Minutes of the Board meeting
held on Thursday 25th January 2024 at 6pm
in the Cadder Community Hub

Board Member	Attended	Apologies
Kristina Bowie (KB) - Chair	x	
Jamila Flynn (JF)	x	
Robert Wright (RW)	x	
Stephanie Harverson (SH)		x
Mark Fisher (MF)		x
Elizabeth McEachran (LM)		x
Ross Kirkwood (RK)	X	
Amir Asif (AA)		
Kenny Wiggins (KW)	x	
Julie Smillie (JS)	X	
Gordon Anderson (GS)	X	
Joyce Orr (JO)	x	

In Attendance	
Pamela Milne (PM)	Chief Executive
Nicola Thom (NT)	Interim Director of Operations
Jennifer MacDonald (JM)	Corporate Services
Charlie Wood (CW)	Asset Manager
Fettes McDonald (FMD)	FMD Finance
Derek Ralston (DR)	Senior Property & Compliance Officer

Agenda Item	Description	Action By
1.	**Apologies**	
	Chair advised there were apologies from the following people: - Stephanie Harverson Mark Fisher Liz McEachran	
2.	**Chairs Welcome - Meeting Format**	
	Chair welcomed everyone to the meeting.	
3.	**Declaration of Interests**	
	There was no Declarations of Interest but noted that there is one Board Member present who is an owner with regards to 6.2	

Agenda Item	Description	Action By
4.	**Minutes for Previous Meetings**	
4.1	RW wanted it noted that at the November meeting at 6.2 and 6.3 that he objected to the proposed rent and service charge increase of 6.6%. JM will amend the minute accordingly.	JM
4.1.1	October Minute Approved: - 1st Robert Wright 2nd: - Jamila Flynn November Minute Approved: - 1st: - Ross Kirkwood 2nd: - Robert Wright	
4.1.2	There were no matters arising	
5.	**Action Tracker**	
	Board discussed the Action Tracker and approved its content. PM confirmed with the Board that the new format of the Action Tracker met with their approval. **Action Tracker Approved**	
6.	**Finance Reports**	
	At this point in the meeting Kenny Wiggins arrived	
6.1	**Draft Budget 2024/2025** FMD introduced the Draft Budget with the Board confirming that there was a projected surplus of £312k for the year 24/25 depending upon assumptions employed. FMD Total net assets projected at around £9.4m at March 2025 with the component spend in the year budgeted at £134k with a further £125k allowed for IT and other costs. Buy backs at a cost of £240k are also now provided for with grant support at 50% of cost and gross rent arrears are projected to remain high throughout the year. The capital loan repayments of £219k have seen the total loan balance reduce to around £2.1m. All this information allows FMD to feel confident that the cash position of the Association remains reasonable with overall cash at around £1.2m at the year end.	

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	FMD advised there was no issues with loan covenant compliance at this point but the Management costs per unit are high and well above peer RSLs 22/23 results. This reflects primarily higher staffing and overhead costs. Reactive maintenance costs continue to increase from prior years. This results in lower surplus ratios compared with peer RSLs. FMD then asked the Board to review the Draft Budget and let him know any changes to the current assumptions employed. Work on the long-term projections will be progressed once future costings are agreed. PM advised the Board that staffing needs to be discussed as there is currently 2 manager posts not filled and the SMT has a proposal on a staff structure that they would like to discuss with the Board at the Business Planning Day. Board agreed this was the best opportunity to discuss future staff structure. PM advised we need to get the base costings right going forward. FMD advised that as the Association had a low debt it leaves us in a good position. PM advised that we do have significant borrowing capacity if needed. **Board noted contents of Draft Budget 24/25 and agreed to discuss further at Business Planning Day**	
6.2	**Proposed Increase for Rents, Management Fees & Service Charge for 2024-2025** RW declared a declaration of interest within this agenda item and advised he would abstain from voting. NT introduced the report with Board highlighting the feedback from the two consultation surveys that were undertaken with tenants and owners. NT advised the Board that the consultation newsletter was posted to every tenant and owner, shared on our social media channels and staff were encouraging customers to complete the surveys through the course of their interaction within the community. In total 55 tenants and 27 owners completed the surveys. All comments from the responses were presented to Board for review. Board reviewed the information provided in the report with regards to responses, information from SFHA and Housemark Affordability Toolkit and comparisons from Glasgow and West of Scotland Forum's Association's and Scottish Housing Network peer group increases. FMD Financial Services has confirmed that the affordability and comparability information noted within this report indicate no material concerns. JF asked if people who were under occupying would be compensated for the proposed increase. NT advised that tenants who are supported by welfare benefits would be able to claim benefits to cover this increase.	

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	Discussions took place regarding whether 5.6% would be a better option given the feedback and the current climate issues. RK asked FMD if there was anything that worried him if 5.6% was agreed. FMD advised that increase in costs for maintenance going forward was something that had to be looked at in the coming years but currently nothing in the report concerned him. JO suggested that next year we could give choices and options with more information of the implications and the benefits for the different options. JS advised with the spotlight on value for money it was important to get this right. Board then had a vote and agreed on a 5.6% increase for both rent and factoring fees. **Board agreed to a 5.6% increase for Rental, Management Fees and Services Charges for 2024-2025** FMD left the meeting at this point.	
6.3	**Buy Back on the Open Market** PM advised that GCC had reopened its grant to buy properties back but it has some stipulations. Following on from their mid-year review GCC offered the Association £240,000 to purchase two properties with 100% funding for the acquisition costs. A condition of the funding offer is that the properties must be offered to the Health and Social Care Partnership (HSCP) for a Section 5 homeless referral. This is to help with the housing emergency in Glasgow. The properties also require to be purchased by 31 March 2024. There has been a property identified at 9 Skirsa Street, Flat 1/1. PM advised that due to wording on the policy she had to bring this to Board for approval and in future would be looking to amend the policy. NT advised there is potentially one other property that has been identified but not been inspected yet. JO asked if it was just the first let to be assigned to homelessness or all future lets. PM advised she would confirm this with GCC. **Board approved purchase of 9 Skirsa Street, Flat 1/1, and the purchase of one additional property for this round of grant funding. Board noted that the Buy Back Policy required to be reviewed and will be submitted for approval to a future Board meeting.**	PM
7.	**Governance & Compliance Reports**	
7.1	**Tenant Safety Compliance Update**	

