

MINUTES OF BOARD OF MANAGEMENT HYBRID MEETING

Meeting being held on Tuesday, 29 October 2024 at 6.00pm via Microsoft Teams

Attendance:

Board Members:

Gavin Waddell, Chairperson
Francis Polding (18:07 onwards)
David McIndoe
Stephen Boag
Michelle Donnelly
Sonia Smith
Ian Lennox

Staff/Advisor(s):

Anne Marie Brown, Chief Executive
Carla Cameron, Finance & Corporate Services Manager
Dougie Wilson, Customer Services Manager
Arlene Dickson, Care Services Manager
Anne E Smith, Corporate Services Officer (Temp)
Jennie Cameron, Senior Customer Services Officer
Graeme Bruce, Finance Agent, Lethame Business Services
Richard Fairley, Head of People & Culture (Agenda Item 10.1)

Also in attendance:

Trish Knight, DPO, Really Good Data Protection (Agenda Item 7.4)

Observer(s):

None

Board meeting minute prepared by Anne E Smith, Corporate Services Officer (Temp) from the meeting recording.

ITEM	NOTE	ACTION
	WELCOME AND ORDER OF BUSINESS G Waddell, Chairperson welcomed everyone to the meeting and confirmed that an interim meeting pack was issued to members on Tuesday 22 October 2024 with the final meeting pack issued on Wednesday 23 October 2024. The Chairperson welcomed A Smith to the staff team and Trish McKnight, Data Protection Officer of Really Good Data Protection (Agenda Item 7.4) and Richard Fairley, Head of People and Culture, (Agenda Item 10.1) who would be joining the	

meeting around 6.30pm. Members also welcomed back I Lennox after his leave of absence.

Members approved the following items to be brought forward for discussion:- items 7.4 (Annual GDPR Update), then 11.1 (Quarter 2 Performance Report), 11.2 (Rent Harmonisation – Convergence Options) then 10.1 (Head of People and Culture Introduction) after item 2.0, Declarations of Interest.

Once those items were delivered and concluded, the tabled agenda was followed as planned.

T McKnight, J Cameron and R Fairley were due to leave after their agenda items.

1.0	APOLOGIES	
	Apologies were received from J Murray, A Williamson, D Edgar	
1.1	Approved Leave of Absence	
	No leave of absence was requested	
1.2	Non-Attendance	
	G Waddell confirmed that there were no Members who were not in attendance at tonight's meeting and who had not given apologies.	
2.0	DECLARATIONS OF INTEREST	
	D McIndoe declared an interest in agenda item 6 and agenda item 10	
	AGENDA ITEMS BROUGHT FORWARD	
7.4	Annual GDPR Update	
Report Summary	C Cameron introduced Trish McKnight, DPO with Really Good Data Protection to give the Board an update on the progress made with GDPR action plan.	
	T McKnight delivered a presentation on GDPR and advised Board of the progress made with the GDPR action plan. Members were taken through completed actions and were assured that the Association was on track to complete outstanding items and furthermore moving positively into 2025.	
Discussion	Members were notified that legislation had been updated regarding Data protection however the DPO confirmed that it would have minimum impact on RSLs. Members were asked to note that the Information Commissioner's Office had been changed to The Information Commission. Any impacts will be updated to Board once DPO is aware of them.	
Decision	The Board: Noted the content of DPO Presentation, which was delivered by T McKnight, RGDP	
	<i>Trish McKnight left the meeting after this point</i>	
11.1	Quarter 2 Performance Report	

Report Summary	J Cameron presented the Q2 Performance Report and asked members to note the content of the report. She summarised key points of the report and updated the Board on the team's progress. Members were advised that rent arrears were down to 6.13% and confident that the 6% target will be achieved by year end. There was a slight increase this quarter however staff are confident that it will recover by the end of this current quarter. Members are asked to note that there was a reduction of £6000 in the large arrears cases in this quarter. No issues or concerns around housing benefit and universal credit. Refusal rates has been affected by referrals coming from Section 5 Homeless Casework team at West Dunbartonshire Council, which continue to be high. Discussions to be had with representatives at WDC to understand the low uptake. Members are asked to note that this will have an impact on the Association meeting the target of 69%.	
Discussion	Members are asked to note that one Category A complaint remains outstanding and is due to go to court next week. Members will be kept updated with the outcome. Factoring Arrears – there is currently 5 Notice of Potential Liability (NOPLs) against owners' properties. There are various reasons for the high arrears. A Dickson gave an update on Care Services and DOSCG. She went through a breakdown of costs and fundraising with the Board G Waddell thanked Customer Service team and Care services team for their effort during quarter 2 for the continuous improved performance. When asked about how the staff team would pursue the large outstanding commercial arrears, Members were assured that all possible actions would be taken and that internal procedures for pursuing arrears would be followed, the same as tenant arrears. G Waddell requested the Board had sight of financial gains made by CAB and Tenancy Sustainment Service as this information would be beneficial. G Waddell requested clarification on Quarter 2 arrears levels, specifically whether they had increased or decreased. A.M. Brown explained that the wording may have caused confusion and noted that the bank holiday at the end of September had impacted arrears levels for the quarter. However, A.M. Brown expressed confidence that arrears would recover by the end of the following month.	
Decision	The Board: Noted The content of the Q2 Performance Report, 2024/25, including Appendix 1 and the general updates provided within this report.	Noted

