



MINUTES

JOINT GOVERNING BODIES STRATEGY DAY

**22 November 2024 at 8:30am
MALDRON HOTEL, GLASGOW**

Cairn HA Angus Lamont (Chair)
Lizzie Crawford (Vice-Chair)
Neil Wood
Laurence Casserly
Nigel Chapman
Andrew Clark

Ancho Suzie Lyons
Lyndsey Robertson
Nigel Fortnum

In Attendance: Carolyn Lochhead, Director of External Affairs, SFHA
Dr Vikki McCall, Professor of Social Policy, Stirling University
Audrey Simpson, Group CEO and Company Secretary CEO
Ken Tudhope, Director of Finance and People Services DFPS
Meg Deasley, Director of Property Services DPS
Morag Boyter, Director of Business Services DBS
Chris Millburn, Director of Customer Services DCS
Ryan Morgan, Strategic Projects Manager SPM
Paul Robertson, Regional Lead South RLS
Carolyn Owens, Governance Services Manager GSM
Ryan Morgan, Strategic Projects Manager SPM
Alana Main, Area Housing Manager South AHMS
Susan Wilson, Development and Regeneration Manager DRM
Catherine Bradley, Governance Admin Assistant GAA (*Minute*)

Apologies: CHA: Steven Travers, Donna Paton, Douglas Reid (LOA)
Ancho: Zoe Brawn, Steven Travers, Colin Love, Bill Finlay,
Fiona Callaghan (LOA)
PCE: Bob Melville

	Item	Action
1.	Closed Board Session	

2.	<p>Welcome/Purpose of the day</p> <p>The Chair welcomed everyone to the meeting and introduced Carolyn Lochhead of SFHA.</p>	
3.	<p>SFHA – Horizon Scanning</p> <p>Carolyn Lochhead opened with an introduction to the Scottish Federation of Housing Associations (SFHA), outlining its key role in supporting Scotland’s housing associations and advocating for policies to address the challenges they face.</p> <p>The presentation focused on three policy priorities, identified through a member consultation.</p> <p>1. Managing the Delivery of Affordable Homes Challenges and Statistics:</p> <ul style="list-style-type: none"> • Scotland provides 40% more affordable homes per capita than England and 70% more than Wales, but demand continues to outstrip supply. • National Insurance changes will cost the sector £15 million, intensifying financial pressures. • Concerns for Future Delivery: Projections indicate a 50% reduction in new homes being built, despite rising demand. Housing associations will need to rely increasingly on private finance due to insufficient government funding. • Advocacy Efforts: SFHA is launching its ‘Still Waiting’ campaign ahead of the Scottish budget to highlight the housing crisis. Collaborative research with Shelter Scotland will estimate the number of homes required and the financial investment needed to address the shortfall. <p>2. Tackling Net Zero Funding Uncertainty:</p> <ul style="list-style-type: none"> • The Scottish Housing Regulator has flagged the lack of clarity around funding for net-zero initiatives, creating significant challenges for housing associations. • SFHA is working with the Scottish Government to assess the costs of retrofitting homes, though construction delays continue to slow progress. • Net Zero Heat Fund: The £200 million Net Zero Heat Fund, available only until 2026, has been criticised for being difficult to access, with unclear guidance on how it can be utilised. <p>3. Reducing Poverty and Inequalities Campaigns and Advocacy:</p> <ul style="list-style-type: none"> • SFHA launched ‘It’s Your Life’s Opportunities’, a campaign aimed at reducing poverty and inequalities, with a recent visit to Westminster to advocate for tenant needs. • Energy meter switching has been identified as a significant issue, causing distress and financial difficulties for tenants. 	

