Cloch Housing Association

Minutes of Board Meeting held on Tuesday 25th April 2023 at 6pm via MS Teams and in the office

Present - online:	Kelly Ferns (Chair), Heather Thomson (Vice Chair), Ken Robertson, David Brown, Victoria Weir
Present – office:	Eileen Tamburrini (Secretary), Eleanor Robertson, Jackie Smith (late in arriving. Joined at 18.04pm)
Attending: in office & online	Alana Durnin (Chief Executive Officer) Liz Bowden (Head of Corporate Services) Paul McColgan (Head of Property Services) Louise Carlin (Head of Housing Services) Valerie Wilson (Finance Director) Carolyne Swinney (Corporate Services Assistant, Minute Taker) Nicola McLachlan (Observer)

1.	Apologies & Declarations of Interest
	Apologies received for two co-optee Board members, David McIndoe and Hristina
	Tarpanova, submitted accordingly.
	There were no declarations of interest.
2.	Minutes of Meeting held on 21 February 2023
	The Board discussed the minutes from the February 2023 meeting. There were no amendments noted.
	RESOLUTION
	The Minutes were proposed, seconded, and approved with no redactions required.
3.	Matters Arising/Outstanding Actions
	The Board and Leadership Team discussed the colour-coded report and actions arising from the previous meetings. The CEO confirmed that pension consultations, (one to one meetings with staff), had been completed along with the Refresh of Business Plan. The rent increase will remain on the report, as this is an annual activity. Benchmarking exercises are to be carried out in relation to rent increase. The sections regarding ideas for future meetings/appendix booklet for reports to be investigated and savings from salary sacrifice are still in progress and will be brought to June Board Meeting.
	RESOLUTION The Board noted the contents of the report.

ITEMS FOR APPROVAL
Business Plan Refresh
The CEO provided a report on the refreshed Business Plan. As part of the process, three workshops were held with staff, the Board and the Leadership Team. These sessions we facilitated by the consultant who had assisted with the original Business Plan.
The report summarised the key changes made to the Business Plan refresh document ar the CEO gave a presentation highlighting these. The presentation also covered the following:
 Our growth (Acquisition and not new builds) Cost of living crisis (Called out as a strategic priority and what we can do)
 Customer support (Cloch Plus Project expansion) Partnership working (Wider action collaboration/sign posting/joint procurement) Customer voice (Importance of customer insight to shape the business priorities)
 Wellbeing (Staff and Board) Risk Mitigation (New approach to void & repairs contract/succession planning/IT
 software & investment) Tenant safety (Scottish Housing Regulator focus)
The CEO covered the key changes by sections and provided some facts about Invercive These included percentage of working age households are down, and ageing/single population is up. The CEO emphasised that Cloch is not changing their values but are looking to change some of the strategic priorities, to reflect the current operating environment and strategic risks.
Following approval of the Business Plan Refresh document, the Board were asked to support a structure refresh review to ensure staff resources are optimal to support the ne Business Plan. The following areas were highlighted for consideration:
 Strengthening compliance responsibility within the Property Services Team, linking with the increased focus on this area by the Scottish Housing Regulator. The potential impact of changes to the reactive and void contract on back-office services.
 The options appraisal on the Senior Housing Officer Post which has already been approved by Board.
 The grant funding of £328k and the impact on staff resourcing to support the new roles.
The CEO explained that the next step following the Business Plan Review is to look at sta structure and if supported a report will be brought back to the next meeting with a project plan.
RECOMMENDATION To approve the Business Plan refresh document.
RESOLUTION
The Board proposed, seconded and approved the Business Plan refresh document.

