GLEN HOUSING ASSOCIATION

BOARD OF MANAGEMENT MEETING

6.30PM – WEDNESDAY 22nd JANUARY 2025

AGENDA

1.	**APOLOGIES & DECLARATIONS OF INTEREST**	(Report attached – *for action)*
2.	**MINUTES**	
2.1	Minute of Board of Management Meeting of 20/11/24	(Report attached – *for approval)*
2.2	Matters Arising from above Minute	
3.	**FINANCE & STAFFING MATTERS**	
3.1	Financial Report to 31/12/24	(Report attached – *for approval*)
3.2	Arrears Report to 31/12/24	(Report attached – *for information*)
3.3	Window Replacement Contract – update	(Report attached – *for information*)
3.4	Update on New Loan Progress with CAF Bank	(Report Tabled at Meeting)
4.	**GOVERNANCE**	
4.1	Board Workplan 2025	(Report attached – *for discussion*)
4.2	Risk Management Report	(Report Attached – *for approval*)
4.3	Note from Net Zero Conference 27/11/24	(Report attached – *for information)*
5.	**HOUSING MANAGEMENT REPORTS (Oct – Dec 24)**	
5.1	Repairs Report	(Report attached – *for approval*)
5.2	Void Report	(Report attached – *for approval*)
5.3	Recharges Report	(Report attached – *for approval*)
5.4	Complaints Report	(Report attached – *for approval*)
6.	**POLICY REVIEWS**	
6.1	Board Member Recruitment Policy & Process	(Report attached – *for approval)*
7.	**AOCB**	

GLEN HOUSING ASSOCIATION

MINUTE OF BOARD OF MANAGEMENT MEETING

WEDNESDAY 22nd JANUARY 2025

PRESENT:	Graham Ross (GR) Shane Garrioch (SG) Isobel Muirhead (IM) John McArthur (JMc) Alison Crook (AC) Trevor Newman (TN) Shirley Cuthbertson (SC)
IN ATTENDANCE:	Anne Dickie (AD) Ian Byers (IB) Elaine Cromwell (EC), Thomson Cooper Katrina Jamie (KJ) Thomson Cooper

GR welcomed everyone to the meeting.

1. APOLOGIES & DECLARATIONS OF INTEREST

Apologies: Stuart Thomson (ST)
Barry Allan (BA)
Josie Smith (JS)
Pat Milne (PM)

Declarations of Interest: None

2. MINUTES

2.1 <u>Minute of Board of Management Meeting of 20/11/2024</u>

The above Minute was proposed by JMc, seconded by AC and approved as a true record of the meeting with one addition at 3.2.1 to read:

"Of the 3 cases called in court in October, the recall of a sisted case for decree raised some discussion and debate about the merits of sisting and continuing cases. The consensus being that while this can be useful, it is felt Sheriffs can be too lenient in some cases and continuing cases a number of times even when the tenant continues to default."

2.2 Matters Arising from above Minute

2.2.1 Item 2.2.3 – Aberlour Flats

IB confirmed that one allocation had been agreed but was being held up whilst Fife Council Social Work obtained the required legal authority to sign the tenancy agreement. They have had 2 court dates in November and December to obtain this but hadn't worded the paperwork appropriately. Would expect this to be done by February.

2.2.2 Item 4.3.1 – Business Strategy Review

JMc sought clarification over the Allia requirements for security over stock. AD confirmed that whilst they don't take formal security over stock for the value of any loan, the appropriate level of stock would have to be kept unencumbered to the value of any security that may be required.

AD also updated that she had met with Allia again in December and discovered they offer services other than funding. May be a potential for them to provide treasury/finance training for Board.

2.2.3 Item 4.3.3 – Business Strategy Review

AD updated that the Fife Housing Association Alliance meeting was held yesterday with new development staff and was very useful. AD confirmed that following the recent reinstatement of funding for new build by the Scottish Government, the 14 units at Windygates and Milton of Balgonie were still in the programme and that Board could take comfort in the continuing relationship with Kingdom through the FHAA.

