***MINUTES OF MEETING NO.683***

***QUEENS CROSS HOUSING ASSOCIATION BOARD OF MANAGEMENT***

***HELD ON 31 OCTOBER 2023 AT 6.00 P.M.***

Andrew Burns, Margaret Glass, Sadie Gordon, David Horner, Matthew Millar, Anne Ramsey, Bronwyn Wyper,

Also, in attendance -Stephen Rhind (Observer), Stephen Connor (Tenants Information Service) – Item 4 only.

Shona Stephen (Chief Executive), Neil Manley (Director of Finance & Corporate Support), Elizabeth Hood (Depute Director of Neighbourhood Services), Louise Smith (Director of Neighbourhood Services), Niall McKinnon (Head of Development) – Item 5 only, Fiona Smith (Head of Customer First), Alison McKay (Governance Advisor) - minutes.

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|  |  | ACTION |
| **1.0** | Housekeeping |  |
| 1.1 | Fiona Smith, Head of Customer First. |  |
| **2.0** | Welcome and Apologies |  |
| 2.1 | Apologies received from Ian Elrick, John McIntyre, and Donalda Hogg (Depute Director of Property, Enterprise & Regeneration). Andrew welcomed Stephen Rhind, a tenant of the Dundasvale area, as an observer. Stephen is a member of the Association and had attended the AGM. He is interested in finding out more about becoming a member of the Board. Andrew also welcomed Stephen Connor from Tenant Information Service (TiS) who was presenting item 4. |  |
| **3.0** | Declarations of Interest |  |
| 3.1 | No new declarations were made. |  |
| **4.0** | TIS Survey Results Presentation |  |
| 4.1 | The purpose of this presentation was to provide the Board with the results from the survey jointly commissioned by Queens Cross and Maryhill Housing Associations as they approach 50 years in the community. A joint meeting has been arranged with the Board of Maryhill Housing Association in November to discuss the results. These results were presented by Stephen Connor, Development Manager at Tenant Information Service. |  |
| 4.2 | The board noted the following key points:The survey opened on Monday 7 August and closed on Monday 15 September and was framed to capture tenants’ and prospective tenants’ views on homes; communities; services; community engagement; and opportunities to participate and influence decision-making.A total of 452 responses were received from Queens Cross tenants. It was noted that after verification, the total responses were 420 as 32 responses highlighted discrepancies such as duplications.Tenants had options to respond including online and drop-in sessions. Respondents covered a wide range of ages and ethnicity.  * Tenants’ priorities included safe and secure communities and a reliable and responsive repair service. * 75% of tenants felt it was important for tenant representation to be a majority on the Board. * Over one third of respondents indicated they would be interested in getting involved in the opportunities available, these respondents will be invited along to the QC Group recruitment event in February 2024. |  |
| 4.3 | The Board discussed the results and noted that the survey also provided the opportunity to give more detailed feedback, and this will be included within the fuller report which will be issued shortly. |  |
|  | Stephen Connor left the meeting at 7.00pm. |  |
|  | Niall McKinnon, Head of Development joined the meeting at 7.00pm. |  |
| **5.0** | Development Programme Review |  |
| 5.1 | The purpose of this report was to present the Board with the current position with the Development programme and to note the proposed future development programme. This report was presented by Niall McKinnon, Head of Development. |  |
| 5.2 | The Engagement Plan issued by the Scottish Housing Regulator notes that the Association has plans to grow through a considerable programme of new homes for social rent and will receive significant public subsidy to help achieve this.  As a consequence, the Regulator requires the Association to:   * send an update on its development program by 31 October 2023. This must include its latest report to the governing body/appropriate committee about development and details of the scale and tenure mix, timescales for delivery and any material delays or changes to the program; and * advise if there are any material adverse changes to its development plans which might affect its financial position or reputation, in line with our notifiable events guidance. |  |
| 5.3 | Niall provided a verbal update on some of the current and future projects noted within this report:  The board noted that;   * Hamiltonhill phase 1 is progressing, and the Board asked for photographs showing progress to be included in the report to the November quarterly performance meeting. The board was assured to see that the Hamiltonhill green infrastructure works were certified complete on 4 August 2023 to meet GIF funding requirements. * The Burnbank Gardens joint development with Glasgow West HA has received a full grant approval and a preferred contractor has been identified. Discussions have been ongoing to develop a cost-effective design which reduces risk to all parties, and it is hoped a works tender will be accepted from the preferred contractor in late 2023 to allow the site start in early 2024. * The remodelling of the existing accommodation at 840 Garscube Road to meet the needs of the Wellbeing service currently housed at 171 Wilton Street, was completed in August 2023. The works were completed under budget and with grant funding of £337k. Work is now ongoing to prepare the new accommodation for occupation. * The Association had expected to complete the purchase of the ground floor shop units of the Garscube tenements today however it is anticipated that this will now not be completed by the end of this week. |  |
| 5.4 | The board noted the financial implications noted within this report: |  |
