

MINUTE
Management Board Meeting
1:00pm on 18 June 2020
Meeting held via Teams

Present via Teams: Don Jamieson (Chairperson)
 Michael Allan
 Neil Wood
 Nigel Chapman
 Angus Lamont (Vice-Chairperson)
 Don Jamieson
 Helen Barton
 Laurence Casserly
 Lizzie Crawford
 Bill Gillespie
 Simon Guest

In Attendance: Jason MacGilp, Group CEO and Company Secretary
 Derek Adam, Director of Finance and Business Services
 John Davidson, Director of Customer Services
 Donna Holligan, Head of Finance
 Meg Deasley, Head of Customer Services (Property)
 Mark Taylor, Health & Safety Manager
 Carolyn Owens, Governance Services Manager (Minute)

	Item	Decision
1.2	<p>Board Members only session</p> <p>Members discussed the agenda and areas of focus at today's meeting and proposed approach to review of Code of Conduct for Governing Body members. Also see 12.1 below.</p>	
1.2	<p>Election of new Chair / Vice-Chair</p> <p>The Chair asked the Group CEO to present proposals on new office bearers. The CEO confirmed that further to the previous Chair (Michael Allan) stepping down from that role, and recent email correspondence on the matter, one nomination had been received for each office bearer position. The following was proposed and APPROVED:-</p> <p>CHA Chair nomination Don Jamieson; proposer, Michael Allan; seconder, Simon Guest</p> <p>CHA Vice-Chair nomination Angus Lamont; proposer, Helen Barton: seconder, Neil Wood.</p>	<p>Approved</p> <p>Approved</p>
1.3	Staffing Matters - Confidential	
2.	<p>Apologies</p> <p>None</p>	
3.	Declarations Of Interest	

	Simon Guest declared an interest as a member of CHS (Cairn Living)	Noted
4.	Minutes Of Previous Meetings	
4.1	CHA Board Meeting – 19 March 2020 The Minute of the Meeting held on 19 March 2020 was proposed by Michael Allan, seconded by Simon Guest and approved .	Approved
4.2	CV-19 Joint Board – 23 April 2020 The Minute of the Joint Board Forum Meeting held on 23 April 2020 was noted .	Noted
4.3	CV-19 Joint Board – 14 May 2020 The Minute of the Joint Board Forum Meeting held on 14 May 2020 was noted .	Noted
4.4	ANCHO Board Minute – 5 March 2020 Minutes of the ANCHO Board Meeting held on 5 March 2020 was noted .	Noted
4.5	Cairn Living (CHS) – 10 March 2020 The Minute of the Cairn Living (CHS) Meeting held on 10 March 2020 was noted .	Noted
4.6	Audit & Performance Committee – 24 March 2020 The Minute of the Audit & Performance Committee Meeting held on 24 March 2020 was noted .	Noted
4.7	Audit & Performance Committee – 19 May 2020 The Minute of the Audit & Performance Committee Meeting held on 19 May 2020 was noted .	Noted
4.8	Asset Management Working Group – 21 May 2020 The Minute of the Asset Management Working Group Meeting held on 21 May 2020 was noted .	Noted
5.	Matters Arising None	
5.1	Action Tracker Members agreed to continue with the Board Action Tracker and were advised of the new <i>4Audit</i> internal audit actions tracking system from newly appointed auditors RSM, which would be incorporated into the Audit & Performance Committee tracking process. The Action Tracker was noted .	Action CO Noted
6.	GROUP UPDATES	
6.1	Partnership Investment Delivery update The Director of Customer Services presented the Report updating members that the external wall insulations would recommence shortly. The Report was noted .	Noted
7.	ITEMS FOR DECISION/APPROVAL	