	ACTIONS A report will be brought to the Board for approval in relation to the Staff Structure Refresh. This will be mindful of minimising financial implications, with the aim of working to the salary costs within the Final 2023/24 Budget already approved by the Board in February 2023. These costs will be prior to the Cloch Plus Project funding (which will now fund the part-time Housing & Community Connector role approved in January 2023 for 3 years).
5.	New Policies/Policy Reviews
5.1	Rent Arrears Policy (No 26)
	The Head of Housing Services explained this policy had been reviewed and approved at the Housing and Property Services Sub-committee in August 2022. However, during the former rent arrears and credits write off process, which was carried out in February 2023, it was identified that the policy was silent on the delegated authority limit for former tenant credit write offs.
	An amendment was made to the Rent Arrears Policy and highlighted to the Board. It gives the Head of Housing Services delegated authority to write off former tenant credits under £750, bringing this in line with the delegated authority limit set for former tenant arrears.
	RECOMMENDATION The Board were asked to approve the amendments to the Rent Arrears Policy. RESOLUTION The Board proposed, seconded and approved the Rent Arrears Policy.
	ACTIONS
	To update the Rent Arrears Policy reflecting the above.
5.2	Standing Orders (No 59)
	The Finance Director discussed this policy and that it was being brought for review to the Board following recognition of a conflict with the Rules of Cloch Housing Association 2021. As the Rules take precedence over the Standing Orders, the policy was being amended in line with the Rules. The amendment referred to the removal of reference to elected members when calculating the maximum one third co-opted members.
	The key issues for the Board to consider were:
	 The Standing Orders state that normally meetings of the Board will be held eight times per year. The minimum number of meetings legally required under the Rules is six. The sub-committee membership is stated as four in the Standing Orders with a quorum of three, however, according to the Rules the minimum membership number is three in line with the quorum. The Standing Orders have been left at four to allow for larger membership of the sub-committees.

	• The co-optees will not make up more than one third of the total number of Board members at any one time. The Standing Orders are amended from 'no more than one third of the elected Board members' as this would restrict to a third of the members duly elected at the AGM, removing any members appointed to fill casual vacancies or co-opted. The Rules refer to the total number of the Committee or subcommittees at any one time rather than elected members.
	RECOMMENDATION
	The Board were asked to approve the updated Standing Orders.
	RESOLUTION The Board proposed, seconded and approved the Standing Orders.
	ACTIONS
	To update the Standing Orders Policy reflecting the above.
5.3	Financial Regulations (No 16)
	The Finance Director explained this policy was last reviewed in March 2022 and was therefore due for review by March 2025. It was being brought for review early due to the changes in staffing and changes to financial authorisation levels.
	The key issues for the Board to consider were:
	 The authorisation limits had been updated in line with the new rates presented to the Finance and Corporate Services Sub Committee in November 2022. The finance team structure and job titles had been updated to reflect the current titles and organisational structure. This requirement was identified in the Budgetary Control Internal Audit as a routine recommendation. Cloch's Financial Regulations Policy refers to the absence of a Head of Finance and engagement of Atrium Initiatives on a temporary basis. This can now be updated following the recruitment of a Finance Director. The Treasury Management Policy was being reviewed in light of the change to the Treasury Management Strategy approved by Board in December 2022 and the Scottish Federation of Housing Associations Treasury Management
	Guidance, 2022. This will come to Board in June 2023 for approval.
	RECOMMENDATION The Board was asked to approve the updated Financial Regulations.
	The Chair pointed out that on one of the tables, the senior finance officer was missing. The Finance Director confirmed it will be added into the policy.
	RESOLUTION The Board proposed, seconded and approved the Financial Regulations.
	ACTIONS To update the Financial Regulations Policy reflecting the above.
L	

5.4	Membership Policy (No 55) and Membership Strategy (No 88)
	The Head of Corporate Services discussed the changes they were looking to make along with the financial implications, risk considerations and legal implications.
	In the Membership Policy, the only changes were the removal of reference to Oak Tree (our ex-parent organisation) and a minor re-wording.
	In the Membership Strategy, it will now have the addition of a Risk Assessment and links to the Business Plan. A new Action Plan had been inserted for approval. The Action Plan focussed on how to attract new members through added value activities at the AGM and outwith the AGM.
	RECOMMENDATION The Board were asked to approve the Membership Policy and Membership Strategy.
	The CEO said that they liked the AGM inclusion, and the Head of Corporate Services explained the importance of the change within the policies of the paying of membership pound.
	RESOLUTION The Board proposed, seconded and approved both the Membership Policy and Membership Strategy.
	ACTIONS To update the Membership Policy and Membership Strategy reflecting the above.
6.	Board Appraisals Action Plan
	 The Finance Director provided a presentation on the Board Appraisal Action Plan. The feedback from the Board survey issued in early April had been incorporated into the plan and the key actions to be prioritised were: Board paper review to improve the clarity of information. Bitesize training programme. Complete recruitment and onboarding of new Board members.
	Review of KPI's and benchmarking information.
	The Finance Director explained the Governing Body appraisal process in the summer of 2022 was supported by Explanation The report on their findings was presented to the Board in October 2022.
	The report noted a positive position despite the turnover in both Board members and senior staff. It was agreed that an action plan would be drafted, taking account of the 14 recommendations made in the report and that progress would be reported through the Global Action Plan.