| 5.5 | The Board noted the current position with regard to the Association’s proposed and future development programme.   1. The Association’s program remains very much as identified over the past 2 years, the only change being proposals for the small Glenfarg Street site now being brought forward through Glasgow Health & Social Care Partnership. The refurbishment of the tenement at 23 Northpark St has also been introduced. 2. Progress in bringing projects onto site remains slow due to complexities with cost levels against grant approval levels and issues with receiving statutory consents. 3. Works on site remain problematic with issues over works programs and obtaining the necessary quality of the finished product. 4. Grant funding has not always been received on time with these delays putting some stress on the Association’s short-term cashflow position. 5. The extent of work required on existing projects makes it challenging for the Development staff to develop new project proposals at this time.   The report provided the board with assurance that the current development programme was on track and was satisfied with the plans for the future programme. It was agreed that the report be uploaded to the SHR portal to meet the requirement set out in our Engagement Plan.  Niall McKinnon left meeting at 7.25pm. |  |
| **6.0** | Annual assurance statement (AAS) 2023 |  |
| 6.1 | The purpose of this report was to present the 2023 Annual Assurance Statement (Appendix 1) and for the Board to grant approval for the Chair to sign the statement which is required to be submitted to the Scottish Housing Regulator by midnight tonight. This report was presented by Fiona Smith, Head of Customer First. |  |
| 6.2 | The board note the following key points in the report:   * The recommendation from the Executive Team was that at the time of writing, there are no known issues of such materiality or significance that mean the board cannot confidently say that the Association is compliant. * Item 3.2 of the report notes that in 2023, the SHR additionally requires landlords to include a ‘clear statement’ of compliance with their tenant and safety obligations, specifically in respect of specified areas: gas, electrical, fire, water and lift safety and obligations relating to asbestos, damp, and mould. Following the assurance review at the board meeting held in May, significant action has been taken , including increased frequency of meetings of the ALCT. * Since the last AAS was signed, the SHR has issued several new or updated pieces of advisory guidance and recommended practise as noted in item 3.5 of the report. It was confirmed that all of this has been considered as employees prepared reports, gathered evidence and presented information to the Board and to our tenants. All of the detailed evidence can be found in the Board portal and summarised in Appendix 3 (also in the portal). |  |
| 6.3 | The Board granted approval for the Chair to sign the 2023 Annual Assurance Statement for uploading to SHR immediately following this Board Meeting. |  |
| **7.0** | Financial Covenant Change 23/24 RBS Loan |  |
| 7.1 | The purpose of this report was for the Board to formally approve a revision to the loan covenants linked to the RBS loan for the 2023/24 financial year. This report was presented by Neil Manley, Director of Finance and Corporate Support. |  |
| 7.2 | Following the M&G variation signed in August, the RBS require a formal extract minute to action the change. The rationale behind the changes to the 23/24 covenant was outlined within the Budget paper presented in March. The 2023/24 budget paper outlined that due to changes in the phasing of the Associations investment programme the Association sought to revise its interest cover covenant for the current financial year. RBS have agreed to the extension of the 50% relief of the capital investment figure applied within the calculation with the target cover remaining at 110%. This is detailed in the report’s side letter. Board approval for this change is required and must be minuted. |  |
| 7.3 | The Board approved revisions to the loan covenant and agreed Neil as Secretary could sign the enclosed extract board minutes, side letter and Officer Certificate. |  |
| **8.0** | Westercommon Maisonette Works and Owner contribution arrangements |  |
| 8.1 | The purpose of this report was to inform the Board of the legal advice and consents taken with regards to the Investment works at Westercommon and related owners contribution. This report was presented by Neil Manley, Director of Finance and Corporate Support. |  |
| 8.2 | The Investment works at Westercommon include providing works to 28 privately owned properties. The Association took legal advice on its ability to undertake these works in line with its charitable objectives and to allow the Factoring Company to administer the recharge of owner debt and GCC grant funding. . |  |
| 8.3 | The Board noted the legal advice highlighted within the report. |  |
| **9.0** | Health and Safety |  |
| 9.1 | There were no Health & Safety matters to report. |  |
| **10.0** | New Membership Applications |  |
| 10.1 | There were no new membership applications to be approved. |  |
| **11.0** | Minutes of Meetings 681 and 682 |  |
| 11.1 | The minutes of the meetings 681 & 682 were reviewed for accuracy and matters arising.  Meeting 681 held on 29 August 2023 – There were no matters arising and the minute of the meeting was proposed by Anne Ramsey and seconded by Margaret Glass.  Meeting 682 held on 18 September 2023 immediately following the AGM - There were no matters arising and the minute of the meeting was proposed by Matt Millar and seconded by Margaret Glass. |  |
| **12.0** | Action Tracker |  |
| 12.1 | There were no items to be added to the action tracker. |  |
| **13.0** | **AOB** |  |
| 13.1 | Alison advised the Board that Derek Iggo had resigned from the QC Community Foundation Board for personal reasons. The board noted that Derek has been a resident of the Queens Cross area for over 30 years and had been a trustee with the Community Foundation since 2007. At the QCCF Board Meeting held on 24 October, The Foundation’s trustees agreed to nominate Derek for appointment as a QC Group Ambassador. A nomination form including supporting statements from trustee’s Sadie Gordon and Anne Ramsey was tabled. Alison confirmed that Derek met the criteria required to become an ambassador. |  |
| 13.2 | The Board approved the appointment of Derek Iggo as a Queens Cross Group Ambassador. |  |
| **17.0** | Date and Time of Next Meeting The next meeting will take place on Tuesday 21 November 2023 at 6.00pm.  A Joint meeting with Maryhill HA’s Board is scheduled for Tuesday 28 November at 472 Maryhill Road at 6.00pm  The Board thanked for Stephen Rhind for his attendance.  The meeting ended 7.45pm |  |
|  | I certify that the above minute has been approved as a true and accurate record of proceedings:Chair: …………………………………. Date: …………………………………… |  |