



**Minutes of GHA Board Meeting
held on Thursday 28 November 2024 at 6pm**

PRESENT:

Mr G Maguire, Chair
Ms K Russell, Secretary
Ms A Connelly, Member
Mr Z Khan, Member
Mr S McLachlan, Member
Ms A Williamson, Member
Ms F Cochran, Member
Ms S Keast, Member

IN ATTENDANCE:

Ms C Quinn, Group CEO (GCEO)
Mr J MacGilp, Interim Deputy GCEO (DGCEO)
Ms KA Wallace, Director of Customer Services (DCS)
Mr R Dulin, Head of Finance & Corporate Services (HFCS)
Ms N Salmon, Group Corporate Services Team Leader (CSTL)
Ms E Taggart, Development Consultant, C~urb (DC)

1.0 Apologies

1.1 The Chair advised that Ms A Fraser has submitted her apologies.

2.0 Declarations of Interest, Gifts and Hospitality

2.1 Mr Z Khan declared that he is a Director of the Home Team (HT). 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 Minute of Special GHA Board Meeting 17 November 2024

4.1.1 The Minutes of the Special GHA Board meeting held on 17 November 2024 were approved by Ms K Russell and seconded by Ms S Keast as a true reflection of the meeting.

4.2 Matters Arising

4.2.1 There were no matters arising.

4.3 Draft Minutes of GHA Board Meeting 31 October 2024

4.3.1 The Minutes of the GHA Board meeting held on 31 October 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:

At this point, Ms E Taggart, Development Consultant (DC) C~Urb joined the meeting

5.0 Reports for Decision/Approval/Information

5.1 Water Row Phase 1 Update Report.

5.1.1 The DC presented the Water Row Phase 1 Update Report that had been sent out in advance of the meeting. The DC noted that there was not very much change in the report to last month.

5.1.2 Redacted due to confidentiality purposes.

5.1.3 Redacted due to confidentiality purposes.

5.1.4 Redacted due to confidentiality purposes.

5.1.5 Redacted due to confidentiality purposes.

5.1.6 Redacted due to confidentiality purposes.

5.1.7 Redacted due to confidentiality purposes.

Discussion points:

1. A Member stated that a tenant of Water Row living at the top of one of the blocks had commented that their property was very cold and wondered if the lofts were insulated. The DC confirmed that the lofts were insulated however noted that the tenant should submit their complaint to the Water Row Company for investigation.
2. Redacted due to confidentiality purposes.
3. Redacted due to confidentiality purposes.
4. Opportunities for applying for potential awards for Water Row to showcase and celebrate the development.
5. Lessons learned.

Action notes:

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

For redaction:

5.1.2-5.1.7, discussion points 2 and 3

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

5.2 Bi-Annual Review of Treasury Management Operations

- 5.2.1 The HFCS presented the Bi-Annual Review of Treasury Management Operations report sent out in advance of the meeting and noted that the Board receive the report on a biannual basis.
- 5.2.2 The HFCS advised that the report reviews current borrowings, interest rates and other key aspects of treasury management.
- 5.2.3 The HFCS drew Members attention to inflation at section 4 of the report and noted that although inflation had previously been high, the figure at September 2024 was 1.7% which is considered to be a normal position. The HFCS went on to highlight the changes to Bank of England base rate as demonstrated in the graph at section 4.4 of the report.
- 5.2.4 The HFCS advised that the Association's loans use SONIA (Sterling Overnight Index Average) to calculate interest on loans and noted that the rate at the end of September 2024 was 4.95%.
- 5.2.5 Redacted due to confidentiality purposes.
- 5.2.6 Redacted due to confidentiality purposes.
- 5.2.7 Redacted due to confidentiality purposes.

Discussion points:

- 1. Home Team vehicles loan from the Association.
- 2. Water Row Company cash balances.

Action notes:

Following discussion, the Board approved the Bi-Annual Review of Treasury Management Operations report.

For redaction:

5.2.5-5.2.7

5.3 GHA 6 Monthly Review of 2024-25 Budgets

- 5.3.1 The HFCS presented the GHA 6 Monthly Review of 2024-25 Budgets report sent out in advance of the meeting and noted that as part of the budget process the Association carry out a 6 monthly review which provides the opportunity to reassess against the budget and adjust projections accordingly. The review also forms the basis of the of the budget for the following year.
- 5.3.2 The HFCS advised that the report has highlighted a number of key issues and the projections will be monitored and assessed on a monthly basis as part of the month end process.
- 5.3.3 Redacted due to confidentiality purposes.