	It was noted that the future appraisals should be carried out earlier in the summer to report to the August Board meeting.
	Appraisals 2023 An external consultant is again to be identified to support with the Governing Body appraisal process in 2023. The appraisal process is to be brought forward to early summer with the report on the outcomes being presented to the Board in August.
	RECOMMENDATION The Board were asked to note the progress against Governing Body Appraisal recommendations, the key actions to be prioritised, and the draft timetable for the appraisals in 2023. The Finance Director said they were looking for the priorities and Board appraisals to be agreed.
	A Board member asked if it is a different company that will be carrying out appraisals this year. The Finance Director explained this will be going out to tender. The Chair provided comments in relation to the previous appraisals and giving the Board as much time as possible given June to August timescale for consultation.
	RESOLUTION The Board proposed, seconded and approved the Board Appraisals Action Plan.
	ACTIONS The Finance Director to update Board regarding consultant and appraisal times.
7.	Property Services Trainee – New Role
	The Head of Corporate Services discussed the new role and the report. This included salary, training, risk considerations, legal implications, and Health & Safety compliance.
	Cost difference between suggested role and Modern Apprentice: £5,201. It was also highlighted that should the £10k grant, applicable across the two years, and payable in the first year, not be applicable for this post, the difference would increase to £10,201. At the time of this being brought to the Board, confirmation was being sought that a £10k subsidy would be available for the post. Training for the first year would be £1,150. The Head of Corporate Services, explained that it was the right role for the team and if agreed, are
	looking to recruit as soon as possible.
	A Board member asked about the safeguarding of the training costs if the trainee left before the end of the two years.
	A Board member asked about the safeguarding of the training costs if the trainee left

	The Chair noted that we were looking at the role being a Grade 4 on a generous salary with no recourse to keep the trainee, this being a lot of time and effort. It was confirmed that it was Grade 4 as we would be looking at someone who can already do administration.
	The Head of Property Services explained that the reason as to why we were looking for the Grade 4 was to hire someone with administration experience. The salary is attractive with a really good opportunity. Property Services have a lot coming up and they need the Grade 4.
	The Chair was happy with the explanations.
	A Board member highlighted this was a good chance for someone to move forward with their life and it was really good.
	RECOMMENDATION The recommendation was to upgrade the current approved role of a Modern Apprentice to a Grade 4 Property Services Trainee and that recruitment takes place as soon as possible to fit into the timelines for the new reactive repairs contract and future planned maintenance programme.
	RESOLUTION The Board proposed, seconded and approved the post.
	ACTIONS Take this forward to recruitment and confirm position on grant funding.
8.	Reactive & Void Repair Contracts Update
	The Head of Property Services gave a presentation on the Reactive & Void Repair Contract updates for April 2023.
	The Head of Property Services discussed the Dynamic Purchasing System (DPS) for reactive repairs, and that 26 contractors attended our 'meet the buyer' event held on 16 th February 2023.
	The DPS contract notice was advertised on 7 th March 2023 with a deadline of 11 th April 2023. As of 28 th March 2023, 60 contractors had expressed interest. Once registered, contractors are then required to sign up to the DPS. The Head of Property Services explained the next steps and timescales for the mini competition, evaluation and trade mobilisations from April to June 2023.
	The Head of Property Services did confirm that whilst we would hope to have the new contractors mobilised by 1st June 2023, there is the potential process delays. This had been discussed with Saltire, who were also reminded that the natural contract termination date is 17th August 2023. We have also agreed with Saltire that from a contractor resource position we will attempt to mobilise both the reactive and the void contracts at the same time.

	For Void Repairs, a 'meet the buyer' event was held on 23 rd March 2023 where nine contractors showed interest in bidding. The contract notice was published on 14 th March 2023 with a deadline for submissions being 13 th April 2023. The Head of Property Services explained the next steps and timescales for the tender evaluation, expiry of procurement standstill period, notification of end of standstill period, Housing & Property Services Sub Committee Sub approval and contract mobilisation from April to June 2023. The main purpose of the report, attached to the agenda, was to update the Board on the current position and relationship with Contract , who are the current contract providers. It was also to give an update on the progress made to date on the procurement activities for the future replacement of both contracts. It provided a historical summary of both contracts.
	 RECOMMENDATIONS The Board were asked to note our management of these contracts to date and our future planned progression on the procurement of these contracts. The Board are also asked to provide delegated authority to the Head of Property Services to award contracts to successful bidders for the various reactive repairs contract. Feedback on any elements of the report was welcome.
	RESOLUTON There were no questions from the Board. They noted the management of the contracts. The delegated authority to the Head of Property Services was proposed, seconded and approved.
9.	Annual Procurement Strategy
	U
	The Head of Property Services discussed the Procurement Strategy report, attached to the agenda.
	agenda. The key elements of the report were to provide Board members with an annual procurement report on activities of the association for the year 2023-24. The report also
	agenda. The key elements of the report were to provide Board members with an annual procurement report on activities of the association for the year 2023-24. The report also provided a review of the procurement activities carried out during 2022-23. The Procurement Strategy detailed the planned procurement activities for the forthcoming
	agenda. The key elements of the report were to provide Board members with an annual procurement report on activities of the association for the year 2023-24. The report also provided a review of the procurement activities carried out during 2022-23. The Procurement Strategy detailed the planned procurement activities for the forthcoming year, 2023-2024. Section 14 of the Strategy detailed a requirement to provide an annual procurement report on the activity of the previous year, whilst also taking into account future procurement

