears cases. The team are working overtime for a few weeks to address arrears. The Board were reminded that the Association have not replaced a Customer Services Assistant. The day we came back from the Christmas and New Year holidays, £9k of rent was collected.

62 cases are over £1k
60 cases over £500

Section 5 refusals is hitting us hard. A meeting has been scheduled with the casework team.

Equality and Diversity information was requested as part of the Research Resource survey and very few responses were received.

Advice Team

Period 01/09/2024 – 31/12/2024	Comparison 01/09/2023 – 31/12/2023
£133,613.99	£274,089.03

Financial gain from 01/09/2024 to 31/12/2024 is lower compared to the same period last year this has been due to:

- Emergency only service from July impacting on our financial gain as no claims etc made for 3 month and loss of WRO
- Delays in claims for Adult and Child Disability claims being processed, currently taking between 6 to 8 months
- With more benefits being devolved to Social Security Scotland such as Attendance Allowance now known as Pension Age Disability Payment and Carers Allowance changing to Carers Support Payment we anticipate seeing this having an impact on overall service delivery from Social Security Scotland.

In reporting period from 01/09/24 to 31/12/24 we assisted households in need of food and fuel.

Support Source	Financial Award	Number of Clients
Asda vouchers	£250	5
Glasgow Loves Local	£1125	14
Fuel Bank	£1585	20

We supported 12 households with food and fuel in reporting period.

We currently have £14,408 remaining in our fuel fund and £560 available for food /small electrical items to continue this support.

Leading up to Christmas we delivered our Christmas Voucher Event. We identified and contacted 204 state pension households to provide them with a £75 Glasgow Loves Local gift card to help with rise in living costs and potential loss of winter heating allowance.

The government had announced in July the winter heating allowance would only be available to those in receipt of qualifying benefits such as pension credit. We were aware of the impact that this would have on our tenants especially with temperatures dropping and energy prices remaining high. With various funds we had we felt this was the most needed tenant group to benefit given the recent removal of support for most. We have successfully issued 194 vouchers between 12 December and 23 December and the team are concentrating on the final 10 households to ensure all households benefit from receiving the vouchers. Total of £15,300 given to our tenants.

The Association has been successful in achieving funding of just under £100k to employ an Energy Advisor for 2 years. This procurement process will start next month.

Jennifer Gilbert congratulated the Advice Co-ordinator in successfully achieving this funding.

The Board noted and approved the contents of the Housing Services and Advice Team Performance Report.

9b. COURT ACTIONS FOR APPROVAL

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

We have four cases that we have issued Notice of Proceedings.

The Board noted and approved the four court actions.

9c. WRITE- OFF REPORT

The Housing Manager presented the Write-off Report previously circulated with the agenda.

Former tenants arrears: £37,442.49

Owner Arrears: £486.77

The Board noted and approved to write off the above arrears.

9d. LETTING PLAN 20205-26

The Housing Manager presented the above Letting Plan previously circulated with the agenda.

The Board noted and approved the Letting Plan for 2025/26

10. COMPLAINTS REGISTER

The Head of Corporate, HR & Finance presented the Complaints Report for Quarter 3, 2024/25 previously circulated with the agenda.

The complaints received were

Stage 1 Complaints - 20 complaints were received. Three stage 1 complaints were handled outwith the timescale. One extension of time request was applied due to waiting on further information from a contractor. Two stage 1 complaints were handled outwith the timescale due to the Christmas and New Year holidays. One stage 1 complaint was escalated to Stage 2.

Stage 2 complaints – The Stage 2 complaint was handled within timescale.

Complaints referred to the Ombudsman – one complaint (stage 1 on 28th May 2024 and escalated to stage 2 on 19/07/2024) was referred to the Ombudsman, however this was not upheld by them.

The Board noted and approved the contents of the Complaints Register.

11. QUARTERLY RETURN TO SCOTTISH INFORMATION COMMISSIONER

The Head of Corporate, HR & Finance presented the quarterly Return to the Scottish Information Commissioner for the period 1st October – 31st December 2024.

During this period, we had received 2 x Freedom of Information requests and both were responded within timescales.