7.1	Partnership Discussions - Confidential	
7.2	<p>Salary Benchmarking Proposals – Working Group And Update On T&Cs Harmonisation Project</p> <p>The Director of Finance and Business Services present the Benchmarking proposals and recommendations from the working group.</p> <p>Confidential</p> <p>In response to a member’s question the Director of Finance and Business Services explained CHA’s and ANCHO’s pension liabilities and ways to mitigate costs associated with exiting the Strathclyde Defined Benefit Scheme used by ANCHO.</p> <p>The Benchmarking proposals as set out in the Report were Agreed.</p> <p><i>Donna Holligan and Meg Deasley joined the meeting</i></p>	<p>Agreed</p> <p>Action DA/JS</p> <p>Agreed</p>
7.3	<p>Five Year Financial Projections (FYFP) & Loan Portfolio SHR Submission</p> <p>The Director of Finance and Business Services presented the five year financial projections and loans portfolio statutory returns for submission to the SHR. Members were advised that the only loan portfolio change since the last submission related to repayment of the Royal Bank of Scotland debt. The FYFP was based on the budget approved by the board in March 2020, however, if this changed further, analysis could be provided to SHR but there was no requirement from SHR to submit an in-year submission.</p> <p>In response to a member’s query the Director of Finance and Business Services advised that the projected increase in debt per unit was based on the additional borrowing to build 520 units and the debt provision in arrears was based on assumptions in the last approved Budget.</p> <p>Board approved the annual Five Year Financial Plan and end of year Loan Portfolio return for submission to the Scottish Housing Regulator.</p>	<p>Approved Action DA</p>
7.5	<p>Rent Bad Debt Write-Off's</p> <p>The Director of Customer Services presented the report and asked for any questions.</p> <p>In response to members’ comments it was confirmed that the bad debt provision is 43% of current arrears. The Director of Customer Services advised that the same approach had been taken on former tenant debt collection last year.</p> <p>The Report was noted.</p>	<p>Noted</p>
7.6	<p>Group Board Recruitment Policy</p> <p>The Governance Services Manager presented the Group Board Recruitment Policy advising that it had been endorsed by the Ancho Board at their meeting on</p>	

	<p>11 June 2020, and that minor changes had been made following the three year review of the policy</p> <p>In response to a member's query on restricting the Board to 10 members and impact on sharing the workload of Committees and Working Groups, the Group CEO advised the Rules allowed for 15, but 10 was the agreed target for both Ancho and Cairn HA, as agreed in the Partnership Agreement and reinforced in the recent Governance Review. Membership of Working Groups and project sponsors would be discussed during the forthcoming Board Self-Assessment and Development sessions, with proposed roles to be confirmed in September</p> <p>Board approved the Group Board Recruitment Policy.</p>	<p>Action CO Approved</p>
7.7	<p>Cairn Living Leases</p> <p>The Director of Finance and Business Services presented proposals to consolidate lease arrangements with a consistent format across all leased properties advising that the Lease had been reviewed and agreed by CHS (Cairn Living).</p> <p>In response to a member's question a member of the CHA (Cairn Living) Board confirmed that the Lease had been approved by Harper MacLeod LLP and is subject to formal approved by the CHA Board.</p> <p>Board approved signing of the Lease between Cairn Housing Association and CHS (Cairn Living).</p> <p>Members were advised that future proposals for CHS (Cairn Living) to manage Ancho garages was raised verbally at the Ancho Board meeting on 11 June 2020 and that a Report and draft Lease would be presented to a future Ancho Board meeting for approval, and subsequently to the Cairn HA Board for approval.</p> <p><i>The Health & Safety Manager joined the meeting</i></p>	<p>Approved Action DA</p>
7.8	<p>Additional Cleaning</p> <p>The Health & Safety Manager provided an update on the enhanced cleaning regime carried out in the Courts over the previous three months and the approach to ensure protection going forward with the use of advanced cleaning products and continuation of the additional cleaning contract.</p> <p>Members were updated on Health & Safety work undertaken over the past three months mainly in response to Covid-19, putting in place risk assessments for allocations, voids procedures, remote training for staff, and focussing on the Retirement Courts with vulnerable tenants, and also supporting staff due to an increase in Anti-Social Behaviour.</p> <p>Identifying PPE supplies and distribution, work on reviewing contractors' method statements and risk assessments was ongoing. As Covid-19 slightly decreases wider work on approaches to Fire Risk Assessments and development of H&S management systems, including utilising MATS software, would take place. An updated H&S Strategy and Plan would be presented to a future Board meeting for approval.</p> <p>The Group CEO and the Chair thanked Mark for all his work over the previous months.</p>	<p>Action MT</p>