The 2023-2024 Procurement Strategy document detailed the following:

- 1. Total anticipated value for all planned procurement starting between 1st April 2023 and 31st March 2024 would be approximately £4,253,400. This total included the two-year term values for the reactive and void repair contracts (£2,908,400).
- 2. Most of our regulated contracts will be procured via existing frameworks to which we have access to and are members of; these are mainly I-FLAIR, Procurement for Housing, Scotland (PfHS), and Scottish Procurement Alliance (SPA). In these cases, relevant value for money issues were addressed prior to framework appointment. Utilising the frameworks is not always a simple call-off and can lead to "mini competition". In Cloch's I-Flair framework, the balance of quality and price is 30% quality and 70% price; however, in other circumstances Cloch may choose to either amend the ratio, or the question sets to make up the quality.
- 3. Cloch will promote compliance by its contractors with the Health and Safety at Work Act 1974 and any provision made under that Act by ensuring that all Health and Safety documentation, risk assessments and processes relevant to the contract are in place before the award of the contract. It is required that all tenders provide evidence to demonstrate that they comply with current Health and Safety legislation and to provide details of how they actively promote and manage good health and safety practice, for example through toolbox talks, training to staff, communication briefings etc.
- 4. Our annual procurement report will provide detail to the Board on the procurement activity of the previous year and future procurement opportunities outlining outcomes, community benefits, difficulties and any changes required to policy.

The Head of Property Services explained that work is currently out to tender. They also confirmed that the Procurement Strategy was to be agreed and it would need to go on the website.

RECOMMENDATIONS:

- 1. The Board were asked to review the procurement activities carried out by the association for the year 2022-2023.
- 2. The Board were also asked to review of outcomes such as community benefits, and future procurement activities for 2023-2024.
- 3. The Board were asked to note the detail of the report and provide approval for the 2023-24 Procurement Strategy.

The Chair noted that there was a typo error under section 2 in the appendix table which the Head of Property Services said they would have this corrected.

RESOLUTION

The Board proposed, seconded and approved the Procurement Strategy.

ACTIONS Typo error to be corrected and once done, Head of Property Services to arrange for the Procurement Strategy to be put up on the website.

10. Pension Working Group Remit

The CEO discussed the Pension Working Group report. The main purpose of the report was to agree the remit and scope of the pension working group, including a framework to work within, timelines and membership structure.

The CEO explained that from the January 2023 Board presentation by

the following risks were highlighted and therefore the working group is being established to review the pension offering and to mitigate these:

- Increased annual pension costs associated with the Defined Benefit schemes.
- Affordability risk for employee and employer.
- Liabilities continue to increase for active Final Salary & Care Defined Benefit members.
- SHR Pressure Fairness for Stakeholders. Cloch cannot remove all financial future risk from the pension scheme because the risk associated with the current Defined Benefit scheme has already accrued. This risk will not be removed until the last person with pension benefits passes away.

There are also risks associated with staff relations in terms of a change in renumeration package, however the working group is being established to help mitigate these by:

- Considering a fair employee pension reward, taking on board staffs' feedback through the working group.
- It is understood at the outset that changing the pension scheme is an emotive topic and the process must be managed well.

At the January 2023 Board meeting it had been agreed there would be representation of both Board Members and Staff Members on the working group, with the Finance Director being involved in the project. It was proposed that the Finance Director leads on this project and the group consists of the Finance Director, 2 Board members and 4 Staff members. This will ensure information is gathered and disseminated within the departments. Also, the pension working group will be a standard agenda item for updates at the Board and Staff meetings to ensure everyone is being kept up to date on progress.