The Board approved the contents of the Quarterly Return to the Commissioner. The Return will be uploaded to the Scottish Information Commissioner portal.

12. **VALUATION REPORTS**

The Chief Executive Officer advised that as part of our loan agreements with our lenders we are obliged to get valuations carried out on our stock. *Item redacted as contains sensitive information* have provided the valuations for our factored stock.

All valuations have not been received and will assist with the Association's insurance renewal.

The Board noted the contents of the valuation reports.

13a. **BUSINESS PLANNING REPORT FROM** *Item redacted as contains sensitive information.*

The Chief Executive Officer presented the report provided by *Item redacted as contains sensitive information* who hosted the Business Planning Day on 1st November 2024. The report covers all what we had covered on the day and the content is a true reflection of matters discussed.

The Chief Executive Officer confirmed that we still have the facility to work with *Item redacted as contains sensitive information* to complete aspects of the Business Plan.

The Chairperson and Vice Chairperson both intimated that the Business Planning Day was one of the best days the Board has had and that Alison facilitated it well.

The Board noted and approved the contents of the report.

13b. **STRATEGIC OBJECTIVES**

The Chief Executive Officer intimated that as part of the Business Planning Day, the Board and Senior Leadership Team carried out some work on reviewing the Strategic Objectives.

The 6 new strategic objectives are:-

1. Delivering Value for Money
2. Provide high quality homes and neighbourhoods
3. Involve Tenants in shaping our decisions
4. Robust Governance and Compliance
5. Assist our community to thrive
6. Support our people achieve their potential

The Board noted and approved the 6 new strategic objectives for 2025-26.

14. **POLICIES**

14a. **Safeguarding:** Approved to defer until the end of March 2025.

14b. **Estate Management:** Approved

14c. **Abandonment:** Approved to defer until the end of March 2025

14d. **Debt Recovery of Factored Properties:** Approved

14e. **Right to Repair** – Defer to March 2025

14f. **Tenants and Owners Privacy Notice** – Approved

15. **CORRESPONDENCE**

Head of Corporate, HR & Finance presented correspondence received:-

Google Review	I volunteer here and the staff are very friendly and the venue is spotless. Very community focussed and a great place to come along for Thursdays free lunch as well
GCVS	Invitation to their AGM on the morning of 12 February 2025. Anyone interested in attending, please contact Corporate/HR.
EVH	Employment Rights Bill: Overview of Proposed Changes Date: Thursday 20 February 2025, 6.00pm – 7.00pm via zoom Anyone interested in attending, please contact Corporate/HR.
EVH	EVH Members Monthly Report - The January 2025 Edition – previously circulated to the Board for their information
GWSF	Bookings now open - special event to mark 50th anniversary of the first CBHAs, 12-4pm on Tuesday 29 April at the Trades Hall. Anyone interested in attending, please contact Corporate/HR. Anna Stuart will be speaking at the conference. Anyone interested in attending, please contact Corporate/HR. Restrictions to 4 representatives from each HA. Cost is £50 per delegate.
GSEN	AGM of Glasgow Social Enterprise Network (GSEN) will be held on Thursday, 30th January 2025 at 3pm at The Boardwalk, 105 Brunswick Street, Glasgow, G1 1TF. Anyone interested in attending, please contact Corporate/HR.
GWSF	GWSF Summer Conference, Friday 20th June 2025, 9am – 4pm, Roystonhill Community Hub. Anyone interested in attending, please contact Corporate/HR.
SFHA	Governing Body Members Conference, 7 February, The Studio, Glasgow. Anyone interested in attending, please contact Corporate/HR.
SHR	Letter from Nicola Marcus, Assistant Director of Regulation re outcome of ARC Review Outcome
GWSF	Letter to Ariane Burgess, Convenor, Local Government, Housing and Planning Committee Scottish Parliament re SHR's appearance before the Parliamentary Committee 17/12/24
Lived Experience Group	Submission to the UN Committee on Economic, Social and Cultural Rights
Studio Dramatic (SODA) Group One Arts (Local Group)	Email enquiring if the Association would donate to their fundraising event. The Board agreed to donate a voucher for £50.00

16. **APPLICATIONS FOR MEMBERSHIP**

None

17. USE OF SEAL

Head of Corporate, HR & Finance advised that the Association's seal has been used on two occasions.

