

**Minutes of GHA Board Meeting**

**held on Thursday 27 June 2024 at 6pm**

**PRESENT:** Ms K Russell, Secretary, Acting Chair

 Ms A Connelly, Member

 Mr Z Khan, Member

 Ms A Fraser, Member

 Ms A Williamson, Member

**IN ATTENDANCE:** Ms C Quinn, Group CEO (GCEO)

Ms KA Wallace, Director of Customer Services (DCS)

Ms N Salmon, Group Corporate Services/HR Team Leader

Ms E Taggart, Development Consultant, C~urb (DC)

1. **Apologies**
	1. The GCEO advised that both the Group Chair and Vice Chair have submitted their apologies and asked Members to elect an Acting Chair for the meeting. Ms A Connelly nominated Ms K Russell and was seconded by Mr Z Khan. Ms K Russell agreed to Chair the meeting.

1.2 The Acting Chair advised that Mr G Maguire, Mr S McLachlan, Ms F Cochran and Ms S Keast have submitted their apologies.

**2.0 Declarations of Interest, Gifts and Hospitality**

2.1 Mr Z Khan declared that he is a Director of Govan Home Team (GHT). Ms A Williamson declared that she is a Director of the Water Row Company (WRC).

2.2 There were no declarations of gifts and hospitality.

**3.0 Declaration of Receipt and Understanding**

3.1 Members confirmed receipt and understanding of their papers.

**4.0 Governing Body Matters & Minutes for Approval and Information**

4.1 Draft Minutes of GHA Board Meeting 30 May 2024

4.3.1 The Minutes of the GHA Board meeting held on 30 May 2024 were approved by Ms A Connelly and seconded by Mr Z Khan as a true reflection of the meeting.

4.4 Matters Arising

4.4.1 There were no matters arising.

**Discussion points:**

**Action notes:**

**For redaction:**

**5.0 Reports for Decision/Approval**

5.1 Water Row Phase 1 Update Report.

5.1.1 Redacted for confidentiality purposes.

5.1.2 Redacted for confidentiality purposes.

5.1.3 Redacted for confidentiality purposes.

5.1.4 Redacted for confidentiality purposes.

5.1.5 Redacted for confidentiality purposes.

5.1.6 Redacted for confidentiality purposes.

5.1.7 The DC advised that in relation to handovers, all the residential properties have now been handed over. The commercial unit’s handover remains outstanding due to a delay in supply of the commercial meters. It is anticipated that the units will be handed over in July 2024. The externals also remain outstanding and are expected to be completed in July 2024.

**Discussion points:**

1. Costs still to be agreed between B&W and CCG.
2. Increase in overspend and additional inflation costs.
3. The terms of the original CCG contract for the works and lessons learned for phase 2.
4. Recovery of unforeseen costs through grant funding from GCC.

**Action notes:**

Following detailed discussion, the Board noted and approved the Water Row Phase 1 Update report.

**For redaction:**
5.1.1, 5.1.2, 5.1.3, 5.1.4, 5.1.5, 5.1.6

*At this point the Development Consultant from C~urb left the meeting.*

5.2 Annual Loan Portfolio Return

5.2.1 The GCEO presented the previously distributed Annual Loan Portfolio Return report and advised that RSL’s have to submit an annual return to the SHR by 30 June for loans in place up to end of March each year.

5.2.2 The GCEO advised that the Annual Loan Portfolio Return is included at Appendix 1 of the report and gave a brief overview.

5.2.3 The GCEO turned to the table at section 4 of the report and noted that most of the loans are fixed in accordance with the Treasury Management Policy. The table also includes the loan amount outstanding as at 31 March 2024.

**Discussion points:**

**Action notes:**

Following discussion, the Board noted and approved theAnnual Loan Portfolio Return report.

**For redaction:**

5.3. Redacted for confidentiality purposes.

**Discussion points:**

**Action notes:**

Redacted for confidentiality purposes.