	The Report was noted .	Noted
8.	ITEMS FOR DISCUSSION/EARLY VIEWS	
8.1	<p>Revised Budget and 30 Year Financials Update</p> <p>The Director of Finance and Business Services presented the Report.</p> <p>Board noted the details of this report and that a working group be set up to review reforecasts and refinancing proposals ahead of presentation to the September Board meeting for approval.</p> <p>Volunteers agreed for the Working Group were Simon Guest, Neil Woods, Michael Allan, Angus Lamont and the new Chair of A&P Committee.</p> <p>The Director of Finance and Business Services would put dates in diaries to review. Outputs from models rather than how models are constructed.</p> <p>Members were also invited to attend a remote Finance Session delivered on 19 June 2020.</p>	<p>Noted Action DA</p> <p>Agreed</p> <p>Action DA</p>
9.	ITEMS FOR NOTING/PROGRESS MONITORING	
9.1	<p>Q4 Management Accounts</p> <p>The Head of Finance presented the Report highlighting strong year end performance for 2019/21, and advising that a full Audit report paper would be presented to the Audit & Performance Committee and Board for final approval.</p> <p>In response to a member's query on abortive costs it was clarified these related to projects or preliminary works for prospective projects, carried out at risk, accumulated over 2-3 years, where ultimately the scheme does not proceed; including groundworks surveys and architect works and particularly related to Bogton Road and Forres.</p> <p>One member commented on Budget overspends and controls, variances in salaries, administration, responsive repairs and property costs, and the need to more accurately profile budgets to reduce variances. The Head of Finance advised members that a rolling forecasting approach was being considered and the Director of Finance and Business Services offered to go through the budget model process with members of the Budget Reforecasting Working Group and the Chair.</p> <p>The Report was noted.</p> <p><i>The Head of Finance and Health & Safety Manager left the meeting.</i></p>	<p>Action DH</p> <p>Action DA & DH</p> <p>Noted</p>
9.2	<p>Development Programme / AMWG Update</p> <p>The Head of Customer Services (Property) presented the report and asked for any questions.</p> <p>In response to members' questions it was clarified that a Report from the ARK Consultancy health-check due in June would be presented to the Asset</p>	<p>Action MD</p>