18. ENTITLEMENT, BENEFIT AND PAYMENTS

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

After discussion, the Board noted the contents of the Entitlement, Benefit and Payments report.

19. NOTIFIABLE EVENTS

Item redacted as contains sensitive information.

20. SUBSIDIARY AND SUB COMMITTEE DECISIONS MADE BETWEEN 28TH NOVEMBER 2024 – 29TH JANUARY 2025

Cassiltoun Trust – 4th December 2024

Management Accounts to 31st October 2024 – approved

Trust Board meeting due to be held on 5th March 2025 to be postponed until 26th March 2025, with the Business Planning Session to be held on the morning of 26th March 2025 within Castlemilk Stables – approved

Bridget Crossan is to represent the Trust at the heating tender opening – approved

Cassiltoun Trust Risk Register – approved

Calendar of Priorities for Cassiltoun Trust – approved

Policies:-

a) Group Risk Policy – approved

b) Donations Policy – approved

c) Notifiable Events Policy – approved

Board attendance to be presented to the Board once per year at year end - approved

Cassiltoun Stables Nursery – 5th December 2024

Remit of Chairperson – approved

Minutes of 19th September 2024 – approved

Management Accounts for October 2024 – approved

Operational Report – approved

Former Parent Arrear - £1728 - The Board approved to write off this arrear. Report to be presented at March 2025 Board meeting

Item redacted as contains sensitive information.

Books for Children – Board approved to purchase a book for each child for Christmas at a total cost of £120

Risk Register – approved

Policies

Staff Code of Conduct – approved

Child Protection Policy – approved

Duty of Candour – approved

GDPR - approved

Healthy Eating Food & Nutrition - approved

Promoting Positive Behaviour – approved

Responsive Care and Safe Sleep – approved

Infection Control - approved

Group Risk Policy – approved

Entitlement, Benefit and Payments report – approved

The Board noted and approved the decisions made between 28th November - 29th January 2025.

21. AOCB

Storm Éowyn: The Chief Executive Officer informed the Board that as officers we had been tracking the storm and when a red warning was issued, she contacted the Executive Sub Committee who approved to close the Association. The Chair of Cassiltoun Stables Nursery was also contacted.

The Business Continuity Plan immediately kicked in. All staff worked remotely from home including the switchboard was being answered by a member of staff at home. Tenants were informed of the office closure via social media and staff were also making welfare calls to tenants. Parents in the nursery were informed via phone or the Family app.

From a damage point of view, we had a tenant report that there was a hole in their roof. This appeared to be from a loose tile. City Building attended to make the roof safe. There was also a window not closing properly but this was due to the lock not catching.

The Handypersons surveyed the area and there appeared to be little damage.

At our recent staff meeting, we reviewed our processes to see what we would do better next time if this were to happen again. Minor amendments to be made.

Lived Experience Group: The Group have asked for a financial contribution from each Housing Association who are members of the Group. The costs will be used to pay for the consultant who facilitates the Group; venue costs; catering etc. The general consensus among the members was a contribution of £2k. Anna Stuart declared an interest and did not contribute to discussion or any decision.

The Board approved for a contribution of £2k. The CEO will ascertain where these monies will be held.

Induction Programme for Board Members via SHARE Training Portal: Ryan Barclay confirmed that he has completed the induction programme and found all the information very useful and that it had given him a thorough understanding of the work involved in running a Housing Association.

Richard Sullivan: As the Board are aware, Richard Sullivan had been observing the Board meeting tonight. *Item redacted as contains sensitive information.*

The Chairperson sought the Board's approval to elect Richard onto the Board of Management in the capacity of a co-optee. The Board elected Richard onto the Board of Management on the motion of Anna Stuart MBE and seconded by Julie McNeil. SHR portal to be updated.

22. DATE AND TIME OF NEXT MEETING

Wednesday 26th February 2025 at 6pm

There being no further business the meeting concluded at 7.47 pm

Signature:
Chair of Board of Management

Date: