



**Minutes of the Board meeting  
held on Thursday 27th October 2022 at 5pm  
in the Community Centre**

Board Member	Attended	Apologies
Maisie O'Brien (MO'B)		X
Jamila Flynn (JF)	X	
Kristina Bowie (KB)	X	
Elizabeth Doherty (ED)		x
Claire McGraw (CM)		X
Tope Falade (TF)		X
Robert Wright (RW)	X	
Stephanie Harverson (SH)	X	

In Attendance	
Pamela Milne (PM)	Chief Executive
Alison Vass (AV)	Housing Manager
Jennifer MacDonald (JM)	Business Administrator
Fettes McDonald (FMD)	FMD Financial Services

Agenda Item	Description	Action By
<b>1.</b>	<b>Apologies</b>	
	KB agreed to Chair the meeting in ED's absence. KB welcomed everyone to the meeting. Apologies were noted from Elizabeth Doherty, Maisie O'Brien, Claire McGraw, Tope Falade. There were no declarations of interest.	
<b>2.</b>	<b>Approval of previous minutes</b>	
	Board approved the minutes of the meeting held on 30 <sup>th</sup> August 2022. These were proposed by KB and seconded by JF.  Board approved the minutes of the meeting held on 6 <sup>th</sup> September 2022. These were proposed by RW and seconded by JF.	
<b>3.</b>	<b>Action Tracker</b>	
	Board went through the Action tracker and were happy with the content.  Board Approved the Action Tracker.	

Agenda Item	Description	Action By
4.	<b>Assurance Statement</b>	
	<p>PM introduced this item, noting that the Annual Assurance Statement was due to be submitted to the Scottish Housing Regulator by the 31<sup>st</sup> October, and that a Board workshop had been held on the 5<sup>th</sup> October to review the whole Assurance Framework in detail. The draft Statement was now being brought to the Board for approval.</p> <p>Changes to the Assurance Statement actioned before the meeting on board recommendations were reviewed and the Board approved these changes.</p> <p>Board then agreed and approved compliance against the terms of the Regulatory Framework and associated Regulatory Standards of Governance and Financial Management with the following exception: We have identified weaknesses in our standards of Governance and are working towards compliance in relation to:            -Regulatory Standard 6-The governing body and senior officers have the skills and knowledge they need to be effective.</p> <p>Board approved the draft Annual Assurance Statement and delegated authority to ED to sign the Statement and submit it to the Regulator.</p>	<p>PM</p> <p>ED</p>
5.	<b>Membership Application</b>	
	<p>One membership application from a new tenant [REDACTED] £1 paid</p> <p>Board Approved Membership Application</p>	
6.	<b>Membership List Update</b>	
	<p>PM advised that this was an annual paper to update the Association's Membership List following the AGM. In line with the rules of Share Membership members who have not attended, put in apologies or nominated a proxy to attend in their place for 5 consecutive AGMs should be removed from the list. 3 members qualify for this after this year's AGM</p> <p>[REDACTED]</p> <p>Discussion regarding membership numbers took place. PM advised we are down to 64 Share Members but the Housing Team are speaking to new tenants at sign up, information will be going out in our newsletter and we are looking to increase customer knowledge and engagement.</p> <p>Board Approved the proposed cancellations from the Membership List.</p>	PM

