



**Minutes of GHA Board Meeting  
held on Thursday 30 May 2024 at 6pm**

**PRESENT:** Mr G Maguire, Group Chair  
Mr S McLachlan, Member  
Ms A Connelly, Member  
Mr Z Khan, Member  
Ms S Keast, Co-optee

**IN ATTENDANCE:** Ms KA Wallace, Director of Customer Services (DCS)  
Mr J Mallan, Director of Community Enterprise (DCE)  
Ms E Shields, Finance & Corporate Services Manager (FCSM)  
Ms M McColl, Assurance & Compliance Manager (ACM)  
Ms N Salmon, Group Corporate Services/HR Team Leader  
Mr A Wood, Partner, BTO  
Mr A Kane, Associate, BTO  
Mr C Caitens, Union Technical  
Mr S McGregor, Energy Store  
Ms E Taggart, Development Consultant, C~urb  
Ms M Logan, Development Consultant, C~urb

**1.0 Apologies**

1.1 The Group Chair advised that Ms A Fraser, Mr A Williamson, Ms K Russell, Ms F Cochran and Ms S Dingwall have submitted their apologies. The FCSM informed the Board that the GCEO has submitted her apologies and advised that she will present the GCEO reports.

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

2.1 Mr Z Khan declared that he is a Director of Govan Home Team (GHT).

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 25 April 2024

4.3.1 The Minutes of the GHA Board meeting held on 25 April 2024 were approved by Mr S McLachlan and seconded by Mr Z Khan as a true reflection of the meeting.

4.4 Matters Arising

4.4.1 Redacted for confidentiality purposes.

**Discussion points:**

**Action notes:**

**For redaction:**

4.4.1

*At this point, Mr A Wood and Mr A Kane BTO joined the meeting*

#### **5.0 Reports for Decision/Approval**

5.1 Redacted for confidentiality purposes.

*At this point Mr A Wood and Mr A Kane, BTO left the meeting. Mr C Caitens, Union Technical and Mr S McGregor, Energy Store joined the meeting.*

5.2 Union Technical IWI Project

5.2.1 The DCS presented the previously distributed Union Technical IWI Project report and introduced Mr C Caitens from Union Technical (UT) and Mr S McGregor from Energy Store (ES). The DCS advised that they will discuss internal wall insulation (IWI) that can be carried out across the estate at zero cost to the Association due to grant funding.

5.2.2 Mr Caitens advised that UT is an energy efficiency installer and has been rolling out the IWI product for circa 14 months. The IWI product is specifically designed for pre-1919 tenements which historically wouldn't attract funding as they are mainly on gas.

5.2.3 Mr Caitens advised that OFGEM have awarded the product innovation status under the energy company obligation. Energy Store are the manufacturers of the product.

5.2.4 Mr Caitens advised that there is approximately £3.5-4M funding available for the Association to deliver the product throughout the estate and in addition, funding is also available for owners however, owners will be subject to means testing.

5.2.5 Mr Caitens advised that approximately 1,000 of the Association's properties are eligible and the project will last around 12-14 months. Work in each property will take up to 2.5 hours and there is a £200 inconvenience payment made to tenants as part of the project.

5.2.6 Mr Caitens explained the installation process and advised that the project includes decoration which will be sub-contracted to the Home Team.

- 5.2.7 The DCS emphasised that the product has been demonstrated at Southcroft Street; the EPC rating prior to IWI installation was D and this was increased to C following the installation. In addition, the product improves the indoor air quality which will in turn help with resolving any damp or mould issues.
- 5.2.8 Mr Caitens stated that under the regulations, new ventilation will be installed in the wet rooms. UT will also investigate if insulation can be installed under floors and in roofs
- 5.2.9 The DCS drew the Boards attention to UT's accreditations at section 2.8 of the report and also testimonies received from other RSL's as noted at section 2.10 of the report.
- 5.2.10 The DCS advised that the Association is seeking the Board's approval to proceed with the project and reiterated that there are no costs to the Association. However, as part of the governance process and due to the significant grant funding that UT will receive to carry out works for the Association, it is appropriate for the Board's approval.
- 5.2.11 The DCS stated that the IWI will help improve the SHQS rating.
- 5.2.12 Mr Caitens advised that on average, tenants will save £600 per year in energy costs.