11.2	Rent Harmonisation - Convergence Options	
Report Summary	J Cameron and AM Brown presented the report to the Board. The purpose of this Report is to ask the Board to approve its preferred convergence option for rent harmonisation, which is due to be implemented from the 28 March 2025.	
Discussion	AM Brown went through the Rent harmonisation journey with the Board which began back in 2021. The Association had been looking at options that could be considered in order to deal with the key outcomes from the original 2021 affordability assessment. A detailed discussion took place between staff and the Board on the best outcome for The Association and tenants whilst protecting the reputation of The Association. Members highlighted the shortfalls the Association may face, in terms of the long term Business plans or potential equality issues and how the Association compared to other local RSLs. Members were assured that the Association had to remain fair and consistent when implementing annual rent increases S Boag asked staff to consider bringing in rent harmonisation in when a change to the tenancy occurred for instance succeeding a tenancy. AM Brown advised members that further discussions will continue to be explored on how best to implement rent harmonisation without having a detrimental impact on tenants. G Waddell gave us his thoughts on the three options, and reminded everyone that when consulted, tenants were given two options. He raised his concern regarding a tiered rent system which could be detrimental to Association's reputation and referred members to agenda item 3.4.3. It was asked that staff investigate the impact of the harmonisation being spread over 5 years. AM Brown confirmed that there was still work to be done for option 2 and option 3 and a further report will be brought to the Board in November	JC/DW
Decision	The Board: Noted the contents of this covering report. Considered the 3 convergence options available for rent harmonisation, noted that the Leadership Team and the Senior Customer Services Officer recommended option 3 – rents to be reviewed at void stage along with an annual revision of any anomalies within closes. Decision will not be made on one of the convergence options until Board meeting November 2024. Noted that the new Rent Setting Policy will be presented to the Board in November 2024.	

10.1	Head of People & Culture - Introduction
3.0	MINUTES FROM PREVIOUS MEETINGS
3.1	Board Meeting (24 September 2024) – For Approval The minutes were approved on a proposal by S Boag and seconded by S Smith
3.2	Audit & Risk Committee (8 October 2024) For Noting The minute was noted and no inaccuracies were advised.
4.0	Recommendations for Approval from Audit & Risk Committee (8 October 2024)
4.1	Annual Assurance Statement 2024 : Outcome of Review of Self Assurance Process & Draft Annual Assurance Statement
Report Summary	AM Brown to present report and asked Board to note that she didn't have much to add to the report that's included in the meeting pack. F Polding was invited to comment on the test sampling of the assurance statement evidence spreadsheet on behalf of members before submission date of 31 October 2024.
Discussion	F Polding updated Board and advised that apart from some minor details that were still to be updated, he was happy to give assurance to members that the content sampled was correct and relevant.
Decision	A special mention and thanks to P McDaid on the pulling the evidence together as it was such a large piece of work. The Board: Noted the contents of this report.

Agreed that it has gained appropriate assurance through DPHA's self-assurance process to conclude that DPHA meets its Regulatory and legal requirements as contained within Chapter 3 of the SHR's Regulatory Framework.

Approved the Annual Assurance Statement, 2024 (Appendix 2), noting the deadline date for submission to the SHR, and uploading to DPHA's website is 31 October 2024.

Noted that an updated GFMIP will be presented to the Board on 29 October 2024.

5.0 MATTERS ARISING SCHEDULE

Report Summary **AM Brown** asked Board to note that there were 2 minor actions not updated on the matter arising schedule. Both should have been presented as green and completed.

Discussion G Waddell asked staff to clarify the minor issues experienced with the roll out of Azure. Members were advised it was in relation to leadership team upgrade which is last part of programme. C Cameron confirmed a meeting had been arranged with Microtech for an update.

Decision The Board:
Noted the matters arising schedule.

