



**Minutes of the Board meeting
held on Thursday 25th May 2023 at 6pm
in the Community Centre**

Board Member	Attended	Apologies
Kristina Bowie (KB)		
Jamila Flynn (JF)	x	
Robert Wright (RW)	X	
Stephanie Harverson (SH)		x
Mark Fisher (MF)	x	
Elizabeth McEachran (LM) - Chair	X	
Ross Kirkwood (RK)	X	
Amir Asif (AA)	x	
Tope Falade (TF)		x

In Attendance	
Pamela Milne (PM)	Chief Executive
Nicola Thom (NT)	Interim Director of Operations
Jennifer MacDonald (JM)	Business Administrator
Kenny Wiggins	Observer
Fettes McDonald (FMD)	FMD Finance

Agenda Item	Description	Action By
1.	Apologies	
	<p>Chair welcomed everyone to the meeting and advised there was apologies from the following people: -</p> <p>Stephanie Harverson Tope Falade Charlie Wood</p> <p>There were no declaration of interests.</p> <p>JF and RK advised that they may need to leave the meeting early and the Chair agreed to reprioritise the agenda to ensure decisions to be taken were made whilst the meeting was quorate.</p>	

Agenda Item	Description	Action By
2.	Approval of Previous Minutes	
	<p>Chair asked board to approve previous minutes. These were approved by: -</p> <p>1st: - Liz McEachran 2nd: - Robert Wright</p>	
3.	Action Tracker	
	<p>Board went through the Action Tracker and were happy with the content.</p> <div data-bbox="276 651 1321 846" style="background-color: black; width: 100%; height: 87px;"></div> <p>Board Approved the Action Tracker.</p>	CW
4.	Notifiable Events	
	<p>Due to board members having to leave the meeting we were unable to discuss this item at the meeting.</p>	
5.	Written Resolutions	
	<p>There were no written resolutions this month.</p>	
6.	Management Accounts	
	<p>FMD advised that there were no unexpected issues within the management accounts. FMD explained the main variances between the actual costs and the budgeted costs. Staffing budget is significantly below due to staff vacancies throughout the year and the community centre being closed.</p> <p>The main overspend is reactive repairs budget which is substantially over budget. FMD suggested an analysis of how the overspend is so high is advisable. It was agreed that this would be completed.</p> <p>Rent arrears have increased to 7.8%</p> <p>FMD advised that the main decisions that have to be made are the long term decisions on the Community Centre and Estate Service and advised that he would recommend making a decision in the near future on both</p>	CW

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	<p>AA asked if it was possible to have a traffic light system for the future. FMD advised this was possible and he would include it in Quarter 1. He also advised that he will ensure that the top 10 variances will be available for Quarter 1 as per the action tracker.</p> <p>PM spoke about how CW has already commenced analysis of the overspend and when the reactive repair budget was set it was lower than required. The initial budget was set based on costs when Cadder had an in house DLO and during the period of covid when fewer repairs were being raised for nearly a year. CW believes that the budget was never reassessed to include the costs of an external contractor.</p> <p>PM advised that the Board made the decision to bring in an external contractor to assist with close cleaning and grass cutting due to the level of dissatisfaction and complaints being received. The external contractor working with the Estates Team has brought the level of satisfaction up significantly and the complaints have dramatically reduced due to the improvement of the service. [REDACTED]</p> <p>NT spoke about the void costs and advised that there was a historical level of neglect within the properties with a lot of properties being returned, requiring new kitchens, bathrooms and high levels of work. There has been a recent case that NT is collating full history of to use as a case study. NT in the early stages of gathering the full history and is working with the housing team to improve processes. NT is confident that the housing team are now actively tackling ongoing vulnerable tenants and tenancies to help prevent the level of work being required to houses that are being returned to the association. One of the ways to tackle this is the void specification standard which has been brought to the board for approval at Item Number 13.</p> <p>MF commented that he can see there has been a massive amount of work being done by the management team and staff and he is confident that the new processes being put in place will only help to continue to improve Cadder.</p> <p>Board approved Management Accounts.</p>	FMD
7.	5 Year & 30 Year Budget	
	<p>FMD discussed the different assumptions within the 5 and 30 year budget with the board. FMD highlighted a few ongoing contingencies within the budget for example the impact of EESSH2 which at this time is unknown. The Community Centre and the estate services provision as discussed previously are also factors to consider.</p>	

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	<p>FMD feels confident that we have healthy 5 and 30 year budgets. He has no concerns regarding Cadder's financial health even with the unknown factors. Due to the fact Cadder paid off the Co-Op bank loan early it has left the Association in a very healthy position and there are no covenant compliance issues.</p> <p>MF asked how would tenant's feel about having the amount of money sitting in bank that is projected. FMD advised that some of that is for EESSH 2 and contingent on rent collection and various other factors but he believes that the Association financial projection is one of good health. PM explained that the Association may wish to grow and develop in the future.</p> <p>RK asked if there were any specific plans going forward. PM advised there was currently no development plans.</p> <p>Board approved 5 & 30 Year Plans.</p>	
8.	ARC Return	
	<p>NT spoke to the Board about the ARC Return and advised that the board had to approve the return before sending it to the SHR. NT advised that there is nothing within the ARC that the board were unaware of as the Board have been presented with year end KPI reports as well as quarterly reports through the year. NT asked Board to approve ARC Return and for NT to send to SHR on behalf of the Board.</p> <p>Board approved ARC Return and for NT to authorise return on Board's behalf.</p>	
9.	Membership Application	
	<p>JM presented a Board membership application for [REDACTED].</p> <p>RK asked where we usually get applications from. NT advised that we have it on our website, it went out in our newsletter that was recently published and on our social medias.</p> <p>Board noted that efforts are being made to encourage new applications.</p> <p>Board Approved Membership Application</p>	
10.	Community Centre	
	<p>Due to board members having to leave the meeting we were unable to discuss this item at the meeting.</p>	

Agenda Item	Description	Action By
11.	Scottish Housing Regulator Engagement Plan	
	Due to Board members having to leave the meeting we were unable to discuss this item at the meeting. The Action Plan has been circulated to Board Members and any comments from Board Members should be emailed to the Chair.	
12.	Whistleblowing Policy	
	<p>NT presented the updated Whistleblowing Policy to the Board for review. NT advised there are no significant amendments to the policy other than adopting the Association's standard policy template. NT asked Board to approve the policy.</p> <p>Board approved the Whistleblowing Policy.</p>	
13.	Void Standard Specification	
	<p>NT presented to the Board an updated void standard specification. Following on from the conversation earlier regarding void costs NT would like to pilot an increase of the good end of tenancy reward from £50 to £200 to make it more appealing and increase the standard of houses being let to increase tenant sustainability and refusal rates. NT would like to propose this pilot for 6 months and in Quarter 3 produce a detailed report to the Board for consideration. NT asked Board to approve 6 month pilot of Void Standard Specification.</p> <p>Board approved 6 month pilot of Void Standard Specification.</p>	
14.	A.O.C.B	
	Due to board members having to leave the meeting we were unable to discuss this item at the meeting.	
15.	Board Training and What's App Group	
	Due to board members having to leave the meeting we were unable to discuss this item at the meeting.	
16.	Date of Next Meeting	
	Thursday 29 th June 2023 6pm	

Signed: _____

Date: _____