Agenda Item	Description	Action By
7.	Quarter 1 Management Accounts	
	<p>FMD discussed the accounts for Quarter 1 and advised that there was a lower staff &amp; office cost than expected. Voids had a lag over from previous year due to contractor issues. PM advised now using back up contractor and things have improved. FMD advised we can check Quarter 2 to keep an eye on things. Biggest increase in cost was an additional £30,000 spend on Estate Management due to changes in the contract with close cleaning and estate maintenance. Overall, a healthy bank balance with no major concerns.</p> <p>Board approved the Management Accounts for the period to 30 June 2022.</p>	
8.	Co-op Loan Repayment	
	<p>FMD advised that the annual budget for 22/23 noted headroom of £135k only on one of the Coop Bank's covenants. The RBS interest cover covenant has headroom of around £227k and for the BOS the headroom is considerable at £885k. He discussed how the Coop bank have advised they would like out of the housing sector. In August 2022 FMD contacted the Coop Bank to seek their views on a covenant change. The Bank's response was not encouraging as they stated a covenant change was not available. FMD presented different scenarios of our 30-year plan based on different assumptions including repayment of the Coop Loan and spoke about the risks and benefits to paying off the loan early. Board had a discussion and made decision to pay the loan off early to mitigate the risk to the Association.</p> <p>Board approved early debt repayment of Coop Bank loan.</p>	
9.	Consultation on the Proposed Rent, Management Fee & Service Charge for 2023 -2024	
	<p>AV introduced this item outlining the main considerations for the proposed Rent, Management Fee and Service Charge for 2023-24 including affordability, comparability and viability for the Association. The Rent Policy says the September CPI figure will be used for the proposed rent increase, which was 10.1%, the highest rate for 40 years. The Association is required to review its rent and other charges to reflect the annual rate of inflation and ensure we can meet our obligations this year and in the future. Taking into account affordability, comparability and viability we are proposing we consult on a 5% increase in Rent, Management Fee and Service Charge Income for 2023-24.</p>	AV

Agenda Item	Description	Action By
	Board Approved the proposed 5% Rent, Management Fee and Service Charge increase and agreed the tenant consultation timescales.	
<b>10.</b>	Allocation Policy – Addition of Management Transfer Points	
	<p>AV explained our Allocation Policy allows the Housing Manager to transfer tenants in exceptional circumstances, however there is no mechanism within the policy for this to happen as there are no points that can be added to the application to facilitate a management transfer.</p> <p>Board Approved the addition of Management Transfer points of 300 points to the Allocation Policy.</p>	
<b>11.</b>	Gas Contract Extension	
	<p>PM advised that the gas contract is going well and asked for an extension of contract based on performance.</p> <p>Board Approved that James Frew Ltd (trading as GasSure) be granted a further one-year extension to the current gas servicing and repairs Measured Term contract.</p>	CW
<b>12.</b>	Update on Landlord's Health & Safety Compliance	
	<p>PM gave an update on Landlord's Health and Safety Compliance, providing assurance that CHA's Property Services team are fully committed to maintaining a safe, healthy and sustainable environment for our staff, customers and other stakeholders. We are actively working towards compliance and our target is to be fully compliant in 2022-23.</p> <p>The Board noted the contents of the Report.</p>	
<b>13.</b>	Update on Investment Programme	
	<p>PM went through the report explaining how the contracts and investment programme were progressing. All contracts are progressing well.</p> <p>The Board noted the contents of the Report.</p>	
<b>14.</b>	Update on increase in SDM Annual Charge	
	PM advised that SDM have been bought over and are increasing prices substantially this year. Cadder's annual charge has doubled. It is a massive increase but we are currently not in the position to look at changing Housing Management System before increase.	

Agenda Item	Description	Action By
	<p>Alastair, our Finance Officer is attending a meeting on Friday 4<sup>th</sup> November to discuss with other HA's. PM will feed back to Board if anything changes from this meeting.</p> <p>Board noted the position regarding SDM.</p>	
15.	Christmas Closing	
	<p>PM asked the board to approve closing for 2 days in between Christmas and New Year on the 29<sup>th</sup> &amp; 30<sup>th</sup> December with staff using annual or other leave to cover this.</p> <p>Board Approved the Christmas closing.</p>	
16.	Staffing Update	
	<p>PM advised Jennifer MacDonald had started as Admin support for initially 3 months, Nicola Thom is starting as a consultant to look at the Governance side of policies etc. Both these roles cover for the Business Improvement role that is currently vacant.</p> <p>There are three roles being interviewed for this week. Housing Officer, Housing Assistant and Receptionist. PM will update once decision is made.</p>	
17.	Annual Report on the Charter	
	<p>PM advised this is now at printers and on website.</p>	
18.	AOCB	
	<p>PM advised Tope Falade is requesting a 3 month leave of absence from the Board.</p> <p>Board Approved leave of absence.</p> <p>PM advised that there was some training available for board members and to let her know if people are interested.</p> <p>Board discussed possibility of looking at a mini conference for early next year. – to be discussed at later date</p> <p>Date of next meeting</p> <ul style="list-style-type: none"> <li>Board 29<sup>th</sup> November 2022</li> </ul>	

Signed: \_\_\_\_\_

Date: \_\_\_\_\_