Minutes of the Board meeting
held on Thursday 30th November 2023 at 6pm
in the Community Centre

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

Agenda Item	Description	Action By
1.	**Apologies**	
	Chair advised there were apologies from the following people: - Amir Asif Jamila Flynn Liz McEachran	
2.	**Chairs Welcome - Meeting Format**	
	Chair welcomed everyone to the meeting.	

Agenda Item	Description	Action By
3.	**Declaration of Interests**	
	There was no Declarations of Interest but noted that there are 3 Board Members present who are owners with regards to 6.3	
4.	**Minutes for Previous Meetings**	
4.1.1	Previous minutes for 26th October 2023 had some amendments to be made: - RK & KB were not at the meeting and minutes shows they attended. **Minutes updated and will be returned to Board for approval 25th January 2024.**	
4.1.2	There were no matters arising.	
4.2	Board were asked to note the minutes of both Sub Committee meetings held on 18th September 2023 & 23rd October 2023 **Board noted both Sub Committee Minutes**	
5.	**Action Tracker**	
	Board discussed the Action Tracker and approved its content. RK asked if it was possible to see the full action tracker including completed actions. It was also discussed to remove one of the green actions and reduce it to a simpler Red, Amber, Green system. This was agreed by the Board and JM will update tracker for next Board Meeting **Action Tracker Approved**	JM
6.	**Finance Reports**	
6.1	Management Accounts for Quarter 2. FMD presented his report and advised that there was a projected surplus of £62,000 but results are showing Cadder is sitting at £11,000 which results in an overall adverse variance of £51,000 at this stage in the year. The gross rent arrears increased to 8.31% which is much higher than projected. The figure net of bad debt provision is 4.46%. FMD advised that there has been a materially higher spend on maintenance and environmental works and was significantly over budget at this point in the year.	

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	PM spoke to the Board and presented to them an overspend report which provides a break-down of the overspend. PM advised that the Senior Management Team are scrutinising this closely and monitoring all expenditure to ensure a managed position. PM & NT are progressing the recruitment of a Senior Housing Officer whose first priority will be to lower arrears. PM advised the Senior Management Team will continue to review budgets and reduce expenditure while working to increase revenue through rent. PM advised that there is one void that cost £60,000 due to the condition it was returned to us in. RK asked if there was any way to claw any of this back. PM advised unfortunately not RK advised that there needs to be lessons learned from this.	
	PM advised that a report would be brought back to the Board that charted the journey toward this high cost void and lessons learned.	PM
	PM asked the Board to approve Management Accounts Quarter 2 and approve payment of invoice for high cost void. **Board approved Management Accounts Quarter 2 and Void invoice.**	
6.2	NT presented report to Board regarding the proposed rent increase for 24/25. NT advised that the current Business Plan denotes that the annual increase is equivalent to CPI with no additional uplift. However this was based on CPI assumptions made at the time which were considerably lower than the actual rate of CPI over recent years. It is therefore proposed that Board consider a rental increase of CPI + 1%. NT confirmed that the affordability toolkits available from SFHA and Housemark has been used to assess the impact on tenants and is used throughout the sector to assess affordability of rent levels. Based on all the information available the report is recommending that we consult on 5.6% increase. PM spoke to the Board and advised that given the implications of increasing costs as well as future investment obligations, e.g. EESSH 2 as well as general cost of living, material, utility increases to come it is critical that we make the right decision for the business. KB raised concerns at the increase for single people is right at the limit and asked if it was possible to look at a lower increase for them. PM advised that yes this is possible. RK said we need to look at the people who will be affected by this but also look at it from the point of view of a business that needs to survive and be viable.	