	<ul style="list-style-type: none"> • Support for Members: SFHA offers a range of services to its members, including: A careers service to support professional development. Practical resources, such as <i>Putting Safety First</i> and governance guidance. Free forums to foster collaboration and knowledge-sharing among members. <p>Additional Challenges for the Sector</p> <ul style="list-style-type: none"> • Rising Insurance Costs: Insurance premiums have reached record levels, adding strain to housing providers. • Void Properties: Properties are remaining unoccupied for longer, creating operational and financial difficulties. <p>Carolyn concluded the presentation on a positive note, showcasing a video from SFHA’s ‘Housing Scotland’s Heart’ campaign. This initiative celebrates the outstanding work of SFHA’s members, shining a spotlight on their contributions to improving lives and communities across Scotland.</p> <p>An Ancho Member thanked Carolyn for her work and highlighted the 42,865 unoccupied local authority properties in Scotland, asking if SFHA is involved in freeing these for use. Carolyn advised that SFHA focuses on creating new social homes and works with COSLA and the Existing Homes Network to explore potential solutions for unoccupied properties. Many such homes are in low-demand areas, are uninhabitable, or have untraceable owners. SFHA has not discussed this specifically with Glasgow City Council but would be open to exploring opportunities for housing associations to take on these properties. Boarder community regeneration plans would be required.</p> <p>The CEO asked about progress on work related to rent affordability. Carolyn advised that the SFHA have reviewed a draft report and have provided feedback to the Scottish Government. They have advised against introducing a single affordability metric as it is not considered useful or reflective of the complexities of rent affordability.</p> <p>The Chair asked if there was any light at the end of the tunnel regarding the current challenges. Carolyn advised that the budget is the key issue but there is more funding available this year and decisions need to be made wisely, she stressed that the sector should not see the same cuts as in the previous years.</p>	
<p>4.</p>	<p>Stirling University- Future proofing housing for an ageing population?</p> <p>Professor Vikki McCall, a Professor of Social Policy at the University of Stirling, discussed the importance of strategically planning housing for Scotland’s ageing demographic. Her presentation highlighted the significant societal, policy, and operational challenges and provided insights into proactive approaches to ensure housing meets future needs.</p>	

Key Points from the Presentation:

Demographic Trends and Implications

- Scotland is ageing faster than the rest of the UK, posing unique challenges for social housing.
- 1 in 10 Scots are over 60 today. By 2030, this will rise to 1 in 6.
- The ageing population disproportionately impacts deprived areas, where 43% of residents report having a disability, further straining housing and social care systems.
- Strategic Forward Thinking - Housing providers must plan for the demographic of tenants 20, 30, and 40 years into the future. A proactive approach is essential to ensure tenancy sustainment, reduce reliance on the social care system, and adapt housing stock to meet evolving needs.
- Barriers to Adaptation: Current housing adaptation processes face significant barriers, including:
 - Funding limitations.
 - Design flaws in existing housing stock.
 - Inefficient delivery and performance of adaptations.
 - The housing sector is reactive rather than proactive, which prevents long-term solutions from being implemented effectively.

Key Focus Areas

- Policy: Advocating for stronger integration between housing and social care systems to support tenants holistically.
- Technology: Leveraging tools like telecare and home monitoring systems to support ageing in place.
- Stigmatisation: Addressing discrimination and stigma faced by older people, especially those in deprived areas, as part of creating inclusive communities.

Adapting Homes for the Future

Adapting homes early—before tenants reach a crisis point—ensures better outcomes for individuals and reduces pressure on social care. Professor McCall shared insights from her research with Age Scotland on how home adaptations are currently delivered: Many adaptations are made at the most vulnerable and confusing times in an individual’s life, such as following a health crisis. A proactive approach to adaptations now can future-proof homes and improve quality of life. The project’s conclusion: Adaptations work when done effectively and proactively.

Collaborative Initiatives

Inclusive Living Alliance: A project by Professor McCall, bringing together 40 organisations to promote accessible, adaptable, and inclusive housing solutions.

ISPA Stigma Project: Research on place-based ageing discrimination, focusing on the challenges faced by older adults, particularly in deprived areas.

Conclusion and Recommendations:

Professor McCall emphasised the urgency of:

- Proactive planning to address the challenges of an ageing population.
- Building stronger relationships between housing providers and social care providers to create integrated solutions.
- Tackling barriers in funding, design, and delivery to future-proof homes and improve tenancy sustainment.
- Recognising and addressing the intersection of ageing and deprivation, where housing and social care inequalities are most acute.

Her message was: Strategic action today will ensure homes can meet the needs of tomorrow's ageing population.

A Cairn Member highlighted that Cairn's regeneration team had applied for medical adaptation funding but received only one-third of the requested amount. He asked Professor McCall to elaborate on discussions around the case for investment in adaptations and how housing associations might underwrite costs.