3. FINANCE AND STAFFING MATTERS

3.1 Financial Report to 31/12/2024

EC presented this item and referred Members to the detailed report accompanying the accounts showing the position at end of the third quarter of the year. The accounts as presented were **approved**.

3.1.1 AD referred to the Investments at 31st December advising the Nationwide account matured today and would be available on the flagstone portal for reinvestment from 23rd January. AD explained that she did not opt for the auto rollover of the account as the rate offered was significantly below others available.

AD advised that due to the conclusion of the new loan (further info to follow at Agenda item 3.4), with a drawdown planned for next week, it was prudent to reinvest this sum for another 12 months. AD advised, having looked through the available options there were options with interest rates around 4.2% - 4.3% with Standard Charter and Aldermore, rated A- and BBB+. Board approved the reinvestment of the funds with Aldermore, assuming the rate remained similar, for a further 12-month period.

3.1.2 GR queried why the RBS loan stll showed on the accounts but was fully repaid. EC confirmed that as it was only repaid this year it was still within the financial reporting system for the year. EC also advised that this would only be removed when fully concluded including the removal of the security.

AD confirmed she is pursuing this and will also be contacting Triodos for the release of security as discussed at previous meetings.

3.1.3 GR queried the lack of movement in the accruals for tenant support activities. IB confirmed that this was partly due to the situation with the Community Worker having periods of absence and ultimately leaving. Also, housing management staff were making use of other available funds to provide financial and other support to tenants.

3.2 <u>Arrears Report at 31/10/2024</u>

IB presented this report which was **approved.**

3.2.1 Board noted the significant reduction in arrears and the reasons provided. Board noted the update on Legal Action Cases and that an Eviction was likely to go ahead before the end of January. In addition, another case had been abandoned during January which will show movement in next months figures.

3.2.2 There was further discussion on support provided to tenants and the Tenant Support / Community Engagement role. It was hoped that we would be able to be much more active and proactive if/when this position was filled.

3.2 <u>Window & Door Replacement Contract</u>

AD presented the report on Phase 1 & 2 of the project confirming the project had progressed well, within budget and with a good level of quality and tenant satisfaction.

However, AD also provided a **CONFIDENTIAL** update regarding the contractor

[redacted]

[redacted]

3.4 Update on New Loan Progress with CAF Bank

AD provided a verbal update confirming the loan had just concluded yesterday. AD confirmed that delays were caused by fairly minor title matters and issues with availability of information relating to the initial handover of the sites to Glen HA.

AD advised that further discussions with Kingdom would be held over the quality of handover information provided to Glen on new developments to avoid any issues on upcoming sites.

AD confirmed that the first circa £1m will be drawn down this month which will equate exactly to the moneys spent already on the Window and Door project. AD will have further meetings with CAF Bank to discuss the timescales etc. for future drawdowns.

4. GOVERNANCE

4.1 Board Workplan 2025

AD presented the report containing both Board and Directors Workplans for 2025 and the key matters for consideration by the Board for the coming year.

AD invited discussion and suggestions on both the Workplans and also on the frequency of meetings, style and structure of meetings, content and detail provided in Board reports etc.

Following discussion Board agreed that all remained appropriate, and that Board was content that recommendations to amend can be made at any point.

In terms of key matters to consider for 2025, Board reflected on the less formal events and suggested that a useful theme around this could be Community Engagement / Tenancy Support, especially in view of the **potential** new position in the coming months. It was agreed that this would help both Board and any potential new member of staff focus on this area, with an event being scheduled shortly after any new person was in post. This could then feed into the development of any new Strategy.