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	KB asked what support do we have in place if people are in difficulty. NT advised we have partnership in place for fuel help, welfare officer available, tenancy support officer and a lot of other resources available to the housing officers to help tenants when needed. NT advised that the current arrears are a few high cases rather than a lot of low cases. RK asked the rest of the Board to consider consulting on CPI + 2% KB would be happy to consult on this but with the possibility of considering CPI +1% for 2 apt. RW advised he thinks CPI + 1% would be his choice but happy to go with the majority. After discussion the Board agreed to consult on CPI + 2%	
6.3	**Board Approved to Consult on Rent Increase 24/25 at CPI + 2%** NT presented the Board with a report proposing the Management Fee & Estate Charges increase for 24/25 at CPI + 1%. The Board decided that the impact on increased costs related to all areas of the Association's business and therefore we should consult on the same increase for tenants and owners as it was imperative, we cover the costs for the service provided. **Board Approved to Consult on Management Fee & Estate Charges Increase 24/25 at CPI + 2%**	
7.	**Governance & Compliance Reports**	
7.1	PM advised that LM and herself met with 4 potential Co-Optees. PM & LM were recommending 3 candidates to fill the Co-Optee positions as they feel they had the necessary skills and experience required to support and lead the Board going forward. These are: - Gordon Anderson Joyce Orr Julie Smillie PM asked Board to approve these Co-Optees. **Board Approved Gordon Anderson, Joyce Orr & Julie Smillie as Co-Optees of the Board.**	

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7.2	NT presented the Board with the Communication Strategy which compliments the recently approved Resident Participation Strategy. This document sets out a plan to improve the communication with the community, working along side TIS and the newly formed scrutiny group the aim is to improve customer satisfaction and communication. NT advised the first meeting of the newly formed resident's group is on 9th December. **Board Approved Communication Strategy**	
7.3	CW advised the Board that there was a Health & Safety Audit for the Management Systems that took place and was pleased to advise out of 67 point 61 full conformed, 4 part – conformed and 3 non conformed. CW advised that this was a very positive endorsement of our approach to H&S and that the areas to be addressed will be developed within our H&S Action Plan. CW asked the Board to approve the report. **Board Approved Health & Safety Audit Report**	
7.4	CW advised the Board that the Gas Servicing and Maintenance Works Contract Tender was now completed by Ewing Somerville and the winning contractor was James Frew Ltd. CW presented the Board the Tender Report with the breakdown of all the process. This is our current contractor which means no disruption to the service provided to residents. This contract would be from February 2024 – January 2027. CW asked the Board to review the report findings and approve outcome. Noted that Chair to sign the contractual documents **Board Approved James Frew Ltd for Gas Servicing and Maintenance Works Contract February 2024 – January 2027**	
7.5	NT updated the Board on the Risk Register and advised that there has been no significant change to risk scores whilst actions are ongoing. Once further updated there will be changes to it which will be reported back to the Board. RK asked if there was anything that would be going to red NT advised no the updates would lessen the risks. **Board noted content of report.**	

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8.	**Community Hub Reports**	
	NT advised of the success of the Winter Wonderland event was a huge success with 500 – 800 people attending throughout the day. The range of services within the Hub will grow and develop in the weeks and months ahead. [redacted]. Several Board members thanked staff for the amount of work carried out to make this happen. **Board noted contents of report.** **Suspension of Standing Orders**	
9.	**Any Other Business**	
	Standing Orders Resumed	
9.1	PM spoke about Strategy Away Day and advised it was good practice to have an away day once a year. Looking at a half day for staff and full day for SMT and Board. Business Plan review and governance training will be done as part of the day. JM has sent out calendar of dates if all Board members can respond to allow a date to be set. **Board noted information.**	
9.2	[redacted] **Board Approved changes for Bank of Scotland Signatures.**	
9.3	NT wanted to thank the Policy Sub Committee for the significant amount of work that was achieved by the group. The group will now be disbanded and policies for approval will now come to Board meetings going forward. **Board Approved disbandment of Policy Subgroup**	
9.4	RK asked for the Governance Group to meet to get an update on the Engagement Plan. PM advised she will speak to LM to arrange. **PM to arrange Governance Group meeting.**	PM

Agenda Item	Description	Action By
10.	**Confidential Reports**	
	JM, CW and NT left the room for this portion of the meeting. Confidential minute will be done by PM	PM
11.	**Date of Next Meeting**	
	Thursday 25th January @ 6.00pm	

Signed: ____________________________________

Date: ____________________________________