- 5.3.4 Redacted due to confidentiality purposes.
- 5.3.5 The HFCS advised that the Association's overall net surplus position is likely to be better than last year based on the current projections.
- 5.3.6 The HFCS discussed in depth the following key items from the Statement of Comprehensive Income as highlighted in section 4 of the report:
- Gross rent and service charge income
 - Voids
 - Reactive and void repairs
 - Cyclical maintenance
 - Planned maintenance
 - Office overheads
 - Other expenditure relating to Customer Services and Property Maintenance
- 5.3.7 Redacted due to confidentiality purposes.
- 5.3.8 The HFCS reflected that overall, the position at the end of the year is likely to be better than the original budget forecast.
- 5.3.9 Following detailed discussion, the Board approved the recommendations at section 3 of the report.

Discussion points:

Action notes:

Following discussion, the Board noted the GHA 6 Monthly Review of 2024-25 Budgets report and approved the recommendations at section 3 of the report.

For redaction:

5.3.3, 5.3.4 and 5.3.7

- 5.4 Financial Management Report for the 7 months to October 2024
- 5.4.1 The HFCS presented the Financial Management Report for the 7 months to October 2024 and advised that the report ties in to the 6 monthly budget review projections in the previous report.
- 5.4.2 Redacted due to confidentiality purposes.
- 5.4.3 Redacted due to confidentiality purposes.
- 5.4.4 Redacted due to confidentiality purposes.
- 5.4.5 Redacted due to confidentiality purposes.
- 5.4.6 Redacted due to confidentiality purposes.
- 5.4.7 Redacted due to confidentiality purposes.

Discussion points:

1. Make up of resources included in the Landscaping Team

Action notes:

Following discussion, the Board noted and approved the Financial Management Report for the 7 months to October 2024.

For redaction:

5.4.2-5.4.7

5.5 Annual Review of Rents

- 5.5.1 The DCS presented the Annual Review of Rents report distributed in advance of the meeting and advised that the report details the annual rent consultation for customers; the proposed figures for consultation are 5.5% and 6% respectively as noted in section 2.1 of the report pending Board approval.
- 5.5.2 The DCS explained the background to the proposed increase as detailed in section 3 of the report.
- 5.5.3 The DCS advised that the HFCS will discuss the financial projections relating to the proposed figures.
- 5.5.4 Redacted due to confidentiality purposes.
- 5.5.5 The HFCS advised that residential leases have been transferred to Water Row Company (WRC) to manage on the Association's behalf and the WRC is currently reviewing their charges as noted in section 4.3 of the report. The Board will be notified of the final agreed rent increase in January 2025.
- 5.5.6 The HFCS stated that the inflation figure for October 2024 is currently 2.3%.
- 5.5.7 The HFCS advised that the previously approved rent increase included in 2024/25 budget was 5% and went on to inform the Board in detail the impact between the original 5% figure from the budgets compared with the 5.5% and 6% options as demonstrated in the table at section 4.5 of the report.
- 5.5.8 The DCS advised that in relation to investment works for 2025/26, the Association's priority is the window replacement programme within the conservation area. The DCS noted that this will result in a reduction of other investment works.
- 5.5.9 The DCS advised that the Association will be carrying out a stock condition survey in 2025/26 as highlighted in section 5.3 of the report.
- 5.5.10 The DCS stated that the Association will review the current contract expenditure for Estates and Landscaping which is provided by the Home Team.
- 5.5.11 The DCS advised that inclusion of a specialist contractor for tree maintenance is also included in the consultation as noted in section 5.5 and 5.6 of the report along with the increase in cost of the bulk uplift service to £130k from April 2025.
- 5.5.12 Redacted due to confidentiality purposes.
- 5.5.13 Redacted due to confidentiality purposes.
- 5.5.14 Redacted due to confidentiality purposes.
- 5.5.15 The DCS highlighted the Glasgow West of Scotland Forum (GWSF) rent increase survey comparison figures between RSL's as detailed in Appendix 1 of the report.

5.5.16 In relation to affordability, the DCS advised that the WRC's specialised Money and Energy Advice Service works with the Association's customers to maximise income and also works closely with the Association to manage the potential rent arrears risk.

5.5.17 The DCS asked the Board for approval to consult with customers regarding 5.5% and 6% rent increase. The Board unanimously agreed.

Discussion points:

1. Window replacement programme.
2. Typo at the table at section 4.5 of the report, the final line should read option 2 increase.
3. Bulk uplift and fly tipping – a report will be presented to the Board in early 2025 detailing action that the Group have taken to reduce fly tipping around the estate.
4. Bulk uplift – action other RSL's are taking.
5. Number of employees on Defined Benefit pension scheme.
6. Face to face consultation arrangements.

Action notes:

Following discussion, the Board noted Annual Review of Rent Report and approved the recommendations at section 2 of the report.

For redaction:

5.5.4 and 5.5.12-5.5.14

At this point the HFCS left the meeting.

