

**MINUTES OF THE JOINT GOVERNING BODIES BOARD MEETING
OF CAIRN HOUSING ASSOCIATION AND ANCHO
Held on Thursday 23 November 2023 at 2:00pm
at the Maldron Hotel, Glasgow, and via Teams**

Present:

Cairn HA Angus Lamont (Chair)
 Lizzie Crawford (Vice-Chair)
 Don Jamieson
 Helen Barton
 Neil Wood
 Douglas Reid (Teams)
 Nigel Chapman (Teams)
 Laurence Casserly (Teams)

Ancho Bill Finlay (Ancho Chair)(Teams)
 Zoe Brawn (Teams)
 Colin Love (Teams)
 Fiona Callaghan (Teams)
 Suzie Lyons (Teams)
 Laurence Casserly (Teams) *item 3 onwards*

In Attendance: Jason MacGilp, Group CEO and Company Secretary CEO
 Ken Tudhope, Director of Finance & People Services DFPS (Teams)
 Meg Deasley, Director of Property Services DPS
 Morag Boyter, Director of Business Services DBS
 Carolyn Owens, Governance Services Manager GSM (*Minutes*)

	Item	Decision / Action
1	CHA BOARD	
1.1	Board Members only session Board Members of CHA & Ancho discussed the day’s agenda and the issues that should be given prominence in order to manage the meeting well and get best value from the time. <i>All staff members joined the meeting</i>	
1.2	Apologies Apologies were received from Steven Travers. The Chair raised that this would be the CEO’s last Board meeting and wished him well on behalf of all the Board.	Noted
1.3	Declarations of interest All staff declared an interest in Item 7.9 and would leave the meeting for this item.	Noted

<p>1.4.1</p> <p>1.4.2</p> <p>1.4.3</p> <p>1.4.4</p>	<p>CHA (JGB) Minutes – 24 August 2023 Minutes of the Joint Governing Bodies’ Meeting of Cairn HA and Ancho held on 24 August 2023 were proposed by Lizzie Crawford, seconded by Don Jamieson and approved by the CHA Board.</p> <p>CHA (JGB) Minutes – 24 August 2023 (Confidential) Previously circulated Minutes of the Joint Governing Bodies’ Meeting of Cairn HA and Ancho (Confidential) held on 24 August 2023 were proposed by Don Jamieson, seconded by Neil Wood and approved by the CHA Board.</p> <p>CHA AGM Minutes – 21 September 2023 Minutes of the CHA AGM held on 21 September 2023 were proposed by Don Jamieson, seconded by Neil Wood and approved.</p> <p>CHA Elections Minutes – 21 September 2023 Minutes of the CHA Elections Board Meeting held on 21 September 2023 were proposed by Lizzie Crawford, seconded by Don Jamieson and approved.</p>	<p>Approved</p> <p>Approved</p> <p>Approved</p> <p>Approved</p>
<p>1.5</p>	<p>Matters Arising</p> <p>There were none.</p>	
<p>1.6</p>	<p>Action Tracker</p> <p><u>Item 1</u> – The CEO gave a verbal update advising that the Board had previously agreed the rent policy review would be delayed due to the ToE pause and that service charges and rents would be dealt with at same time, subject to approval of the new business plan 2024-27. The project would commence in the new year, with the intention to bring a report on rent and service charge policy for approval in summer to inform next year’s rent proposals for implementation in April 2025. The CEO suggested a new target date of July 2024 for policy approval and the formal rent and service charge consultation thereafter.</p> <p><u>Item 6</u> – CEO confirmed sequestrations and bankruptcies had been checked by the two regional leads, they had not increased, nor continued at the previous high level and appeared to have now stabilised. Write-offs were at the same levels as the previous year.</p> <p><u>Item 8</u> – a member referred to service charges and the Arneil Johnson report review timescales, the CEO responded that firm proposals and a board decision on the deficit issue was needed, the DFPS advised he would be reporting on this in the Q2 and budget reports with recommendations.</p> <p>In response to a member’s question on bad debt, service charges and impacts on the accounts; the DFPS advised he had been liaising with the DCS on service charges which are included in rents, and other service charges, he would be reporting on this in the January budget report, and the policy for bad debt provision required a refresh. He had also been liaising with the DCS regarding bad debt and debtor reporting and would revert to the Ancho Chair once work in this area had been completed.</p>	<p>Action DCS</p> <p>Action DFPS</p>