**For redaction:**5.3

5.4 Governance Report

5.4.1 The GCEO presented the monthly Governance report and highlighted the following areas in the report:

1. Notifiable Events as described in section 4 of the report noting that there are currently three open Notifiable Events, namely Disposal of Land and Assets; Financial and Funding Issues with Mears; Ongoing Employment Tribunal.
2. Complaints as mentioned in section 5 of the report noting that there are no new live complaints with SPSO. In addition, there are no Stage 2 complaints that the Association considers will escalate to a Notifiable Event or to the SPSO.
3. Redacted for confidentiality purposes.
4. Governing Body training as detailed in section 7 of the report noting that GDPR training has taken place prior to today’s meeting.
5. Governing Body attendance as detailed in section 8 of the report.
6. Health and Safety as described in section 9 of the report noting that the next meeting of the Working Group is scheduled for 19 September 2024.
7. Freedom of Information (FOI) and Subject Access Requests (SAR) update as described in section 10 of the report noting there have been two new FOI requests relating to a request for information re evictions/lets etc. and information with regards to pest control issues. As reported in previous months, there remains one other ongoing FOI request, via the Scottish Information Commissioner, which is being managed by the Association’s external Data Protection Officer.
8. There has been no use of the Seal or Shareholder applications since the last meeting.
9. The updated business plans and risk registers which were approved by the Board at the April 2024 Board meeting have been sent to the Regulator in accordance with the requirements of the Association’s current Engagement Plan.
10. Other governance matters as included in section 15 of the report concerning:
	1. SHR Engagement Plan – In-House Action Plan Update as detailed at Appendix 1 of the report.
	2. Annual Complaints Handling Report as detailed at Appendix 2 of the report.
11. Redacted for confidentiality purposes.

**Discussion points:**

1. Difficulty in recruiting Members to the Board and Scrutiny Panel.

2. Options to recruit Board Members.

**Action notes:**

Following discussion, the Board noted and approved the Governance Report

**For redaction:**5.4.1.c, 5.4.1.k

5.5 Redacted for confidentiality purposes.

**Discussion points:**

**Action notes:**Redacted for confidentiality purposes.

**For redaction:**
5.5

5.6 Water Row Commercial Units Update

5.6.1 The DCS presented the previously distributed Water Row Commercial Units Update report and advised that the six new commercial units at Water Row did not transfer to the WRC on 1 April 2024 due to the grant conditions.

5.6.2 The DCS advised that three of the six units remained unallocated. Assuming that the units have been handed over by CCG, an open day to promote the vacant units will be held on 26 July 2024 as included in Appendix 1 of the report.

5.6.3 The DCS stated that the procurement process for the works relating to fit out of the three units that have been allocated will begin this month. It is anticipated that works will be completed by the end of the year as detailed in section 4.4, Appendix 2 and Appendix 3 of the report.

5.6.4 Redacted for confidentiality purposes.

5.6.5 Redacted for confidentiality purposes.

**Discussion points:**

1. Rent charging options and proposed lease charges – DCS to advise the Board following the meeting.

2. Grant funding for fit out costs.

3. Redacted for confidentiality purposes.

**Action notes:**Following discussion, Members noted the Water Row Commercial Units Update report and approved option 2 - lease should be signed and rent paid immediately at a discounted rate until fit-out works are completed.

**For redaction:**
5.6.4, 5.6.5 and discussion point 3

5.7 Insurance Renewal Update Report

5.7.1 The GCEO presented the previously distributed Insurance Renewal Update report and advised that insurances have significantly increased globally in the last couple of years.

5.7.2 The GCEO stated that the report provides an analysis regarding the reasons for the increase in costs as well as loss ratio data relating to Govan Housing Group. The report also reviews options in relation to extending the existing contract with Zurich.

5.7.3 Redacted for confidentiality purposes.

5.7.4 The GCEO stated that the number of insurers willing to insure RSL’s has reduced and explained the reasons for the reduction as noted in section 3.2 of the report.

5.7.5 Redacted for confidentiality purposes.

5.7.6 Redacted for confidentiality purposes.

5.7.7 Following discussion, the Board unanimously approved option 3 – 2-year extension to the existing contract.

**Discussion points**

1. Informing factored owners of the reasons for the significant increase.

2. Reasons for the increase in insurance costs.

**Action notes:**Following discussion, Members noted the Insurance Renewal Update report and approved option 3, a 2-year extension to the existing contract with Zurich.