Agenda Item	Description	Action By
7.2	CW presented the Board with a Tenant Safety Compliance Update Report with all the current positions of Cadder's tenant safety obligations CW advised that we are fully compliant in the following tenant safety areas • Gas Safety • Fire Safey • Asbestos • Electrical Safety • Legionella • Mould & Damp CW advised that there is a rolling maintenance schedule to ensure that we continually remain compliant. KW asked CW if we are happy with the level of rigor and assessment. CW advised that there was a current audit carried out by Quinn Internal Audit for tenant health & safety management and validation of all the compliance information. He is awaiting the draft report which will be available to Board at the next meeting. KW asked if we need RAMS CW advised that this would be the next logical step for dampness and is something he has spoken to Auditors about. JO advised that Dampness & Mould are still classed as repairs so RAMS might not be needed. DR advised that all properties are having risk assessments being caried out and any RAM's required will be carried out by the contractors if required. CW advised the Board that we maintain a register for all properties that we are notified of damp and mould issues to build a robust and clear picture going forward. **Board noted contents of Tenant Safety Compliance Update** **EICR Update** CW presented a report to the Board to provide an update on the Association's current position in relation to compliance with our Electrical Installation Condition Report (EICR) obligations. CW was pleased to advise the Board that the EICR programme that was carried out to bring the Association into compliance was fully completed by the end of November. Quinn Internal Audit has validated this information as part of the Internal Audit on Tenant Safety in January 2024. The Internal Audit Report on Tenant Safety will be brought to the Board in February. CW advised that health and safety compliance will be rigorously monitored and maintained going forward, we will continue to engage with auditors on a regular basis, convene monthly compliance/cyclical internal working group meetings which includes frequent self-assessment of our performance, engage with and contribute to existing RSL health and safety	

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	forums to keep up to date with legislation and good practices across the sector, benchmark against our peer organisations and regularly review SHR and HSE publications. JO spoke and advised that she was not comfortable with the 4-year rolling contract as this will cost more in the long run and thinks it should be 5 years rolling but similar to gas servicing with commencement at the 8/9 months prior to the 5 year point. CW advised he will look into this and look into applying the same principle as the Gas Servicing Programme. JS agreed with JO regarding this. CW agreed it was a valid point and would report back to Board with outcome. PM advised that as the EICR non-compliance was a Notifiable Event, this report and corresponding Board minute would be sent to the Scottish Housing Regulator. **Board noted the contents of EICR Update**	CW
7.3	**Sub Committee Structure** PM asked the Board if this item for Sub Committee Structure could be discussed as part of the Business Planning Day. Board agreed this was the right place to discuss this. **Board agreed to postpone Sub Committee Structure discussion for Business Planning Day on 2nd February 2024**	
8.	**Operational Reports**	
8.1	NT presented the Board with 4 eviction cases to consider, further advising that since the report was written, there has been some movement within the arrears management of each case. Case 1: - [redacted] Case 2: - [redacted] Case 3: - [redacted]	

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	Case 4: - [redacted] JO asked why this was coming to Board as usually Delegated Authority to CEO. PM advised the policy needs to be reviewed to include this. **Board agreed to the following Case 1 – Eviction Granted, Case 2 – Eviction not Granted, Case 3 – Eviction not Granted, Case 4 – Eviction not Granted** Standing Orders was Suspended Standing Orders Reinstated	
8.2	**Estate Services Review** CW introduced the progress report of the Estate Services review for noting. Board noted the content of the report.	
8.3	**High Cost Void – Lessons Learnt** NT introduced the report and discussed the timeline and works that were required within the void and how it ended up in the condition it was. NT also discussed the lessons that have been learnt from the review of this experience and the changes made to ensure this situation would not reoccur by identifying vulnerabilities within households, the new customer charter and a review of the Financial Regulations. RK thanked NT for all the work put into the report and for identifying the biggest trigger points and is happy that lessons had been learnt from this. **Board noted content of Report**	
9.	**Community Hub Reports**	
	NT gave a brief update on the Community Hub advising that the Winter Wonderland opening event was very successful and busy. Slowly building up services and bookings into the Hub and we are working closely with Kindness to secure funding opportunities going forward. RK wanted to thank all the staff for the hard work being put into the opening event and let everyone know it was really positive and exciting to see all the community involved on the day.	

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10.	**Any Other Business**	
	PM advised that the Business Planning Day was going ahead on Friday 2nd February. PM is aware that not everyone could make it but was the best day for most people and was proving difficult to be able to get everyone to attend.	
11.	**Confidential Reports**	
	JM, CW and NT left the room for this portion of the meeting. Confidential minute will be done by PM.	PM
12.	**Date of Next Meeting**	
	Thursday 29th February 2024 @ 6.00pm	

Signed: ______________________________

Date: ______________________________