

**MINUTE**  
**Management Board Meeting**  
**12:15pm on 29 October 2020**  
**Meeting held via Teams**

Present via Teams: Angus Lamont (Vice-Chairperson and acting Chair)  
 Michael Allan  
 Laurence Casserly  
 Bill Gillespie  
 Simon Guest  
 Lizzie Crawford  
 Helen Barton (*Item 5.1 onwards*)

In Attendance: Jason MacGilp, Group CEO and Company Secretary  
 Derek Adam, Director of Finance and Business Services (*Item 5.1 onwards*)  
 Meg Deasley, Head of Customer Services (Property) (*Item 5.1 onwards*)  
 Morag Boyter, Head of Business Services (*Item 5.1 onwards*)  
 Paul Robertson, Head of Customer Services (Tenancy) (*Item 5.1 onwards*)  
 Carolyn Owens, Governance Services Manager (Minute)

	Item	Action
1.	<p><b>Board Members only session</b></p> <p>The Vice-Chair gave members an update on the Chair's health situation.</p> <p>The Governance Services Manager referred to a previous notification on 22 October 2020 from the Chairperson requesting a temporary LOA until 30 November 2020. The request had been approved by members via email on 23 October 2020 and the Vice-Chair had subsequently been appointed as acting Chair for the duration of the LOA. Board confirmed their <b>approval</b>.</p>	Approved
1.1	<b>Confidential</b>	
2.	<p><b>Apologies</b></p> <p>Apologies were received from Don Jamieson (LOA), Nigel Chapman, Neil Wood and Mary Black.</p>	Noted
3.	<b>Declarations of Interest</b>	
4.	<b>Minutes of Previous Meetings:</b>	
4.1	The Minute of the CHA Board Meeting held on 10 September 2020 was proposed by Michael Allan, seconded by Simon Guest and <b>approved</b> .	Approved
4.2		Approved

	The Minute of the CHA Board Meeting held on 24 September 2020 was proposed by Simon Guest, seconded by Lizzie Crawford and <b>approved.</b>	
5.	<b>Matters arising</b>  None.	
5.1	<b>Action Tracker</b>  <b>Item 15</b> – currently open and looking at improvements to circulate KPI's timeously. <b>Items 16, 17</b> – should be marked open <b>Items 2, 4</b> – analysis on the internal return and payback period are included into the Development reporting process. As part of the Development review the level of information about the proposals, including the Port of Leith contract, could be included. The Head of Customer Services (Property) suggested closing off the Item and re-opening refocussing on the review of the Development Strategy.	Action MD
6.	<b>GROUP UPDATES</b>	
6.1	<b>Partnership Investment Delivery update</b>  The Head of Customer Services (Property) presented the report providing an update on impacts of Covid-19 resulting in delays with kitchen contracts, which are resuming, and there were no significant changes to timescales for delivery and work not done due to access are being forward programmed for completion. The Council had advised that funding for EWI programme was available and was being explored for owners. An overview on progress with title deeds and stock condition on mixed tenure blocks was provided, and further discussion on roof replacements would be part of asset management strategy discussions, including challenges of delivering roof replacements.  In response to a member's question the Group CEO advised that the report is presented to both Boards regularly, the only issues were related to Covid-19 delays and co-owners. Michael Allan confirmed the Ancho Board were happy with progress made so far.  The Report was <b>noted.</b>	Noted
7.	<b>ITEMS FOR DECISION/APPROVAL</b>	
7.1	<b>Confidential</b>	
7.2	<b>Rent Consultation</b>  The Head of Customer Services (Tenancy) presented the report highlighting the CPI figure of 0.5%, challenges facing landlords finding a balance between business needs and current climate, and that SHR had stressed the relevance of affordability at the present time. Due to that the proposal would be more appropriate to go with one option in light of challenges facing tenants.	

	<p>Morlich and Craigellachie property issues around specific tenancies and perceived inequities in rent increases, and the adjustments last year in relation to base and current rents were highlighted, along with the unique situations and factors in Morlich court such as high energy costs, quality of accommodation, options on refurbishment/development, and the decision to address the matter and align back to base rents.</p> <p>In response to a members' question it was confirmed that the former SHT tenancies at Lochside was a 30 year rent guarantee which runs to 2030, and heating is still subsidised at Morlich Court. The CEO confirmed this matter may be subject to review and board decision next year.</p> <p><b>Board approved:</b></p> <ol style="list-style-type: none"> <li>1. The proposed consultation increase based on the September 2020 rate of inflation, RPI (1.1%).</li> <li>2. To agree to receive a further report in January on the outcome of the consultation exercise which will include a recommendation on any increase to be applied from 1st April 2021.</li> <li>3. Former Communities Scotland Tenants (Lochside, Coatbridge) consultation on an increase to be set at the December 2020 rate of inflation (RPI), plus 1%.</li> <li>4. All tenants at Morlich Court and Craigellachie to be consulted on a proposed full reduction to the base rent for all customers for 2021.</li> </ol>	<p>Approved</p> <p>Approved</p> <p>Approved</p> <p>Approved</p>
7.3	<p><b>CHA Credit Rating</b></p> <p>The Director of Finance and Business Services presented the paper highlighting the advantages as detailed in the report and referring to the intensive process to get the rating, including workload impacts and resource capacity. In response to a member's question on direction of travel for other RSLs, it was confirmed it is a requirement for institutional investors and there are a number of RSLs with ratings.</p> <p>The Board <b>approved</b> a ratings exercise on Cairn Housing Association.</p>	<p>Approved</p>
7.4	<p><b>Board Training &amp; Development Plan</b></p> <p>The Governance Services Manager presented the group training and development plan sessions as detailed in the Appendix, and confirmed the allocation of £1000 for the CHA Board. The Board Training and Development Plan was <b>approved</b>.</p>	<p>Approved</p>
8.	<p><b>ITEMS FOR DISCUSSION/EARLY VIEWS</b></p>	
8.1	<p>None.</p>	
9.	<p><b>ITEMS FOR NOTING/PROGRESS MONITORING</b></p>	
9.1	<p><b>Development Programme / AMWG Update</b></p> <p>The Head of Customer Services (Property) presented the report advising that the key recommendations would be discussed further at the Strategy Day on 29 October, along with payback timescales and rates of return, and referred to four projects which were progressing to</p>	<p>Action MD</p>

