

GLEN HOUSING ASSOCIATION
BOARD OF MANAGEMENT MEETING
6.30PM – WEDNESDAY 24th JANUARY 2024

AGENDA

- 1. APOLOGIES & DECLARATIONS OF INTEREST** (Report attached – *for action*)

- 2. MINUTES**
 - 2.1 Minute of Board of Management Meeting of 29/11/23 (Report attached – *for approval*)
 - 2.2 Matters Arising from above Minute
 - 2.3 Note of Meeting of 6/12/23 (Report attached – *for approval*)

- 3. FINANCE & STAFFING MATTERS**
 - 3.1 Financial Report to 31/12/23 (Report attached – *for approval*)
 - 3.2 Arrears Report to 31/12/23 (Report attached – *for information*)
 - 3.3 Review of Flexible Working Pilot (Report attached – *for approval*)
 - 3.4 Window Replacement Contract – update (Report attached – *for information*)
 - 3.5 Finance Review – Alistair Berwick (Report attached – *for approval*)

- 4. GOVERNANCE**
 - 4.1 Board Workplan 2024 (Report attached – *for approval*)
 - 4.2 Director Workplan 2024 (Report attached – *for approval*)
 - 4.3 Internal Audit Report – Risk Management (Report Attached – *for approval*)
 - 4.4 Chair Update (Verbal Report)

- 5. HOUSING MANAGEMENT REPORTS (Oct – Dec 23)**
 - 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. AOCB**

GLEN HOUSING ASSOCIATION
MINUTE OF THE BOARD OF MANAGEMENT MEETING
WEDNESDAY 24TH JANUARY 2024

PRESENT: G Ross (GR) - Chairperson
Barry Allan (BA)
Isobel Muirhead (IM)
John McArthur (JMc)
Josie Smith (JS)
Alison Crook (AC)
Trevor Newman (TN)
Stuart Thomson (ST)

IN ATTENDANCE: T Thomson (TT), Thomson Cooper
A Dickie (AD)
I Byers (IB)
K Milne (KM)
A Berwick, ATFS

GR welcomed Alistair Berwick of ATFS who was in attendance to present his 2 stage proposal for formal discussion at Agenda item 3.5, Finance Review. This item was brought forward to allow Alistair to leave before the business meeting took place.

1. APOLOGIES & DISCLOSURES OF INTEREST

Apologies: Shane Garrioch (SG)

Declarations of Interest: None

3. FINANCE & STAFFING MATTERS

3.5 Finance Review – Alistair Berwick

AD introduced this item, explaining that she felt it appropriate in view of the anticipated expenditure on the Window & Door replacement programme, to have this independent review of the existing loan portfolio and treasury management strategy. This will give further comfort to Board in addition to the work already undertaken on the Business Plan.

3.5.1 Alistair took members through his report in detail, highlighting a small typo at item 2.3.2 – variable rate loans should be 72% not 78%.

AC referred to the 28% fixed rate loans and asked Alistair what an ideal proportion would be in terms of fixing. Alistair suggested that this varies from one Housing Association to another, however the current Treasury Management Policy considers that fixed rate finance of 40% to 60% represents a suitable mix for the Association. Alistair suggested that any fixed rate arrangements should be spread over the years which also concurs with the Treasury Management policy.

3.5.2 Recommendations **approved** as follows:

4.2.1 – to increase the level of fixed rate loans with CAF and Triodos - obtain indicative fixed rates for consideration.

AD to liaise with Alistair re borrowing requirements for the next 12/24 months, including potential costs for 2 small developments (Windygates & Milton of Balgonie). Alistair will then start discussions with existing lenders to obtain outline terms and conditions. AD confirmed that Triodos have already confirmed their willingness to work with Glen so it would be her intention to move at pace to see what margins they're offering for borrowing and fixing.

4.2.2 – Agreement given for AD to continue liaising with Alistair (ATFS) in respect of the hedging strategy and potential future borrowing requirements. Alistair suggested the Association should also consider a revolving credit facility, 3 – 5 years – allowing draw down when required but also repaying the borrowing at any time during that period.

2. MINUTES

2.1 Minute of Board of Management Meeting 29/11/2023

The above Minute was proposed by AC, seconded by JMc and approved as a true record of the meeting.