5.6 Governance Report

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

- a) Redacted due to confidentiality purposes.
- b) Complaints as described at section 5 of the report noting that there are no complaints with the SPSO.
- c) Health and Safety at section 9 of the report noting that the ACS audit is scheduled for 26 November 2024 has now been rescheduled to 26 February 2025 due to resourcing issues in the Corporate Services team.
- d) Subject Access (SAR) and Freedom of Information Requests (FOI) noting that no new SAR or FOI requests have been received.
- e) Use of the Seal, noting that there has been no use of the Seal since the last meeting.
- f) New Shareholder applications, noting that there has been no new Shareholder application since the last meeting.
- g) Board Corporate Strategy/Business Planning as described in section 14 of the report noting that the Association has reviewed the current Business Plans against the new SHR guidance and will present the outcome to the Board at the Business Planning day on 24 January 2025.
- h) Redacted due to confidentiality purposes.

- i) Other governance matters as described at section 16 of the report noting the following:
 - a. SHR's conclusions following on from their financial analysis of the RSLs.
 - b. Registers – year end report.
- j) 'Subsidiary information and other key documents as described at section 17 of the report, noting that all of these documents are contained within Board Effect.

Discussion points:

1. Typo re date of Business Planning day at section 14.2 of the report – should be 24 January 2025.
2. Use of acronyms in reports – the Board agreed that the full title should be used.

Action notes:

Following discussion, the Board noted and approved the Governance Report.

For redaction:

5.6.1.a and 5.6.1.h

5.7 Customer Services Monthly Report

- 5.7.1 The DCS presented the previously distributed Customer Services report and drew the Boards attention to the cyclical compliance update as included in table 1 at section 4.1 of the report noting that 40 customers have had their gas capped, the other 7 customers are currently working with Property Services to have their gas reinstated.
- 5.7.2 The DCS advised that 6 blocks had their emergency lighting test carried out one week late due to scheduling issues at the Home Team. The monthly legionella temperature testing check for one commercial property was two weeks late also due to scheduling issues at the Home Team. The scheduling issues with the Home Team have now been resolved.
- 5.7.3 The DCS reminded the Board that as mentioned previously, following recent bi-annual inspections of AOV's (automatic opening vents), the Association's contractor has highlighted some issues that result in the AOV's being only partially operational. The contractor has advised that the issues are due to wear and tear and it is no longer feasible to repair the AOV's – the issue has been noted as a critical defect.
- 5.7.4 The DCS advised that the AOV's are part of the Association's fire safety strategy and explained the purpose of the vents as described in section 4.2 of the report.
- 5.7.5 The DCS stated that the number of blocks affected has increased from 3 to 11.
- 5.7.6 The DCS noted that some of the issues with the AOV's relate to vandalism by customers who force the vents open to smoke in the closes.
- 5.7.7 Redacted due to confidentiality purposes.
- 5.7.8 Redacted due to confidentiality purposes.
- 5.7.9 The DCS advised that a report will be presented to the Board following completion of the works and the consultation with affected tenants regarding education on the new system.

- 5.7.10 The DCS reminded the Board that it had previously approved the redistribution of disturbance monies from the internal wall insulation (IWI) contract received for void properties to Community Benefits to support customers through the hardships over winter via the Winter Warmers fund as highlighted in full at section 5 of the report.
- 5.7.11 The DCS advised that Golspie Street is included as part of the Scottish Governments Cladding Remediation Programme Pilot and procurement for the programme will commence in January/February 2025 as detailed in full at section 4.3 of the report. The Scottish Government have confirmed that the Association's current fire detection measures related to Golspie Street are adequate given the potential fire hazards.
- 5.7.12 The DCS advised that the Association was successful in obtaining grant funding of £15k from Allia C&C and as part of the wider role community engagement actions. The funding is being included in a project called 'Make a House a Home' to address tenancy support, focusing on sustainability as described in full at section 6 of the report.

Discussion points:

1. Compliance report noting that the position is very positive.
2. Gas capped customers and follow up action being taken with customers.

Action notes:

Following detailed discussion, the Board noted and approved the Customer Services report.

For redaction:

5.7.7-5.7.8

At this point, the Chair advised that in relation to timing, the meeting will shortly exceed the standing orders and asked Members for approval to carry on the meeting. Members unanimously agreed.

5.8 Void Property Report

- 5.8.1 The DCS presented the Void Property report which was distributed in advance of the meeting and advised that the Board had been informed in March 2024 of the intention to reduce the Association's void budget.
- 5.8.2 The DCS noted that in 2023-24, there were 97 voids in the year with a total spend of £675,281.25 which equated to an average cost per void of £6,961.66.
- 5.8.3 The DCS advised that following a comprehensive review, the essential cost to bring the void to a basic lettable standard, excluding specific compliance checks, is now £724.35 as detailed in section 4.3 of the report.
- 5.8.4 The DCS stated that a benchmarking exercise was conducted to compare the Association's void cost standards against those of other RSL's as demonstrated at section 4.5 of the report.
- 5.8.5 The DCS advised that the void property decoration budget is being spread over the four community areas, each receiving £15k per Community Area, totalling £60k across four Community Areas as detailed in section 4.8 of the report.
- 5.8.6 The DCS stated that the monthly void fixed spend contract for 2024/25 is £31,800 and discussed the comparison in spend figures and number of voids in the period April – October between 2023/24 and 2024/25 as illustrated in the table at section 4.12 of the report.