J Cameron left the meeting at this point

6.0 CHIEF EXECUTIVE'S PROGRESS UPDATE

Report Summary **AM Brown** provided the Board with an update since its last meeting which was held on 29 September 2024 on work undertaken by the Chief Executive and notified the Board of any emerging issues that should be brought to the Board's attention.

Discussion I Lennox was given a warm welcome back after he returned from his Leave of Absence. AM Brown also welcomed new staff members A Smith and R Fairley to the Team.

She informed the Board that the Association successfully secured funding for the ROTS (Rental off the Shelf) scheme, administered by West Dunbartonshire Council. The Association purchased three properties through this scheme in the last financial year, and the Council has confirmed funding for an additional three properties in the current financial year. Members were pleased to learn that the Fair Work First program was instrumental in helping the Association.

AM Brown asked Board to note a potential new board member could be joining the Association. The application will be brought to Board for approval at November's meeting.

The Association had three new suppliers join, with one board member declaring an Interest in one of them.

A request was submitted to the Board for closing hours of the office over the Christmas period.

	An update was given on a proposed development and to confirm the proposal is currently off our development plan. Members were informed that 80 winter hanging baskets have been placed within the community. Members were asked to note that the long term sickness of two staff members were unrelated and no trends notable. Members were asked to note that Care Service Manager was not concerned about unannounced visits from the Care Inspectorate.
Decision	The Board: Noted the contents of this report, especially: Appendix 1 - Chief Executive's Work Objectives 2024 update. Approved the close of Beardmore House as outlined in section 3.6.1 over the Christmas period from the 24 December 2024 at 12:30 and re-opening at 09:00 on the 6 January 2025.
7.0	GOVERNANCE
7.1	Landlord Report & Annual Review
Report Summary Discussion	C Cameron presented the report to the Board. Board was advised the report, which contains key figures on the performance of the Association and highlights how we compare to our peers, had been completed. Members were delighted with the lay out, use of corporate colours and the information contained in the report.
Decision	The Board: Noted the contents of the Landlord Report and Annual Review for 2023/24. Noted the Landlord Report and Annual Review will be issued to customers by the 31 October 2024 and a copy uploaded to the Association's website.
7.2	Governance & Financial Management Improvement Plan :
Report	AM Brown provided an update to the Board and attached the updated and revised plan at appendix 1.
Summary	During the Annual Assurance Statement process, three key areas for improvement were identified. These improvements are on track, and the Association will continue to monitor progress. A discussion took place amongst members around renaming the GFMIP to make it more simplistic and user friendly. D McIndoe suggested renaming it Improvement Plan.
Discussion Decision	The Board: Approved the updated the GFMIP at Appendix 1.

	Agreed to change the name of the GFMIP to the Improvement Plan.	
7.3	Board Recruitment discussion paper	
Report	AM Brown present the report to the Board	
Summary	A discussion took place regarding the best course of action to recruit board Members, with staff exploring several options on how to recruit the correct candidate.	
Discussion	Members believed the online meetings were a positive selling point and streamlining agenda items would be beneficial.	
	G Waddell pointed out that reaching out to diverse groups with the Community would be advantageous to the Association.	
Decision	The Board: Noted the contents of this covering report.	
	Discussed and agreed other ways of carrying out and targeting the recruitment of new Board members, such as those outlined in Section 3.2.1.	
	Noted that the Board member recruitment process will be revised prior to the end of 31 March 2025.	AMB
	<i>R Fairley left the meeting at this point</i>	
7.4	Annual GDPR Update	
	The board agreed to pull forward this agenda item to be discussed after agenda item 2: declarations of interest. It was minuted at the point it was introduced in the Board meeting	
7.5	Shareholding Membership Application	
Report Summary	AM Brown presented the report to the Board recommending the approval of one new shareholding membership.	
Discussion	No discussion took place.	
Decision	The Board: Approved the proposed new Shareholder membership as detailed at 3.1. Noted the summary of Shareholders at section 3.2.	
7.6	Review of Standing Orders : Phase 2	
Report Summary	AM Brown presented the report to the Board, outlining the proposed changes. It was explained that this review is part of an ongoing process, with Phase 1 having already been reviewed by both the Committee and Board. The final phase is scheduled to be presented to the Board in November.	

