



**Minutes of the Board meeting
held on 27th February 2025 at 6pm
in the Cadder Community Hub**

Prepared 04/03/2025

Board Member	Attended	In Person or Online	Apologies
Kristina Bowie (KB) - Chair	x	In Person	
Jamila Flynn (JF)	x	In Person	
Robert Wright (RW)	x	In Person	
Stephanie Harverson (SH)	x	In Person	
Mark Fisher (MF)	x	Online	
Ross Kirkwood (RK)	x	In Person	
Kenny Wiggins (KW)	x	Online	
Julie Smillie (JS)			x
Gordon Anderson (GA)			x
Joyce Orr (JO)			x

In Attendance	
Pamela Milne (PM)	Chief Executive Officer
Charlie Wood (CW)	Head of Asset Management
Thomas McIlvaney (TM)	Head of Housing
Nicola Thom (NT)	Interim Director of Operations
Fettes McDonald (FM)	FMD

Agenda Item	Description	Action By	Target
1.	Apologies		
	Apologies received from J. Orr, G. Anderson and J. Smillie.		
2.	Chairs Welcome - Meeting Format		
	Chair welcomed everyone to the meeting and apologised for the meeting commencing late due to IT issues. Meeting started at 18:20.		
3.	Declaration of Interests		

Agenda Item	Description	Action By	Target
	PM confirmed Declarations of Interest at Agenda Item 7.11 for staff (PM, CW, TM, NT) and NT for Agenda Item 6.1 – all parties will leave meeting during these items.		
4.	Minutes for Previous Meetings		
4.1	Minutes from Previous Meeting 28.11.24 RW approved with RK second approval.		
4.1.2	Minutes from Previous Meeting 30.01.25 PM highlighted amendment required for Agenda Item 7.4 (page 12) - a typing error, should state November 2024 instead of November 2025. SH approved with JF second approval.		
5.	Action Tracker		
	<p>PM raised point regarding mini conference, suggested revisiting how Board Training is carried out – to be discussed at AOB.</p> <p>PM noted that they were asked to provide a Quarterly Treasury Management Report to Board. FM questioned if it would be a good use of time to produce a Quarterly Treasury Management Report, given the nature of the Association’s outstanding loan and one deposit.</p> <p>PM advised policy outlines that Board will be provided with a report at least once a year.</p> <p>Board agree to continue with an annual Treasury Management Report.</p> <p>PM raised point around agreement at previous meeting to carry out a new feasibility study for the Community Hub. PM confirmed they spoke with JS, who provided useful contact details. PM highlighted that the Association is waiting to hear back from SHR regarding the recently submitted Community Hub Business Plan and suggests that no further action is taken until communication is received and that this should be revisited as part of the review process for the business plan.</p> <p>SH highlighted that they agree with this and don’t feel a new feasibility study is necessary.</p> <p>RW suggested that discussions around the Community Hub are dealt with separately from Association discussions, RK</p>		

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	<p>suggested a sub-committee. PM reminded Board of SHR's original suggestion to disband the Community Centre Sub-committee during the initial investigation.</p> <p>PM highlighted that at the previous meeting, Board agreed to review the Community Hub Business Plan in March 25. As it was approved in January, PM suggested giving it more time to allow for meaningful review.</p> <p>PM asked for further clarification around discussion at previous meeting to carry out external validation of the assumptions within the Community Hub Business Plan.</p> <p>KW explained that they understood that this would take place after funding is ideally secured to decide next steps and reduce repetitive discussion at meetings.</p> <p>KW advised that they have contacted individuals at Scottish Enterprise to possibly gain information on other funding sources.</p> <p>Board approved Action Tracker.</p>		
6.	Finance Reports		
6.1	<p>Budget</p> <p>NT left meeting at 18:49.</p> <p>FM explained the cover report provides an overall summary.</p> <p>PM highlighted budget for factoring review, depending on the scale of the review costs may increase. PM explained that £25k was in the budget for 24/25, however, after speaking to the lawyers, further review of the work to be undertaken is required and therefore this will result in a delay in conducting the factoring review. The 2025/26 budget for the factoring review is £10k.</p> <p>PM highlighted that NT's contract is due to end in March 25, NT has been off for period of time, previously they were completing a lot of work on current Business Plan and Community Hub with some items outstanding. PM proposed to keep NT on till end of June 25 for around 3/4 days this will allow continuity for the Association. The cost of this to the Association will be £40k.</p> <p>MF believed NT would be best person to continue Community Hub work.</p>		