	<p>Management Working Group with a proposed Action Plan and to the Board in due course.</p> <p>Further information and due diligence on what were previously schemes to be delivered by Albyn in Highland, financial viability and obligations, and build standard was being collated and would be presented to the Board (or Chair's action) in due course. It was clarified that the units would be within the current budget and would deliver units quicker than planned.</p>	Action MD
	<p>The Report was noted.</p>	Noted
9.3	<p>HomeWorks Update</p> <p>The Director of Customer Services presented the Report advising members that Covid-19 had not impacted too much on the project, and conclusion of the project work was still on track for December. The Action Tracker with RAG indicator would be presented with the next update.</p> <p>The Board noted the content of the report including the overview report compiled by David Cargill (Cairn Responsive Repairs Co-ordinator) and Consultant Peter Docherty and the summary of key actions (to date)</p> <p>The Board Sponsor confirmed he was content with progress on the project.</p>	Action MD Noted
9.4	<p>Q4 Health & Safety Update</p> <p>Covered under Item 7.8.</p>	
9.5	<p>Q4 KPI's Cairn and Ancho</p> <p>The Chair asked for any comments relating to the packs, members highlighted the importance of receiving the KPI's earlier to allow reading time and having the most up-to-date information.</p> <p>In response to members' queries:- Cairn KPI's</p> <ul style="list-style-type: none"> - Work was ongoing by the Head of Business Improvement and Ancho Board member Kelly Arrol to review Contact Centre processes and performance, analysing resource and creating an Action Plan. Further detail would be provided in due course. - More detail including calls, emails and online chat volumes, and call resolution first time, would be included in the report. - Any issues around gas safety access are being monitored, there were no reports of self-disconnecting but a small number had been capped due to non-Covid-19 related issues and abandonments. Each case is evaluated, monitored, assessed and continually reviewed as the timescale extends. - Staff absence was due to underlying health conditions of the staff demographic, the new Internal Auditor would be approached to advise on best practice on staff absence processes. <p>Ancho</p> <ul style="list-style-type: none"> - Due to tenant arrears increasing, a meeting with Mobyssoft to implement the Rentsense software was planned to assist the team's performance. The system would provide a better understanding of pressure areas and allow staff to use the resource to do their job more effectively <p>The CHA and ANCHO KPI Reports were noted.</p>	Action MB Action MB Action JS Action KH Noted

9.6	New Risks The Director of Finance and Business Services advised that Covid-19 had been added to the Risk Register and would be circulated to all members. It was agreed to include the Risk Register as a standard item within every Boardpack.	Action MB Action CO
9.7	Business Plan Update The Director of Finance and Business Services advised that in light of changes to the financial forecasts, a revised Business Plan would be presented to the September Board Meeting including impacts of Covid-19. A member suggested there would be increased risks post-Covid-19 in relation to ending Furlough and that this should be considered. The Report was noted .	Action DA Noted
9.8	Annual Declarations of Interest The Report was noted .	Noted
9.9	Annual Gifts and Hospitality Register The Report was noted .	Noted
9.10	Treasury Report The Report was noted .	Noted
10.	GOVERNANCE, REGULATION & CORPORATE	
10.1	Chairperson's Update Report None.	
10.2	Report on Statutory Registers None.	
10.3	Governance Update The Governance Services Manager presented the Report which provided updates on FOI statistical reports to the ICO, AGM & Annual Report preparations, plans for Adoption of SFHA Model Rules 2020, Future Office Bearers, Board Succession Plan and Appraisals process, Governance Improvement Plan Update and Notifiable Events. The Report was noted .	Noted
10.4	Shareholding Membership Review The membership review was approved .	Approved
10.5	Group Meetings Schedule/Forward Planner	

	<p>In response to a member's question it was noted that less verbal reports were to be included in the agenda and no additional papers circulated after publication (unless by exception agreed by the CEO and Chair).</p> <p>The Report was noted.</p>	<p>Action SMT</p> <p>Noted</p>
11.	DECISIONS TAKEN UNDER DELEGATED AUTHORITY	
11.1	<p>ARC Submission to be signed by Chair/Vice-Chair and CEO</p> <p>Board approved delegated authority to the Chair/Vice-Chair and Group CEO to sign and submit the ARC to the SHR.</p> <p>The Chair thanked staff and wished the Director of Customer Services well in his new role.</p> <p><i>All staff members left the meeting.</i></p>	<p>Approved</p> <p>Action DJ & JMG</p>
12.	AOCB	
12.1	<p>Proposed Review of Code of Conduct Processes (Members and CEO only)</p> <p>The Chair confirmed to the Group CEO that the Board had decided at item 1.2, that Simon Guest has been delegated to lead on a review of the Code of Conduct for Governing Board Members, with advice and support from the CEO. With particular reference to the practical application of appendix 2. A report with any recommendations for change, based on best practice, to be made to the Board for consideration by September at the latest.</p>	<p>Approved</p> <p>Action SG & JMG</p>