2.2 Matters Arising from the above Minute

2.2.1 Item 2.2.1 – AD confirmed that after consulting with GR & BA, she had re-invested the £894k for a further 12 months with Nationwide at 4.9%, - all in line with the Treasury Management Policy.

2.2.2 Item 3.2 – AD confirmed that the interviews for the vacant post of Housing Officer would be taking place on Friday 26th January – 3 interviewees.

2.3 Note of Meeting 06/12/2023

The above Note was proposed by TN, seconded by JS and approved as a true record of the meeting.

3. FINANCE AND STAFFING MATTERS

3.1 Financial Report for the year to 31/12/2023

TT presented this item and referred Members to the detailed report accompanying the accounts. The accounts as presented were **approved**.

3.1.1 JMc queried the investment spend of £399 for a laptop which was then credited – AD explained the laptop that was purchased did not have the correct operating software and had to be returned – new laptop still required.

3.1.2 TT referred to the replacement stair lighting costs in November of £24,491 and confirmed that the accounting treatment of these costs had now been agreed with the Auditor and would show as an expense through the Profit & Loss in next month's Management Accounts.

3.2 Arrears Report to 31/12/2023

IB presented this report. The report was noted with the following discussed in more detail:

3.2.1 Item 7 – Former Tenant Arrears and Payments

Recommendation to write off former tenant arrears of £5545.66 and former tenant rechargeable repairs of £2056.64 – **approved**.

3.3 Review of Flexible Working Pilot

AD presented this report with Board **approving** the proposal to carry the trial/pilot through to September 2024. AD confirmed that should the agreement at the end of that period be to retain the flexible working model, she would ensure that the Statement amending staff members' contracts of employment would convey flexibility, should staff wish to change their minds about their hours/days of work.

3.4 Window Replacement Contract - Update

AD presented this report for information, adding the following:

- To date, Clydebuilt Home Improvements (CHI) have been very efficient with the info to tenants, surveyors' visits, appointments etc; in the 1st phase of 71 properties, there are only a couple that are yet to be surveyed which is in hand. In terms of access arrangements for vulnerable tenants, CHI had a good understanding at the prestart meeting and their references also conveyed that.
- AD and IB felt the prestart meeting went well at CHI premises, comfortable and professional.
- Queries that have arisen during this prestart period were being addressed in a meeting with Changeworks and CHI earlier today.
- In terms of the concerns raised at the Board meeting on 06/12, AD hoped that she could allay those concerns, having now met with them, she feels CHI are a good fit for Glen Housing Association, they are delighted with the contract, they're an ambitious company, however, not to the detriment of providing a quality product and service.
- Tenant Drop-In event (for Phase 1) - provisional dates of 7th/8th February. Arrangements will be made for Leven tenants to attend. AD to advise Board of confirmed date.
- IB confirmed that the windows and doors would be rosewood external with white internal. The majority of the fitting will take place from inside the property, only the seals require done from the external. No cherry picker or scaffold requirements for Phase 1. AD confirmed that all old windows and doors would be removed from site on a daily basis by CHI, to their own recycling yard where they recycle approximately 95% of the old materials.

4. GOVERNANCE

4.1 Board Workplan 2024

GR presented this report, explaining that he had met with the AD at the start of the year to map out the coming year.

Board Workplan **approved** as presented, with the following items discussed/clarified;

- 4.1.1 AD asked Board how they felt about bringing forward the AGM from September. GR noted that it would have to be after the accounts were audited which has been moved to June so the earliest would be July.

Suggestions:

- Avoid school holidays
- Consider a Saturday afternoon
- Hold it in Leven and provide transport for Glenrothes tenants
- Survey tenants and ask them their preference

AD agreed to carry out a survey of tenants and report back to Board next month.

- 4.1.2 AD referred to the Risk Refresher Session noted for the March meeting and confirmed the intention is to send a risk management questionnaire out to all Board members and senior staff at the start of February, asking questions which will help keep the risk management strategy up to date. The results of this questionnaire will form the basis of the refresher session which will be facilitated virtually by RSM, our risk management consultants.

4.2 Director's Workplan

AD presented this report which was **approved** as presented.

4.3 Internal Audit Report – Risk Management

AD presented this report, expressing her satisfaction with a Full Assurance audit. She referred to the report, highlighting the addition of the auditor, Alex Cameron's direct email address, advising she felt it pertinent for Board to be able to contact him directly with any questions they might have around this report or any other internal audit queries.