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	<p>KW asked that due to NT's absence was there not an underspend for 24/25 which could be carried forward to next year. PM said there will be but that this had not been included in the 25/26 budget.</p> <p>KW stated that the Association did not want to lose the momentum already established.</p> <p>PM confirmed they will take advice from procurement consultants to ensure that if NT contract is extended then this is done correctly in terms of procurement.</p> <p>RK asked PM for their opinion on work involved in full factoring review.</p> <p>PM advised that historic Scottish Homes Conveyancing may raise complications. May be best to carry out a 'mini' review including policy and written statement of service first.</p> <p>PM suggested that SMT discuss and possibly speak with other Associations.</p> <p>FM confirmed that these additional costs for the extension of NT's contract to the end of June 2025 and the factoring review could be met from the expenditure already in the 2025/26 budget as consultancy fees have been budgeted for.</p> <p>Board approved extension of NT's contract to end of June 2025 and asked for SMT to consider work required for factoring review.</p> <p>NT returned to meeting at 19:07.</p> <p>MF asked FM about HR budget, suggested looking into HR provider who could provide standard documents for letters, contracts templates, PM advised that EVH provide similar work.</p> <p>Board approved 2025/26 Budget.</p>	SMT	25/4/25
6.2	<p>Management Accounts Q3</p> <p>FM discussed Agenda Item 6.2 first, prior to the budget in a change to the agenda.</p> <p>FM highlighted that the cover reports provided an overview.</p> <p>FM highlighted less income than expected with more costs. Interest income exceeds budgetary figure. Loan interest with Bank of Scotland is largely on target.</p> <p>Gross rents are slightly higher, and voids are lower than budget.</p>		

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	<p>Cyclical maintenance under budget with service costs over budget due to the Balmore Unit.</p> <p>Factored income and costs are in line with budget.</p> <p>Community Hub income is below budget as are costs. Variances due to assumptions being made on previous business plan.</p> <p>Rent arrears sitting at 8.43%.</p> <p>Components spend is in line with budget.</p> <p>Staffing costs, including agency, are overbudget.</p> <p>Advertising costs below budget.</p> <p>Audit and internal audit fees down.</p> <p>Training and staff recruitment also below budget.</p> <p>Loans, covenants and cash position all adequate.</p> <p>KB asked question around high cost of subscriptions. PM highlighted purchases such as Decision Time and the equalities module.</p> <p>RK raised point around unspent budget for training staff. PM explained that the new staff appraisal process will help with this.</p> <p>MF suggested need for training needs analysis against job descriptions. This would also give a clear costing for budget.</p> <p>Board approved Management Accounts Q3.</p>		
6.3	<p>Community Hub Accounts Q3</p> <p>Discussion on the Community Hub accounts took place as part of the Management Accounts discussion.</p> <p>Board approved Community Hub Accounts Q3.</p>		
7.	Governance & Compliance Reports		
7.1	<p>Financial Regulations Policy</p> <p>PM advised Financial Regulations were approved in October 2023, minus the Approval to Spend Appendix. Took Appendix</p>		

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	<p>to January meeting but were asked to bring it back along with full policy.</p> <p>PM advised that changes to the policy include.</p> <ul style="list-style-type: none"> • Now have new current staff structure = new titles included • New business planning and treasury management guidance from SHR = updated • Tender opening procedures updated. • Bank signatories' updates. <p>Board Approved Financial Regulations Policy</p>		
7.2	<p>Severance Payments and Settlement Agreement Policy</p> <p>PM highlighted that this policy was due for renewal in January and therefore brought it to this meeting.</p> <p>Policy goes slightly further than EVH standard policy as original policy was prepared by Association's lawyers however EVH have reviewed it, and any required changes have been made.</p> <p>Board approved Severance Payments and Settlement Agreement Policy.</p>		
7.3	<p>Dignity at Work Policy</p> <p>NT introduced updates to already existing policy.</p> <p>Purpose of the policy is to ensure everyone is treated with dignity and respect. Sexual Harassment is now defined within policy and a new appendix related to sexual harassment is included.</p> <p>Bullying defined within policy.</p> <p>Policy applies to all staff, customers, contractors and volunteers.</p> <p>JF left meeting at 19:20.</p> <p>RK asked if there is any training associated to this policy.</p> <p>MF asked if training has been carried out with employees about victimisation and sexual harassment?</p> <p>PM confirmed this training is scheduled for the April team training morning.</p>	PM	24/4/25