2	CHA ITEMS FOR DECISION/APPROVAL	
2.1	<p>Rent Proposal For Consultation</p> <p>The DCS's report was presented by the CEO who highlighted the UK Government's Autumn Statement, inflation rates and keeping rents affordable. He gave an overview of the proposed Rent consultation letters. The DFPS gave an overview of the budget, rents and business plan processes, average sector rent increases, and advised that draft budget proposals would be presented to the next meeting.</p> <p>A discussion took place on inflation, comparison to last year's increase, affordability and delivering the Business Plan. Members also suggested some additional wording for the draft consultation letters to highlight areas of service and investment spend and to collect more customer feedback.</p> <p>Following due consideration, at the proposal of Don Jamieson, seconded by Neil Wood, the Board:</p> <ul style="list-style-type: none"> - Approved the proposal to consult tenants on an increase of 5.7% for 24/25; - Agreed revisions to the Rent Increase Consultation Letter to be sent out to all CHA tenants; - Agreed revisions to the Rent Increase Consultation Letter to be sent out to former PHA tenants; - Agreed to receive a further report in January 2024 on the outcome of the consultation exercise which would include a recommendation on the rent increase. <p><i>[Post meeting note: the revised Rent Increase Consultation Letters to be sent out to all CHA Tenants and former PHA tenants were approved by the CHA Board at the Strategy Day Board Meeting on 24 November 2023]</i></p>	<p>Approved</p> <p>Agreed</p> <p>Agreed</p> <p>Agreed</p>
2.2	<p>CHA Nominee to the Ancho Board</p> <p>The CEO raised the requirement as part of the IGA for a CHA nominee to the Ancho Board. Laurence Casserly was nominated and unanimously approved as CHA Nominee to the Ancho Board.</p>	<p>Approved</p>
3	CHA UPDATES	
3.1	<p>Q2 Management Accounts and Financial Projections</p> <p>The DFPS presented the report. He reminded members that the BP assumes CPI +1% rent increases, however due to lower than anticipated inflation by end of March 2024 there is a buffer, at this stage the rent increase is for consultation purposes and there may be potential in January to look at the budget projections and change it.</p> <p>The DFPS gave an overview of the report highlighting a strong cash position with no short term borrowing requirements. Details in the balance sheet including arrears would be included in the next report. The DFPS would revert to the Ancho Chair to respond to a query on the balance sheet v profit and loss sheet regarding the £200k difference/potential provision.</p> <p>The report was noted.</p>	<p>Action DFPS</p>

4	CHA DECISIONS TAKEN UNDER DELEGATED AUTHORITY	
4.1	<u>Uphall Station, Pumpherston</u> - the DPS updated members on a payment for the first valuation of the site which had been approved under delegated authority by the Chair, which was noted .	Noted
4.2	<u>Housing Allocation</u> - the CEO advised members of the allocation of a property to a relative of a staff member, confirming that the normal policies had been applied. The item was noted .	Noted
5	CHA AND ANCHO JOINT BOARD MEETING	
5.1	Ancho Apologies Apologies were received from Steven Travers, Phyllis Rodgers and Nigel Fortnum.	Noted
5.2	Ancho Declarations of Interest There were none.	
5.3	Audit & Performance Committee Minutes – 7 November 2023 Minutes of the Audit & Performance Committee Meeting held on 7 November 2023 were noted . The A&P Chair gave an overview of discussions held at the meeting, as detailed within the Minutes.	Noted
5.4	ASWG Minutes – 3 October 2023 Minutes of the Assurance Statement Working Group held on 3 October 2023 were noted .	Noted
6	GROUP ITEMS FOR DECISION/APPROVAL	
6.1	Budget Assumptions The DFPS presented the report and an overview of the budgetary assumptions as detailed within the report, which he highlighted could be subject to change in January. The DFPS asked for any questions on the assumptions. In response to a question the DPS advised there were more than 50 units in the newbuild development programme and budgeted for next year, although the programme was to be confirmed and progress was being monitored. At the proposal of Don Jamieson, seconded by Neil Wood the proposed draft Budget/Financial Forecast assumptions were approved .	Approved
6.2	Ancho ToE Project Plan - Riverbank Liabilities and Timetable (Confidential) <i>Refer to Separate Confidential Minute</i>	
6.3	GDPR Policy and Privacy Statement	