	<p>approvals stage over the next few weeks. It was agreed to mail out the Appendix information on A3 paper in future.</p> <p>The Report was <b>noted</b>.</p>	Noted
9.2	<p><b>KPI's CHA and ANCHO</b></p> <p>The Chair referred to the red indicators due to Covid and the work to be done to improve the situation. Michael Allan advised that the Ancho Board was content with the KPI's.</p>	
9.3	<p>The KPI's were <b>noted</b>.</p> <p><b>New Risks</b></p> <p>The Head of Business Services advised that a substantial risk review paper would be presented to the Board in December. The Group CEO referred to risks related to Covid and the extended phase 3 period and Scottish Government announcements made today, the IMT would be reconvened to pull together operational changes since then and will circulate to Board members along with a revised service route map. Members discussed risks, including operational capacity and refreshing the Business Continuity Plan which would be worked on by the Business Improvement Team.</p>	<p>Noted</p> <p>Action JMG</p> <p>Action MB</p>
9.4	<p><b>Metlife Shelf Facility</b></p> <p>The Director of Finance and Business Services outlined the Metlife Shelf Facility progress as detailed within the report, and the next stage was to get the credit rating in place followed by the documentation. Legal fees incurred would be for an amendment to the documentation.</p>	
9.5	<p>The Report was <b>noted</b>.</p> <p><b>RBS Indicative Terms</b></p> <p>The Director of Finance and Business Services gave an overview on progress with outline terms, next steps were further meetings with RBS then loan documentation for the Board to review at next meeting with a view to signing and finalising deal prior to Christmas as interest rates are anticipated to rise after Christmas and rates are extremely favourable just now.</p>	Noted
9.6	<p>Simon Guest requested a summary and advice note from Harper McLeod along with the documents for review.</p>	Action DA
9.6	<p>The Report was <b>noted</b>.</p> <p><b>Voids Analysis Briefing</b></p> <p>The Head of Customer Services (Tenancy) presented the report along with current data, advising that although Covid had a huge impact on performance there had been prior challenges, and the lockdown was a missed opportunity for the housing sector as a whole as it was unable to work on voids. Queries and demand issues were detailed in the report along with challenges, backlog and emphasised it is a priority for teams and there are comprehensive action plans in place.</p>	Noted

	<p>It response to member's questions it was confirmed that demand issues were related to property type, applicant profile, bedsit and studios and other areas of higher demand for general needs in certain locations and LA's addressing homelessness issues. In terms of access relating to recent Covid-19 announcements it was not expected to have an impact on how maintenance services are delivered. Members discussed supply and contractor access issues, some relating to Brexit.</p> <p>The Report was <b>noted</b>.</p>	Noted
9.7	<p><b>HomeWorks Update</b></p> <p>The Head of Customer Services (Property) presented the new format report and provided an overview. A member referred to the complexity, capacity to move forward and other options on procurement and local intelligence, it was confirmed that these would be considered.</p> <p>The Report was <b>noted</b>.</p>	Action MD
9.8	<p><b>Proposed Transfer of Management of Ancho Garages to Cairn Living/CHS</b></p> <p>The Director of Finance and Business services presented the report for information. A consultation process with Ancho garage tenants is planned following a request from Ancho Board.</p> <p>The Report was <b>noted</b>.</p>	Noted
10.	<b>GOVERNANCE, REGULATION &amp; CORPORATE</b>	
10.1	<p><b>Chairperson's Update Report</b></p> <p>There was no report due to absence, members wished the Chair a speedy recovery.</p>	
10.2	<p><b>Governance Update</b></p> <p>The Governance Services Manager presented the Report and provided an overview, asking if any interest in the SFHA Governance Forums to advise by 2 November.</p> <p>Decisions on CHS Board nominees were deferred until CHS Board Directors had met on 2 November. Board <b>approved</b> that CHS Board Directors meet initially, and <b>agreed</b> that the decision on nominations from CHA be delegated to the CHA Chair.</p>	Approved Agreed
10.3	<p>The Report was <b>noted</b>.</p> <p><b>Group Meetings Schedule/Forward Planner</b></p> <p><b>Noted.</b></p>	Noted
11.	<b>DECISIONS TAKEN UNDER DELEGATED AUTHORITY</b>	
11.1	Restructure Issues - as previously circulated.	Noted

12.	<b>AOCB</b>	
12.1	None.	

The meeting ended at 2:00pm