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	<p>MF then asked if separate training will be provided for management.</p> <p>PM confirmed there isn't a separate one organised, but this can be done.</p> <p>MF suggested training for management on how to handle these types of scenarios.</p> <p>JF returned to meeting at 19:23.</p> <p>MF asked if there is an associated risk assessment, PM confirmed this will be done in March at staff meeting then in the training in April.</p> <p>MF offered to send NT copy of Victimisation and Harassment Policy they wrote for another organisation.</p> <p>Board approved Dignity at Work Policy.</p>	PM	30/5/25
7.4	<p>Abandonment Policy</p> <p>TM introduced the Abandonment Policy, for when a tenant leaves their home without notifying the Association. Policy follows the 2001 Act which clearly states what should be done in this scenario, along with 2002 guidelines.</p> <p>TM asked if Board wish for the Association to consult on this policy.</p> <p>TM asked for name to be changed to Abandoned Properties Policy.</p> <p>KW mentioned having standard formats for all policies.</p> <p>PM highlighted comments made on Decision Time around consulting, along with comments around quarterly reporting to Board on this topic.</p> <p>TM confirmed this doesn't happen currently.</p> <p>JF suggested consulting to encourage resident engagement.</p> <p>Board approved policy and agree to take Abandonment Policy to upcoming Residents Group meeting and agree to change policy name to Abandoned Properties Policy.</p>	TM	30/3/25
7.5	Repairs Policy		

Agenda Item	Description	Action By	Target
	<p>CW introduced draft Reactive Repairs Policy and highlighted comments left on Decision Time.</p> <p>CW suggested that there are no fundamental changes to the policy.</p> <p>Board approved Reactive Repairs Policy subject to amendments.</p> <p>Amendments as follows:</p> <ul style="list-style-type: none"> • Agenda Item 7.5 Repairs Policy DRAFT cover letter.docx (Page 1) <ul style="list-style-type: none"> ○ Consultation - need to advise all tenants for consultation purposes - Housing (Scotland) Act 2001. Could simply advertise consultation through website and/or newsletter etc. ○ Reply - Noted. • Agenda Item 7.5 Reactive Repairs Policy with EIA.docx (Page 5) <ul style="list-style-type: none"> ○ Utilise rather than exploit? ○ Reply - Noted, and word changed in document. • Agenda Item 7.5 Reactive Repairs Policy with EIA.docx (Page 7) <ul style="list-style-type: none"> ○ 5.3 Need to recognise ARC amended indicators 2025, effective 01/04/2025 for recording and then report for year-end 31/03/2026. ○ Reply - Section has been re-worded to include reference to amended ARC indicators for 2025-26. • Agenda Item 7.5 Reactive Repairs Policy with EIA.docx (Page 7) <ul style="list-style-type: none"> ○ 5.5 This is not regulatory standards 3 - regulatory standards were updated Feb 2024 – ○ Reply - Reg Standard 3 has been updated now. • Agenda Item 7.5 Reactive Repairs Policy with EIA.docx (Page 11) <ul style="list-style-type: none"> ○ Baths etc are right to repair 1s. Need to check any right to repair repairs not classified under another category. ○ Reply - Choked baths etc. now right to repair 1 and rest of repairs checked for correct categories. • Agenda Item 7.5 Reactive Repairs Policy with EIA.docx (Page 17) <ul style="list-style-type: none"> ○ 17.1 SPSO contact details are incorrect – ○ Reply - SPSO contact details verified and updated in document. • Agenda Item 7.5 Reactive Repairs Policy with EIA.docx (Page 18) <ul style="list-style-type: none"> ○ 17.1 Tribunal contact details are incorrect, I think? 		

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	<ul style="list-style-type: none"> ○ Reply - Tribunal contact details verified and updated in document. ● Agenda Item 7.5 Reactive Repairs Policy with EIA.docx (Page 18) <ul style="list-style-type: none"> ○ 18.1 I would suggest staff need to further review policy for accuracy before it is approved or consulted on. ○ Reply - Board agreed to approve the draft policy on 27th Feb if amendments were noted in the meeting minutes and policy content updated and re-worded as requested. ● Agenda Item 7.5 Reactive Repairs Policy with EIA.docx (Page 19) <ul style="list-style-type: none"> ○ If there are chimneys in tenants' home that require swept, then landlord responsible - if we do not have any, then remove item. ○ Reply - Reference to chimney sweeping has been removed from repair responsibility list. 	CW	30/4/25
7.6	<p>Business Plan 2022 – 25 Progress Report</p> <p>NT outlined that 11 Actions in highlighted get carried into next year's Business Plan, the rest will be complete by end of March.</p> <p>Board approved Business Plan 2022 – 25 Progress Report</p>	NT	30/3/25
7.7	<p>Risk Management</p> <p>NT highlighted one change to Board Capacity Risk to upgrade it as discussed previously by Board.</p> <p>NT highlighted that following Board discussion, the new risk map will be in order of risk for example, all red items at the top of the table.</p> <p>Board approved Risk Management.</p>		
7.8	<p>Draft Business Plan 2025 – 2028</p> <p>PM outlined that sections have still to be added and outlined that current business plan uses template previously provided by Indigo House.</p> <p>PM advised that full Draft Business Plan 2025 – 2028 will come to Board in March but is looking for feedback on the current draft. Added that images will be added to make it more visually appealing. Financials also to be added along with risks.</p>		