	<p>The DBS presented the report and policy highlighting an increase in the numbers of SAR and FOIs received, the updated privacy statement, and the retention schedule which had been streamlined. A member advised that planning documentation should be retained in perpetuity and it was agreed to amend the Policy to reflect this. In response to a member’s question on the uptick in FOI and SARs, the DBS advised that some SAR’s had gone to 90 days due to complexity, gave an overview, and advised that our legal services providers TC Young act as the registered DPO.</p> <p>At the proposal of Don Jamieson, seconded by Lizzie Crawford, the GDPR Policy and Privacy Statement were approved subject to the agreed amendment.</p>	<p>Agreed Action DBS</p> <p>Approved</p>
<p>6.4</p>	<p>Group Board Recruitment Policy</p> <p>The GSM presented the Policy for cyclical review highlighting amendments as detailed within the report, and referred members to the tracked changes Policy document. The GSM advised any skills gaps would be filled following the ToE, including more tenant members. In response to a member’s comment the requirement for declarations of interest particularly if any personal approaches were made would be reiterated in the Policy.</p> <p>At the proposal of Don Jamieson, seconded by Lizzie Crawford, the Policy was approved.</p>	<p>Approved</p>
<p>6.5</p>	<p>Group Board Training and Development Plan</p> <p>The GSM presented the report and Appendix detailing proposed training/development sessions for the Boards over the next 12 months and reminded member to complete LearnPro modules available via CHAT.</p> <p>At the proposal of Helen Barton, seconded by Don Jamieson, the Plan was approved.</p>	<p>Approved</p>
<p>7</p>	<p>GROUP UPDATES</p>	
<p>7.1</p>	<p>Pentland Transfer Promises Update</p> <p>The CEO presented the report and suggested that six-monthly detailed updates on service and investment issues would be brought to the Board from May onwards.</p> <p>Board agreed and the report was noted.</p>	<p>Agreed Noted</p>
<p>7.2</p>	<p>Development/AMDC Update</p> <p>The DPS presented the report highlighting the previous AMDC meeting had been inquorate however, discussions had taken place with those present.</p> <p><i>Refer to separate Confidential Minutes</i></p>	

	<p>The DPS highlighted the successful launch of the Enerphit project in Wick which had benefitted from a Scottish Government Net Zero funding grant, and receipt of a £730k grant from the Scottish Government to deliver two projects next year for 70 properties in sites in Blairgowrie and Thurso.</p> <p>In response to members' comments, the DPS would look at additional communications on the success of the Enerphit project, and confirmed the group wide stock condition survey would include Pentland properties.</p> <p>The report was noted.</p>	Noted
7.3	<p>Customer Services Review update</p> <p><i>Refer to Separate Confidential Minute</i></p>	
7.4	<p>People Strategy Update</p> <p>The DFPS presented the report highlighting it would be tied in with overlap in the Business Plan discussed at the Strategy Day. The People Strategy (PS) would include a performance aspect to create an environment which works both ways to effectively address how to interrelate going forward and bring staff union reps in to contribute to developing the PS. The PS will address staff engagement and staff performance. The CEO highlighted that the Union recognition agreement was 22 years old and to consider reviewing it.</p> <p>The report was noted.</p>	<p>Action DFPS</p> <p>Noted</p>
7.5	<p>H&S 6 Month Strategy Update/Review</p> <p>The DBS presented the report and gave a verbal overview, highlighting a tenant and resident safety focus and a restructure of the H&S group which reviewed the future strategy, and which would spread ownership and the cyclical review of the Strategy document being drafted in conjunction with BP to come to the Board in March 2024.</p> <p>In response to a member's query on RAAC, the DPS advised there was no recorded or visible evidence in our properties and we are continually checking in on property types. The forthcoming stock condition survey will include specific questions on visible evidence or indication for further exploration required.</p> <p>The report was noted.</p>	Noted
7.6	<p>IT Project Plan Update</p> <p>The DBS presented the report highlighting that the project was progressing well and gave an overview of the report. Lizzie Crawford highlighted that the document is high level and the Board sponsors had asked for further assurance and reviews which was being provided. The DBS confirmed the project is on time and on budget.</p>	