Board noted their appreciation for staff efforts in attaining Full Assurance with no recommendations.

4.4 Chair's Report

GR gave a verbal update as follows:

- 4.4.1 Director Appraisal – the appraisal meeting was held in December following completion of a survey type form with 10 questions (assistance had been sought from Linda Ewart but the questions were finally agreed between GR and BA). GR confirmed that the meeting went well with no negative matters raised from either side.
- 4.2 Board appraisals – trying to make this more engaging and meaningful for members and asking a speaker e.g. David Bookbinder to facilitate an event – more info to follow.
- 4.4.3 Net Zero Working Group (NZWG) – discussion with AD to ascertain if there is still a need for the NZWG. AD feels that there is a need, albeit the focus may have changed as some of the original Delivery Plan objectives were based on the Scottish Government fund that the Association decided not to pursue. However, it was acknowledged that the plan has moved on quite a bit in other areas, e.g. window and door replacement programme but there is a refresh required. AC suggested

the baseline is re-established with a record of what has already been done such as the stair lighting upgrades.

JMc suggested approaching SFHA with a view to getting someone in to inform/prompt/challenge IM suggested that Ore Valley Housing Association, with their expertise in Net Zero, might be willing to come along and speak to Board.

AD to source a facilitator/speaker with a view to looking into resurrecting the NZWG meetings.

Topics raised and deemed appropriate for further consideration included progress with solar panels, electric car charging points and who will be responsible for installation, and the inherent issues with existing mechanical ventilation heat recovery units at one of our newer developments.

JS advised she would also like to see reported, any external projects the Association has been involved in, within our communities.

4.4.4 Reiterated that he is happy for Board Members to approach him at any time throughout the year, not just at Board meetings.

4.4.5 Apologies submitted for the April meeting. BA to Chair this meeting.

5 HOUSING MANAGEMENT REPORTS

5.1 Repairs Report (October - December 2023)

IB presented this report which was **approved** as follows:

5.1.1 Item 1 - Response Times – still challenging, with the biggest culprit this quarter being the Gas contractor – meeting arranged for next week to go over issues with them and looking for improvements. GR voiced concerns about consulting with tenants on a 6.6% rent increase with this drop-in service. IB confirmed the response times have not generated increased dissatisfaction as yet, the key to this being communication with the tenants, keeping them advised of any delays.

5.1.2 Item 3.4 - Mould & Dampness – IB referred to the purchase of the temperature and humidity sensors and explained that the first house to be fitted with these sensors is one of the houses in Phase 1 of the window and door replacement programme; this house being one we have previous data on from the Changeworks survey. The sensors will be fitted prior to the installation of the new windows and doors, for comparative purposes.

5.1.3 Item 3.5 – Asbestos Management – IB confirmed the price to remove the old floor tiles in the Collydean Cottage office premises (asbestos containing materials being the adhesive used on these) would be in the region of £400 – £500.

5.2 Void Report (October – December 2023)

IB presented this report which was **approved** as follows:

- 5.2.1 Void targets remain challenging, processes tightened up but staff still having issues with hitting the targets on those processes. Being short staffed again is definitely a major factor, with keeping on top of rent collection being the priority.
- 5.2.2 IB referred to the void property currently being used as a decant, confirming this property is not included in the void period. After discussions with the tenant concerned, it was agreed that the decant property will become their permanent tenancy from 01/02/2024. This leaves the empty property as a maintenance void, not included in the void period until these major works are completed.

5.3 Recharges Report (October – December 2022)

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

5.4 Complaints & Compliments (October – December 2023)

AD presented this report which was **approved** as follows:

- 5.4.1 Complaint Category - Communication
Down to staff carelessness – not checking notes before pursuing a tenant for arrears, when they had already spoken to another member of staff that day and made an arrangement to pay.
- 5.4.2 GR asked if there had been any outcome from the complaint that has been with the Ombudsman for some considerable time. AD confirmed the Ombudsman was still trying to resolve this as the complainant had refused the gesture of a cash payment offer (without prejudice) from Glen HA. Hopefully there will be a conclusion to report in the next quarterly report.

6. AOCB

- 6.1 AD referred to the pay negotiations which EVH were presently discussing with the Unions – anticipating news on this from EVH this Friday (26/01).
- 6.2 AD to email all with the Schedule of Meetings for 2024 (hard copy to PM).

Meeting concluded at 8.25pm