- 5.8.7 The DCS advised that all new tenants from 1 April 2024 have been surveyed to collate their feedback on the standard of their new home to understand any challenges experienced as a direct result of the change in the void process. 63% of new tenants answered good as the condition of their property and 3.6% answered poor.

Discussion points:

Action notes:

Following discussion, Members noted and approved the Void Property report.

For redaction:

5.9 6 Months New Tenant's 2024 Report

- 5.9.1 The DCS presented the 6 Months New Tenant's 2024 report sent out in advance of the meeting and advised that it informs the Board of the collaboration between the Association and GCC Homelessness Casework Team, highlighting the positive outcomes of the partnership for both customers and the community.
- 5.9.2 The DCS advised that in 2021/2022, there was a total of 192 new tenancies of which 22 were not sustained as detailed in full in section 3.2 of the report.
- 5.9.3 The DCS remarked that an initial review of sustainment in October 2024 for section 5 tenancies which commenced the previous year showed that to date these tenancies have sustained over the 12 months period, however this is incomplete data as not all tenancies have been in place for one year as noted in section 3.3 of the report.
- 5.9.4 The DCS explained that the Association meet regularly with the Head of Homelessness along with the section 5 social worker, south based. The report highlights 24 lets to homeless applicants which is circa 27% referral rate for section 5 referrals. The Association has committed to increasing this figure in November/December 2024.
- 5.9.5 The DCS advised that records indicate all 24 of the let's have established and are maintaining adequate agreements to ensure their rent obligations are met.
- 5.9.6 The DCS noted records show that of the 24 lets allocated to homeless applicants, one tenant has had an Anti-Social complaint made against them. The Association addressed this complaint in line with the Anti-Social Behaviour policy and there has been no further complaints received.
- 5.9.7 The DCS highlighted next steps that are being taken with GCC as detailed in section 5 of the report specifically around the customer caution register, allocations policy and customers accessing GCC's new tenancy sustainability resource.
- 5.9.8 The DCS remarked that all new tenants, regardless of their route to housing, are visited by the Customer Services team six weeks after moving in at described in section 6.5 and section 6.6 of the report.

Discussion points:

1. Anti-Social Behaviour of young people noting that it affects the tenancy of their parents.

Action notes:

Following discussion, Members noted and approved the 6 Months New Tenant's 2024 report.

For redaction:

5.10 Communal Heating Service Charges

- 5.10.1 The DCS presented the Communal Heating Service Charges report sent out in advance of the meeting and advised that a financial analysis was carried out on the invoices paid over the past 12 months which demonstrated that the charge paid by customers was not sufficient to cover the cost of the contract as noted at section 3.7 of the report.
- 5.10.2 The DCS advised that the Association has carried out a communal heating charge review as explained in full at section 4 of the report however, noted that although a different tariff has been negotiated, it still results in increased costs for tenants of up to £40 per month.
- 5.10.3 The DCS advised that the Association is exploring alternatives to the communal heating system, including conducting a feasibility study to assess other heating sources or finding alternative methods for verifying usage readings. The options will be dependent on costings, but also the net zero requirements.
- 5.10.4 The DCS advised that the Association will hold a public meeting with customers affected to explain the background, outline steps taken toward a resolution and discuss the next required actions.

Discussion points:

1. Arrears.
2. Location of heating systems.

Action notes:

DCS to arrange public meeting for customer affected by the communal heating system. Following discussion, Members noted and approved the Communal Heating Service Charges report.

For redaction:

6.0 Any Other Competent Business

6.1 Stock Condition Survey

- 6.1.1 Redacted due to confidentiality purposes.
- 6.1.2 Redacted due to confidentiality purposes.

6.2 Permission to Install Substation on Association Land at 20 Wanlock Street

- 6.2.1 The GCEO reminded the Board that legal advice was being sought regarding installation of a substation at the bottom right-hand corner of the front garden at 20 Wanlock Street. Legal advice has recommended some further steps which the Association is looking in to. Board will be updated as required.

Discussion points:

1. Tender process.

Action notes:

Following discussion, the Board noted the stock condition survey and substation installation at 20 Wanlock Street updates.

For redaction:

6.1.1-6.1.2

7. Date of Next Meeting

7.1 The date of the next full Board meeting is Thursday 30 January 2025 at 6.00pm.

CHAIRPERSON'S SIGNATURE:



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