	The report was noted .	Noted
7.7	<p>Q2 CHA and Ancho KPI's</p> <p><u>CHA</u></p> <ul style="list-style-type: none"> - Frontline complaints had been raised at A&P and discussed, there was a low number of complex cases requiring multi-department responses requiring 20 days. - Thriving neighbourhoods, year base used for current and former tenant arrears was different from rent loss due to voids which uses only the current year, and there needs to be consistency. The DBS advised it was based on how the ARC indicators work, it would be picked up as part of target setting process by A&P. <p>The reports were noted.</p>	<p>Action DBS</p> <p>Noted</p>
7.8	<p>Risk Register and New/Changed risks (if any)</p> <p>The DBS highlighted changes to the risk register including splitting risk 11 into two which had been agreed by the A&P Committee. This would then be brought to the Board for final approval.</p> <p>The report was noted.</p>	<p>Action DBS</p> <p>Noted</p>
7.9	<p>Redundancy Policy - feedback by Chair from GMB meeting</p> <p><i>All staff members except the GSM left the meeting</i></p> <p><i>See separate Confidential Minutes</i></p>	
7.10	<p>Items for Audit & Performance Committee consideration</p> <p>A member raised the SHN Benchmarking presentation and suggested looking at comparison areas where we could improve on, as detailed in the A&P Minute. The Board agreed.</p>	<p>Action DBS Agreed</p>
8	GROUP GOVERNANCE, REGULATION & CORPORATE	
8.1	<p>Chairpersons' Update Report</p> <p>The CHA Chair provided a verbal update on activity and representations since the last meeting with GMB, SHR, RIHAF, HR and CEO recruitment.</p> <p>The Ancho Chair gave a verbal update on activities since the last meeting with A&P, GMB, Exec Team on internal reporting and training.</p> <p>The reports were noted.</p>	<p>Noted</p>
8.2	<p>Governance & Regulation Update</p> <p>The GSM presented the report and asked for any questions, there were none.</p>	

	<p>Items approved via email since the last meeting included:</p> <table border="1"> <thead> <tr> <th></th> <th>Approved by Board/Com of</th> </tr> </thead> <tbody> <tr> <td>2023 Group Finance Statements</td> <td>A&P, Ancho, CHA</td> </tr> <tr> <td>CHA Board Member Extension</td> <td>CHA</td> </tr> <tr> <td>PCE Board Member Appointment</td> <td>PCE, CHA</td> </tr> <tr> <td>EAC ToR</td> <td>CHA</td> </tr> <tr> <td>2023 Annual Assurance Statement</td> <td>Ancho, CHA</td> </tr> </tbody> </table> <p>The report was noted.</p>		Approved by Board/Com of	2023 Group Finance Statements	A&P, Ancho, CHA	CHA Board Member Extension	CHA	PCE Board Member Appointment	PCE, CHA	EAC ToR	CHA	2023 Annual Assurance Statement	Ancho, CHA	Noted
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9	GROUP DECISIONS TAKEN UNDER DELEGATED AUTHORITY													
9.1	<p>None.</p> <p><i>The CHA Chair handed over the Ancho Chair</i></p>													
10	ANCHO BOARD													
10.1.1	<p>Ancho (JGB) Minutes – 24 August 2023 Minutes of the Joint Governing Bodies’ Meeting of Cairn HA and Ancho held on 24 August 2023 were proposed by Bill Finlay, seconded by Suzie Lyons and approved by the Ancho Board.</p>	Approved												
10.1.2	<p>Ancho (JGB) Minutes – 24 August 2023 Confidential Previously circulated Minutes of the Joint Governing Bodies’ Meeting of Cairn HA and Ancho (Confidential) held on 24 August 2023 were proposed by Colin Love, seconded by Bill Finlay and approved by the Ancho Board</p>	Approved												
10.1.3	<p>Ancho AGM Minutes – 14 September 2023 Minutes of the Ancho AGM held on 24 September 2023 were proposed by Bill Finlay, seconded by Colin Love and approved.</p>	Approved												
10.1.4	<p>Ancho Elections Minutes – 14 September 2023 Minutes of the Ancho Elections Board Meeting held on 14 September 2023 were proposed by Bill Finlay, seconded by Colin Love and approved.</p>	Approved												
10.2	<p>Matters Arising None.</p>													
10.3	<p>Action Tracker</p> <p>The action tracker was noted.</p>	Noted												
11	ANCHO ITEMS FOR DECISION/APPROVAL													
11.1	<p>Rent Increase Consultation</p> <p>The Board had discussed the rent increase and rent consultation letters and suggested wording changes to the Ancho letter and options, and to add in more reference to the previous promises delivered and how the rent increase would enable services to be provided.</p> <p>At the proposal of Bill Finlay, seconded by Colin Love, the Board approved the proposed consultation process as outlined in the report and:</p>													