**Discussion points:**

1. The location within properties of where the IWI will be installed.
2. Findings following IWI works installed as part of the demonstration.
3. Ventilation products being used as part of the installation and customer education regarding usage/costs.
4. If other RSL's who had demonstrated the product had followed through with the project.

**Action notes:**  
 Following discussion, the Board noted the Union Technical IWI Project report and approved the installation of the IWI product.

**For redaction:**

*At this point Mr C Caitens, Union Technical and Mr S McGregor, Energy Store left the meeting. Ms E Taggart and Ms M Logan, Development Consultants, C~urb joined the meeting.*

- 5.3 Water Row Phase 1 Update Report.
  - 5.3.1 Redacted for confidentiality purposes.
  - 5.3.2 Redacted for confidentiality purposes.
  - 5.3.3 Redacted for confidentiality purposes.
  - 5.3.4 Redacted for confidentiality purposes.
  - 5.3.5 Redacted for confidentiality purposes.
  - 5.3.6 The DC advised there have been further onsite handovers throughout the month which have been going well and there remains 16 residential properties and 6 commercial units to be handed over all of which are scheduled to be fully completed by 24 June 2024.
  - 5.3.7 Redacted for confidentiality purposes.

**Discussion points:**

**Action notes:**

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

**For redaction:**

5.3.1, 5.3.2, 5.3.3, 5.3.4, 5.3.5 and 5.3.7

*At this point the Development Consultants from C~urb and Mr J Mallan, DCE left the meeting. The Chair advised a change to the running order of the Agenda and stated that agenda item 6.2 will be presented next. At this point Ms M McColl, ACM joined the meeting.*

6.2 Annual Return on the Charter (ARC) Presentation

6.2.1 The ACM presented the figures for the Association's ARC return as at 31 March 2024 in the following areas:

- a. Staffing;
- b. Stock;
- c. Repairs;
- d. Scottish Housing Quality Standards (SHQS);
- e. Arrears;
- f. Allocations;
- g. Stage 3 Adaptations;
- h. Complaints.

6.2.2 The ACM advised that as demonstrated in the presentation, the figures have been benchmarked against the Scottish Average figures as at 31 March 2023. The Scottish Average figures for 2024 are not published by the SHR until August 2024.

6.2.3 The ACM advised that where applicable internal processes will be reviewed to improve performance.

6.2.4 The ACM reflected that the ARC driven reports from HomeMaster had greatly assisted in the gathering of evidence in support of the ARC this year along with a collaborative approach by the Senior Management Team (SMT) to validate figures.

**Discussion points:**

**Action notes:**

Following discussion, the Board noted and approved the Annual Return on the Charter (ARC) presentation.

**For redaction:**

*At this point the ACM left the meeting. The Group Chair advised that the Agenda running order will revert back to sequential running order and the next agenda item is 5.4.*

## 5.4 Governance Report

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

- a) 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.
- b) 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.
- c) Governing Body training as detailed in section 7 of the report noting that there has been one training event since the last meeting.
- d) Governing Body attendance as detailed in section 8 of the report.
- e) Health and Safety as described in section 9 of the report noting that the internal Health and Safety Working Group meet biannually and their last meeting was held in April 2024. The Group has reviewed their remit and the main focus for this year is the ACS audit which will take place on 26 November 2024. All of the SMT are involved in preparation for the audit.
- f) Freedom of Information (FOI) and Subject Access Requests (SAR) update as described in section 10 of the report noting there have been no new FOI or SAR's. However, there is one ongoing FOI request, via the Scottish Information Commissioner, as reported in previous months and this is being managed by the Association's external Data Protection Officer.
- g) There has been no use of the seal or Shareholder applications since the last meeting.
- h) 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.
- i) Other governance matters as included in section 15 of the report concerning:
  - i. SHR Engagement Plan – In-House Action Plan Update as detailed at Appendix 1 of the report.
  - ii. SHR Guidance on Minute Taking as detailed at Appendix 2 of the report noting the Corporate Services and the ACM are assessing compliance against the guidance and initial discussions indicate that the Association is following good practice.
  - iii. SHR - compliance with their requirements and remit as detailed at Appendix 3 of the report.