Professor McCall advised that there is a strong business case for housing associations to invest in good design and adaptations, as they can reduce long-term costs and support tenancy sustainment. A concern for housing associations is that adaptations may later be removed or altered, reducing the perceived value of their investment. Professor McCall shared an example from Perth and Kinross where a £1 million funded floating housing support program supported 560 referrals in a year. The program enabled people at risk of losing their homes to stay in place by making necessary adaptations quickly. Only 20% of referrals required a social care package following interventions. The program demonstrated the value of preventative investment, reducing reliance on expensive social care solutions.

A Member asked how different types of adaptations—those targeting net zero and those addressing the needs of an ageing demographic—can align. Professor Vikki McCall advised that while it isn't always possible to address multiple goals simultaneously, adaptations for net zero and those for an ageing population are often complementary. Current metrics, such as void relet times, prioritise speed over long-term quality. Greater emphasis should be placed on improving accessibility and sustainability in homes rather than how quickly they can be made ready for general needs housing.

The CEO asked Professor McCall what one change Cairn could make that would have the biggest impact. Professor McCall advised that small, forward-thinking changes often yield the most significant benefits E.G. Installing electrical sockets at the bottom of every staircase can reduce the cost of installing a stairlift by a third if it becomes necessary in the future.

	<ul style="list-style-type: none"> • More financial clarity regarding the potential costs and benefits of changes to the service. • The identity of the service should also be clarified to ensure it aligns with Cairn's overall mission and vision. <p>A member suggested looking into the Scottish Approach to Service Redesign model, which emphasises designing services without assumptions about age and ensuring they are inclusive for all.</p> <p>Feedback from Group 2:</p> <ul style="list-style-type: none"> • Group 2 agreed that standardising the service across the retirement courts was a sensible approach, ensuring consistency in service delivery. • They discussed the importance of comparing the cost-benefit of different models to assess the most effective approach. • Questions were raised on whether tenancies last longer in certain courts compared to others, which could help inform decisions. • The group suggested removing the word 'older' from the recommendations to avoid any age-based assumptions in the service's future design. • While agreeing on the need for change, the group emphasised that Cairn must maintain its charitable objectives while being proactive in responding to the changing needs of residents. <p>A member proposed consulting with Housing LIN (Housing Learning and Improvement Network) as they may have experience in addressing similar challenges in the sector.</p> <p>Some alternative models tested by other organisations were discussed – particularly the Hub and Spoke model tested by the Scottish Borders Housing Association.</p> <p>A Member commented on the length of time it has taken to decide on the future of the Courts. The DPS advised that the team are not standing still, improvement work has been ongoing for two years, but the service delivery needs to be agreed.</p>	<p>DFPS</p> <p>DBS</p>
	<p>Lunch</p>	
<p>6.</p>	<p>SWOT & Gap Analysis</p> <p>The SWOT session, led by the Director of Business Services and the Strategic Projects Manager, was held to review and update Cairn Housing Group's SWOT analysis. The session aimed to gather input from the participants on the existing lists of strengths, weaknesses, opportunities, and threats, ensuring the information was relevant and comprehensive.</p> <p>Four large posters were displayed around the room, each representing one of the four key elements of the SWOT analysis. Members and staff</p>	

	<p>were divided into four groups, and rotated around each poster. The task was to:</p> <ul style="list-style-type: none"> • Review the current items listed on each poster. • Discuss whether the items were accurate and relevant. • Suggest any additions or removals based on their knowledge and experience. <p>The DBS and the SPM noted that the session was productive, with active participation from all groups. They will gather all the feedback and results to be presented at a later date.</p>	DBS
7.	<p>Risk Appetite</p> <p>The DBS shared the current Strategic Risk Register which included 14 identified risks that Cairn faces. Members were asked to review each risk and assess whether the current level of risk appetite was appropriate. Members discussed each risk, and changes were made where agreed. A Member asked if a risk should be included which addresses the instability in Europe as well as the impacts of Climate Change. The DBS advised that wording would be agreed, and new risks would be included to cover the concerns. The register will be updated and circulated at the next Audit and Performance Committee Meeting.</p>	DBS
8.	<p>And finally Summing up the day, next steps</p> <p>The Chair and the CEO thanked everyone for attending and staff for organising.</p>	
9.	<p>Close</p>	