	<ul style="list-style-type: none"> • Approved the proposal to consult our tenants on an increase of 5.7% for 24/25 • Agreed revisions to the Rent Increase Consultation Letter to be sent out to customers. • Agreed to receive a further report in January 24 on the outcome of the consultation exercise which will include a recommendation on the increase. <p>[Post meeting note: <i>the revised Rent Increase Consultation Letter to be sent out to all tenants was approved by the Ancho Board via email.</i></p>	<p>Approved</p> <p>Agreed</p> <p>Agreed</p>
11.2	<p>Nationwide Loan Amendment</p> <p>The CEO presented the DFPS’s report following the loan relaxation on the pension issue and letter setting out the net operating surplus definitions. He highlighted there were no concerns, issues or risks around loan covenants for Ancho.</p> <p>At the proposal of Bill Finlay, seconded by Colin Love the Nationwide loan amendment was approved and the Extract Minute NBS amendment agreement would be signed by the Chair.</p>	<p>Approved</p>
12	ANCHO UPDATES	
12.1	<p>Q2 Management Accounts and Financial Projections</p> <p>The CEO presented the DFPS’s report and asked for any questions. There were no concerns on the overall budget position. The Chair advised there would be more specifics and accruals in the reports going forward. The DPS highlighted that as part of the work around the riverbank we would be securing potential further provision for additional costs over the £900k as we work through the cost options, to protect that spend, and it may come under that planned investment spend further v budget this year.</p> <p>The report was noted.</p>	<p>Noted</p>
12.2	<p>Operational Update</p> <p>The CEO presented the report highlighting benefits and grant funding income, NAC was reviewing the Common Housing Register Policy to ease pressure on homelessness and we expect to be required to offer empty properties to a higher proportion of homeless households. The KANDO project was going well assisting 13 young people, and work on fuel poverty and staff volunteering to foodbank.</p> <p>The report was noted.</p>	<p>Noted</p>
12.3	<p>Partnership Investment Delivery Update</p> <p>The DPS presented the report, highlighting the drone footage of the riverbank available in the Additional Items folder. She highlighted work to Castlepark Streets with NAC, which had been well received by tenants and addressed some parking challenges resolved by line painting and new tarmac, and another site was being taken forward. Asset planning was</p>	

	<p>moving to the future investment planning stage for the bathroom replacement programme and longer term changes for properties.</p> <p>In response to a member’s question on newbuild in NA, the DPS advised the design team were in place looking at modular construction, different procurement routes, site access restraints and potential offsite production. The programme was actively progressing, and update would be presented to the Board in March 2024.</p> <p>The report was noted.</p>	Noted
13	ANCHO DECISIONS TAKEN UNDER DELEGATED AUTHORITY	
	None.	
14	AOCB	
	<p><i>The Ancho Chair handed back to the CHA Chair</i></p> <p>The Chair thanked staff for their work and achievements during the year. SL thanked staff for their high quality papers. The Chair thanked all staff for their hard work and achievements on behalf of the Board, and he thanked fellow Board members for their support.</p>	
15	DATE OF NEXT MEETING	
	<p>Group Strategy Day - 24 November 2023 (Joint Board Meeting)</p> <p>Joint Board Meeting - 25 January 2024</p>	