**For redaction:**
5.7.2, 5.7.5, 5.7.6

5.8 Customer Services Monthly Report

5.8.1 The DCS presented the previously distributed Customer Services report and Appendices. The DCS turned to section 4 of the report and highlighted the results from the audits carried out on fire safety, asbestos management and legionella management as well as actions taken to address recommendations identified following the audits.

5.8.2 The DCS discussed AOV’s at section 4.5.4 of the report and noted the remedial works are ongoing and advised that an action plan is being developed to prevent further damage due to vandalism.

5.8.3 The DCS advised that the close door inspections which were scheduled in May 2024 were not completed due to labour resource issues within the Home Team. Outstanding inspections will be completed by the end of July 2024.

5.8.4 The DCS provided an update in relation to last mile gas/electrical non-compliance remedial works being undertaken as detailed in section 4.6.1 of the report.

5.8.5 Redacted for confidentiality purposes.

5.8.6 Redacted for confidentiality purposes.

5.8.7 A Member noted that section 5.2 bullet point 2 should read credit balances and not bad debts.

**Discussion points:**

1. The length of time allowed for former tenants to claim back rent credit.

2. How the Association manages the rent credit on the accounts.

**Action notes:**

Following detailed discussion, the Board noted the Customer Services report and approved the former tenant’s bad debt and credit balance write offs as detailed in section 5 of the report.

**For redaction:**5.8.5, 5.8.6

**6. Reports for Discussion/Information**

6.1 Redacted for confidentiality purposes.

**Discussion points:**

**Action notes:**

Redacted for confidentiality purposes.

**For redaction:**6.1

6.2 Annual Disposal Report 2023-24

6.2.1 The GCEO presented the previously distributed Annual Disposal Report 2023-24 report and advised that the purpose of the report is to notify the Board of any assets that have been disposed in the previous financial year.

6.2.2 The GCEO advised that in accordance with policy and procedures, she has delegated authority to dispose of items under £10k without the Boards approval. Disposal of items over £10k require Board approval in the first instance.

6.2.3 The GCEO turned to the table at section n4.1 of the report and advised that a number of items, mainly IT related, have transferred to WRC to facilitate the staff transfer from the Association office to Enterprise Hub. These items are all four years or older and have a book value of nil as all assets are depreciated at 25% per annum.

6.2.4 Redacted for confidentiality purposes.

**Discussion points:**

**Action notes:**

Following discussion, Members noted and approved the Annual Disposal Report 2023-24 report.

**For redaction:**
6.2.4

6.3 Redacted for confidentiality purposes.

**Discussion points:**

Redacted for confidentiality purposes.

**Action notes:**

Redacted for confidentiality purposes.

**For redaction:**6.3

6.4 Glasgow West of Scotland Forum – Better Protection for Community Based HA’s

6.4.1 The GCEO presented the previously distributed email from the Glasgow West of Scotland Forum (GWSF) and advised that it concerns the protection and support for community-based Housing Associations (CBHA’s).

6.4.2 The GCEO advised that the GWSF is exploring ways in which to focus on existing duties on the SHR that take account of community interests when exercising their functions. The GWSF want to work with the SHR – and with the Parliament if necessary – to give greater meaning to these duties. This will enable CBHA’s to have a stronger voice.

**Discussion points:**

**Action notes:**

Following discussion, Members noted the Glasgow West of Scotland Forum – Better

Protection for Community Based HA’s email.

**For redaction:**

6.5 Changes to Charity Law

6.5.1 The GCEO advised that the Charities Law will be changing. OSCAR, the regulator for charities in Scotland is working with the SHR to review the law.

6.5.2 The GCEO stated that further updates will be provided to the Board when received.

**Discussion points:**

**Action notes:**

Following discussion, Members noted the Changes to Charity Law update.

**For redaction:**

**7.0 Any Other Competent Business**

7.0.1 Windows

 The DCS advised that she met with GCC today regarding window replacement in the conservation area and discussed the relaxation of Scottish Government guidelines. GCC have now given verbal approval for the use of UPVC windows in the conservation area. A meeting will take place in July to update tenants.

7.1 Staffing Committee – Ratification of Approvals Given

7.1.1 These ratifications are contained within a separate confidential minute of meeting.

**8. Date of Next Meeting**

8.1 The date of the next full Board meeting is Thursday 29 August 2024 at 6.00pm.

CHAIRPERSON’S SIGNATURE:



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