#### **Discussion points:**

#### **Action notes:**

Following discussion, the Board noted and approved the Governance Report

**For redaction:**

5.5 Redacted for confidentiality purposes.

**Discussion points:**

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

**For redaction:**  
5.5 and action notes.

*At this point, the Group 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.*

5.6 Customer Services Monthly Report

5.6.1 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 gas safety, lift safety and electrical safety as well as actions taken to address performance improvements to ensure compliance. The DCS advised that a further review will take place later this year.

5.6.2 The DCS discussed AOV's at section 4.5.4 of the report and noted the remedial works that have been completed and advised that an action plan is being developed to prevent further damage.

5.6.3 The DCS highlighted the Window Conservation Area Energy Strategy as detailed in section 4.6 of the report and noted works being considered to improve energy efficiency for tenants.

5.6.4 The DCS advised that the Association has undertaken a comprehensive analysis of current Energy Performance Certificates (EPCs) and implemented a project action plan to ensure full compliance and to demonstrate full sustainability and energy efficiency within the housing stock as described in section 4.7 of the report.

5.6.5 The DCS provided an update regarding the Ideal Boiler recall noting that one property was affected and remedial works have been completed as detailed in section 4.8 of the report.

5.6.6 The DCS advised that approval is sought for a Decree for Eviction that was granted at court for recovery of possession as detailed in section 5.1 and Appendix 3 of the report. The DCS explained the rent arrears history, following which the Board unanimously approved the Decree.

5.6.7 The DCS highlighted the Housing (Scotland) Bill 2024 which introduces comprehensive measures to improve tenant protections, control rent increases, and prevent homelessness. The Glasgow and West of Scotland Forum of Housing Associations (GWSF) supports the Bill as detailed in their brief at Appendix 4 of the report.

**Discussion points:**

**Action notes:**

Following detailed discussion, the Board noted the Customer Services report and approved the Decree at section 5.1 of the report.

**For redaction:****6. Reports for Discussion/Information****6.1 Reactive Repairs Analysis Report**

6.1.1 The DCS presented the previously distributed Reactive Repairs Analysis report and advised that processes have been reviewed and new procedures adopted which has improved performance.

6.1.2 The DCS advised that both the enhanced visibility of staff within the community and the pilot of annual visits to tenants has increased the number of repairs received by the Association.

6.1.3 The DCS stated that significant external factors have also resulted in an increase in repairs, notably damp and mould issues etc.

6.1.4 The DCS advised that the reactive repairs for last year have all been verified and found to be qualified repairs and reflected that less than a handful could have been removed.

6.1.5 The DCS stated that due to the increase in reactive repairs budget, the Association has made a compensatory saving in the voids budget of approximately £250k to offset against the increase in repairs.

6.1.6 The DCS turned to section 4.1.3 of the report and noted that whilst gas repairs do not form part of the reactive repairs budget, they are included in the ARC return.

6.1.7 The DCS discussed non-emergency repairs at section 4.2 of the report and advised that in relation to the large number of door entry repairs, the Association has previously not had an investment plan; this will be addressed alongside the upcoming stock condition survey.

6.1.8 The DCS referred to the types of repairs carried out at section 4.3 of the report and noted that table 3 highlights the types of repairs received.

6.1.9 The DCS advised that there are a number of non-reportable work repairs which are not included in the ARC return. These repairs include environment pest control, refuge uplift, health and safety clean up etc. as demonstrated in section 4.4 of the report. The DCS discussed plans that are being developed to address and reduce the non-reportable work repairs.