	Phase 2 key points highlighted in section 3.18 to Board: -
Discussion	After reviewing the Association's rules, it was noted that the term "sub-Committees" is specified rather than just "Committees." Consequently, our standing orders will be updated to use "sub-Committee" to ensure consistency. In June, Phase 1 of the proposal was submitted to the Board, recommending the integration of the PWRG and Staffing Committee, to be renamed as the People and Policy sub-Committee if approved. A new remit for People and Policy has been attached to the standing orders, along with a revised scheme of delegated authorities. The standing orders have been updated, incorporating guidance from the SFHA and input from other reputable housing associations. C. Cameron informed members that the scheme of delegated authority, included within the financial regulations, will undergo review once the standing orders are approved. This review will also reflect the addition of two new staff members. G. Waddell proposed the inclusion of a comfort break in the standing orders, to be implemented at the Chair's discretion.
Decision	The Board: Noted the contents of this covering report. Approved phase 2 of the revised Standing Orders at Appendix 1 with immediate implementation. Noted that phase 3 of the revised Standing Orders will be presented direct to the Board in November 2024. Approved the EIA attached at Appendix 2.
8.0	STRATEGY
	No reports
9.0	FINANCE
9.1	Mid Year Budget Review 2024/25
Report Summary	C Cameron presented the mid-year budget review to the Board and asked them to note the contents and approve the Revised Budget for 2024-25
Discussion	During the mid-year review, members were directed to tables in Appendices 1-5, which detailed recent budget adjustments. The Board was briefed on key areas where the revised budget differed, noting the following: Rental Income: Increased by [REDACTED]. Void Loss: Decreased by [REDACTED]. Supporting People: Increased by [REDACTED] due to higher grant levels.

- **Investment in Property:** Increased by [REDACTED] to support window and bathroom upgrades and continuation of the stonework program. Communal painting and the cyclical maintenance program will be deferred until the new financial year and is currently out for procurement.

The Board was also informed of a reduction in low-level reactive repairs by [REDACTED], attributed to the ongoing property investment program. Members were advised it could have been lower; however estate walkabouts have been introduced, where staff team carry out inspections, highlighting areas that need improving which may have gone unreported by tenants.

Other notable changes include:

- **Office Salaries:** Increased by [REDACTED]
- **Modern Apprentice Costs:** [REDACTED]
- **Agency Staff Costs:** Increased by [REDACTED].
- **Staff Training Costs:** [REDACTED]
- **Consultant Fees:** Increased by [REDACTED]

C. Cameron advised the Board that the Association is in discussions with Unity Bank

[REDACTED]

The Revised Budget shows a deficit of [REDACTED], an improvement from the approved budget deficit of [REDACTED], representing a saving of [REDACTED]. All financial covenants with Unity Bank are being satisfied.

Decision

The Board:
Noted the contents of this covering report.

Approved the Revised Budget for 2024-25 as attached at **Appendices 1 to 5**.

10.0

People and Culture

10.1

Head of People and Culture - Introduction

Report Summary

The board agreed to pull forward this agenda item to be discussed after agenda item 2: declarations of interest. It was minuted at the point it was introduced in the Board meeting.

Discussion Decision

11.0

OPERATIONS

11.1

Quarter 2 Performance Report

Report Summary

The board agreed to pull forward this agenda item to be discussed after agenda item 2: declarations of interest. It was minuted at the point it was introduced in the Board meeting.

Discussion

Decision		
11.2	Rent Harmonisation – Convergence Options	
Report Summary	The board agreed to pull forward agenda item 11.2 to be discussed after agenda item 2: declarations of interest. It was minuted at the point it was introduced in the Board meeting.	
Discussion Decision		
12.0	HEALTH AND SAFETY	
	No reports.	
13.0	USE OF DELEGATED AUTHORITY	
	No use of delegated authority.	
14.0	AOCB	
14.1	Correspondence	
	No correspondence.	
14.2	Updated Board/Committee Workplan 2024-2025	
Report Summary	AM Brown to present any updates. Board noted that there was nothing to add to workplan.	
Discussion	AM Brown proposed an amendment to the Minute from Board Meeting held on 20 th August 2024 in relation to the recommendations in the Pensions Report in agenda item 10.1. For the Association to be fully transparent, she believed the change to be necessary.	AMB
	Discussion took place around setting up a Whatsapp group for Board, as an easy and effective way to communicate. A lengthy discussion took place and staff will look into it further.	AS/CC
Decision	The Board agreed and approved proposed amendment Noted the updates of the workplan. Board noted the discussion around setting up Whatsapp group. Board keen on this however Rules and Procedures to be confirmed	
15.0	DATE OF NEXT MEETINGS	
	Audit and Risk Meeting: 12 November 2024 at 6pm Budget Planning Session: 19 November 2024 at 6pm Board Meeting: 26 November 2024 at 6pm The meeting closed at 8.26 pm	

Signed _____ Date _____

(Chairperson)