4.2 <u>Risk Management Report</u>

4.2.1 AD presented this report, commenting that the Risk Management process in place is comprehensive and needed to be to meet regulatory guidance/expectations. AD reminded members of the systems that we have in place supported by RSM and provided an update on our recent meetings with them where risks were updated for 3 risk areas.

Risk 8: Financial Sustainability
Risk 3: Health and Safety & Security
Risk 13: ICT Infrastructure

4.2.2 AD also referred to the Scottish Housing Regulator's paper from November 2024, included within the report, confirming the risk areas the SHR will focus on for RSL's. AD was content that within our risk areas we had covered all the points highlighted in the SHR paper.

4.2.3 Board discussed the complexity of Risk Management as illustrated both by our processes and the SHR report. Board highlighted that the formatting of the colours in the Risk Score summary compared to the risk scoring matrix may lead to some confusions as they didn't exactly match. AD will raise with RSM as the reports are system generated and advised that the system was being updated this month which may address this.

4.2.4 AD reminded Board that staff were available to provided refresher sessions on the risk management system and noted that a session will be held shortly for SC as a new member.

4.2 <u>Note From Net Zero Conference 27/11/24</u>

4.2.1 AC presented this report confirming that from what she learned in the conference, Board were being kept well informed about the prevailing issues around Net Zero. AC confirmed that there appeared to be no prospect of clear direction from Scottish Government any time soon in terms of both new targets and funding opportunities.

4.2.2 In relation to RTS (meters with long wave radio system), IB confirmed that some of the flats that were previously electric storage heating may still have these types of meters. Although the tenants are not reliant on the low rates for heating and hot water therefore less affected by the switch, staff will still contact these tenants to establish if they need any assistance in arranging a meter change.

4.2.3 AD advised that Changeworks are running an event on retrofit / net zero in February which may be of interest – AD to circulate to members.

5. HOUSING MANAGEMENT REPORTS

5.1 Repairs Report

5.1.1 IB presented this report highlighting the below target completion timescales for all categories of repairs. IB advised this is partly due to a reporting error from the gas contractor where incorrect completion times have been pulled through to the report and will improve when corrected.

IB also referred to the complaints report and the impact in late orders on complaints. AD confirmed this was something we were aware of and had scheduled meetings arranged with contractors but are also looking at internal processes now that we have a more settled admin team and could reinstate some monitoring activity that had previously been in place.

5.1.2 With reference to the report on tenant safety, IB highlighted the technical reporting of properties where gas had been capped prior to the anniversary date which are not counted as missed on ARC figures. IB also advised that the SHR had published the reporting requirements for next year which will mean a slight amendment to how we are reporting mould cases in the report.

The repairs report was **approved.**

5.2 Void Report

5.2.1 IB presented this report, noting the average relet time 17 days for the period but noting the graph showed 19 days, this would be checked and amended accordingly.

5.2.2 IB noted that all 4 allocations were to general list applicants and that this was due to lack of homeless applicants for the particular property types in the areas, who were not already being considered by other partners.

The Void report was **approved.**

5.3 Recharges Report

5.3.1 IB presented this report, highlighting the invoices raised and payments received. IB particularly pointed out one high invoice of £1980 for a replacement door.

The Recharges Report was **approved.**

5.4 Complaints Report

5.4.1 AD presented this report highlighting the number of complaints received with many of these being due to delivery of services. This refers to the discussion during the repairs report and the steps planned to address this.

5.4.2 GR queried the 66-day turnaround for one of the complaints in the report. AD and IB confirmed this is an error on completion date and would be amended and updated at next meeting.

The Complaint report was **approved.**

6. POLICY REVIEWS

6.1 Board Member Recruitment Policy & Process

6.1.1 AD presented the Policy which was **approved.**

7. AOCB

7.1 AD advised she had received correspondence from FEAT in relation to their work at Silverburn. FEAT is looking for additional Board members to support their ongoing project at the Mill. AD to circulate to members to ask if anyone interested in becoming involved.

The meeting concluded at 8.45pm