6.1.10 The DCS highlighted the analysis of work repair trends at section 4.5 of the report and stated that in relation to extractor fans, the Association has not had a maintenance programme attached to them. Moving forward, these will be included in the investment programme. The DCS also noted that a minority of properties have had a large number of repairs and the Customer Services Team are working with tenants to establish the reasons for this as detailed in section 4.5.2 of the report.

**Discussion points:**

**Action notes:**  
Following discussion, Members noted the Reactive Repairs Analysis Report.

**For redaction:**

### 6.3 Bi-Annual Review of Treasury Management Operations

6.3.1 The FCSM presented the previously distributed Bi-Annual Review of Treasury Management Operations report and advised that it provides an update of all Treasury Management operations during the previous six months.

6.3.2 The FCSM advised that the report covers interest rates, current borrowings, SONIA rates, loan covenants and cash flow.

6.3.3 Redacted for confidentiality purposes.

6.3.4 The FCSM highlighted that the Associations current borrowings are detailed in section 6 of the report and advised that this information is included in the loan portfolio submission to the SHR at the end of June 2024.

6.3.5 The FCSM noted that the loan covenants are continuously monitored through the monthly management accounts and are well within target.

**Discussion points:**

**Action notes:**  
Following discussion, Members noted and approved the Bi-Annual Review of Treasury Management Operations report.

**For redaction:**  
6.3.3

### 6.4 8 Water Row – Water Leak

6.4.1 The DCS presented the previously distributed 8 Water Row – Water Leak report and noted that Appendix 1 of the report provides a timeline of events.

6.4.2 The DCS advised that CCG had lettered tenants to update them of remedial works as included at Appendix 2 of the report.

6.4.3 The DCS praised the WRC team for their response during the incident and advised that three households were provided with one night's emergency accommodation as detailed in section 5.2 of the report. The DCS stated that costs have been reimbursed by CCG.

6.4.4 The DCS confirmed that the Association is satisfied that the remedial works have been dealt with appropriately and explained the background to the leak. The Association is seeking personal damages with CCG on behalf of three tenants.

**Discussion points:**

**Action notes:**  
Following discussion, Members noted the 8 Water Row – Water Leak report.



**For redaction:**

## 6.5 Water Row Commercial Units Update

- 6.5.1 The DCS presented the previously distributed Water Row Commercial Units Update report and discussed the background at section 3 of the report.
- 6.5.2 The DCS turned to the table at section 4 of the report and noted that a total of nine applications have been received, three of which were successful and went on to describe the type of business of each one and also the reasons why the other six applications failed.
- 6.5.3 The DCS stated that the three successful applicants will receive the bulk of the grant funding from the UK Shared Prosperity Fund for fit out of the units.
- 6.5.4 The DCS advised that an advertising campaign for the remaining three units is ongoing and explained what the campaign focuses on noting that the Board will be kept updated in relation to progress of the remaining leases.

**Discussion points:**

**Action notes:**

Following discussion, Members noted the Water Row Commercial Units Update report.

**For redaction:**

## 6.6 Procurement Update Report

- 6.6.1 The FCSM presented the previously distributed Procurement Update report and advised that the report provides an update on all the Associations main contracts.
- 6.6.2 The FCSM advised that currently, the only active procurement in hand is for Internal Audit and Lift Servicing. IT Support and Legal Services will be procured in the coming months.

**Discussion points:**

**Action notes:**

Following discussion, Members noted the Procurement Update Report.

**For redaction:**

## 7.0 Any Other Competent Business

### 7.1 Donation Request The Old Govan Fair

- 7.1.1 The Chair advised that Govan Fair will take place on 7 June 2024. The Old Govan Fair have submitted a donation request and asked the Board for approval in accordance with the Association's policy and based on what has previously been donated for this event. The Board approved the donation and agreed that Corporate Services will confirm the donation amount via email following the meeting.

**8. Date of Next Meeting**

8.1 The date of the next full Board meeting is Thursday 27 June 2024 at 6.00pm.

CHAIRPERSON'S SIGNATURE:



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