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	<p>PM highlighted that an options appraisal should also be included as a result of 2024 SHR guidance to assess if Cadder HA is best to operate independently or look at merging with another RSL.</p> <p>MF highlighted his concern about a merger and the transfer of employment and possibility redundancies. PM suggested that there is no reason to believe this is a likely scenario at this time.</p> <p>Board agreed the progress and format of draft Business Plan 2025-28.</p>		
7.9	<p>Chief Executive Report</p> <p>PM updated Board that the Senior Housing Officer and Senior Property and Compliance Officer jobs post have closed and have had good number of interests.</p> <p>PM reminded Board that a Board Member is required to sit on the interview panels.</p> <p>SH confirmed they are willing to assist with this.</p> <p>PM highlighted that three other posts are currently being advertised.</p> <p>PM confirmed shortlisting for the ICT tender has started, asking for Rule 55 to be used to agree contractor due to timing of Board meetings, will be the same with the Insurance renewal.</p> <p>Board approved use of Rule 55 for both items.</p> <p>PM highlighted that SHR engagement plans are expected in March.</p> <p>PM confirmed no Notifiable Events are outstanding.</p> <p>Board Noted Chief Executive Report</p>	PM	30/3/25
7.10	<p>Share Membership Report</p> <p>PM advised there is one new Share Membership Application.</p> <p>Board approved Share Membership Application.</p>		
7.11	<p>Wages Ballot</p> <p>PM, NT, TM, CW & FM left meeting at 20:08.</p>		

Agenda Item	Description	Action By	Target
	Board agree to proposed Wages Ballot by a 4 – 3 majority.		
8	Operational Reports		
8.1	<p>KPI Q3</p> <p>CW introduced KPI Q3 Report and passed to TM to discuss Housing Management KPIs in more detail.</p> <p>TM discussed rent arrears and new robust process for monitoring arrears.</p> <p>CW highlighted improved void relet times.</p> <p>Board noted KPI Q3 Report.</p>		
8.2	<p>Eviction Report</p> <p>Change to Agenda to discuss approval of Eviction Report before noting previous agenda item.</p> <p>TM outlined circumstances of proposed eviction and described a history of non-payment from the individual despite efforts from the Association which has led to complete non-engagement.</p> <p>Board approve the enforcement of decree and the eviction to be scheduled.</p>	TM	Asap
8.3	<p>Conversion to SSST Report</p> <p>TM outlined circumstances of proposed conversion to SSST for existing tenant.</p> <p>TM discussed comment made on Decision Time which queried if eviction reports should be brought to Board meetings or if they are operational matters. Board outline their desire to continue to receive proposed eviction reports.</p> <p>Board agreed to convert SSST.</p>	TM	ASAP
9.0	Community Hub Reports		
	<p>PM confirmed details within Community Hub Report have been discussed earlier in the meeting.</p> <p>Board noted Community Hub Report.</p>		
10	Health & Safety Update		

Agenda Item	Description	Action By	Target
	<p>CW confirmed no tenant or internal health and safety concerns to raise and outlined format of report to come to Board going forward.</p> <p>Board noted Health and Safety update.</p>		
11.	Any Other Business		
	<p>PM confirmed that they contacted Share regarding Board Training, Share are able to do a day training on Board Charter which would include preparing for meetings, behaviour at meetings and how to conduct meetings.</p> <p>PM discussed idea of this training being held over a weekend, either in the Community Hub or at another venue. Board asked PM to provide options for weekdays and weekend.</p> <p>Meeting closed at 20:40.</p>	PM	27/3/25
12.	Date of Next Meeting		
	Next meeting to be held at 6pm on 27 th March 2025.		

Signed: _____

Date: _____