The Board commented that they were looking to support staff and that this is not about cost cutting but more about managing risk.

It was also requested when recommendations are made by the working group that this be reported back to the Board prior to moving forward.

A member of the Board asked if staff should be on the working group to start with or should it not be management first and then bring staff on. On discussing this it was felt that staff should be involved from the beginning.

	The CEO explained that having a consultant involved will help and staff were already aware from the previous consultation that the DB Scheme had been kept longer than other Housing Associations. The Finance Director will be involved with the benchmarking. t was asked if the Board is interested then to email the CEO. Dates and times of sessions were discussed i.e., during the day or evening/ in person or via teams. The CEO confirmed that this will be looked into, and a proposal will be sent of the Board.
-	 RECOMMENDATION: The Board were asked to review the report and approve the proposed remit of the working group and scope to work within. There were some questions for consideration within the report that required clarification from the Board, and these were noted as: Should the working group focus on Defined Contribution options only re: investment risk transfer? Or are Defined Benefit options also to be considered? Should the options being considered cost no more than the current pension budget in the 2023/24 financial plan or do Board want to consider a savings target against existing costs?
(The Board confirmed the options considered by the working group should relate to Defined Contributions schemes to reduce future risk. The Board also confirmed the working group should look at options within the budget we have at the moment based on core staff.
t t	t was also asked if any pension consultation information had been received following TPT's recent consultation, asking if employers wanted the Final Salary Scheme closed and the Finance Director explained that there is no overall mandate to close the scheme and that the survey results confirmed the final salary pension is an employer's decision. There were therefore no changes being made by the pension service, (TPT), and a news article had been put on the Board portal with more information for the Board to read.
-	The Board asked that the working group feedback to the Board.
	RESOLUTION The Board proposed, seconded and approved the pension working group remit and noted the content of the report.
	nternal Audit – Draft Programme for 2023/24
	The Finance Director discussed the report which had been previously given to the Board. They also gave a presentation.
	To summarise, in February 2023, the Board approved a one-year extension to the Internal Audit contract with 1 . This extension to the contract was for Cloch services only and is not a joint contract with Oak Tree. The programme of audit work for the year is associated with key risks within our risk register. The Board approved a budget of 12 days Internal Audit work. This was to be based on 3 audits each of 3 days in duration. The Internal Audits proposed for 2023/24 are Corporate Performance Management, Complaints Handling and Customer Engagement and Governance.
I	RECOMMENDATION

	The Board were asked to confirm the internal audit topics for 2023/24 and confirm the scope and number of days for the Governance audit.
	The Governance audit had two options:
	 Full 4-day audit 2023/24. This would be 1 day over budget with a cost of £440 plus VAT (£528). The Board and Leadership Team are given assurance of new processes and procedures introduced and recommendations to progress. Split to 2 reviews over 2 years. This would be within 2023/24 budget. There would be additional time and cost over 2 years with delay to completion of review. The would be a potential for different auditors in each year as internal audit is due to go to tender.
	RESOLUTION
	The Board agreed to the extra one-day option.
12.	Five Year Financial Plan Return
	The Finance Director gave a presentation on the Five-Year Financial Plan (FYFP) Return.
	The key recommendations were:
	 To review and approve the FYFP Return for submission to the Scottish Housing Regulator.
	 Approve the 30-year financial plan for submission to lenders. Approve the use of the updated budget figures 2023/24 in quarter 1 reporting.
	The Finance Director explained that based on approved budget insurance renewal, this had reduced the surplus along with staff costs (maternity etc). Energy costs have also increased, and cover the costs for consultants (i.e., Pension). There were more interest payments to come which would increase the surplus and also wider action funds. The five-year financial plan revised figure was £1.3 million rather than £1.4 million surplus.
	The Chair asked if everyone had read the covering paper. The Board confirmed they had. It was noted that there was good clear information on the changes.
	The Board confirmed that the 30-year plan showed comparison to cash flow and revised figures. There were no concerns, and we are covenant compliant.
	 RECOMMENDATIONS: The Board were asked to approve the submission of the FYFP Return to the Scottish Housing Regulator by the 31/05/2023. The Board were asked to approve the updated budget figures for 2023/24 be used for Quarter 1 reporting. The Board were also asked to approve the submission of the 30-year Financial Plan to the lenders.
	RESOLUTION The Board were happy to approve the recommendation. This was proposed, seconded and approved.

The Board also proposed, seconded and approved the 30-year plan. ITEMS FOR DISCUSSION/NOTING
CEO Report
 The CEO gave a presentation and the report had been given to the Board previously.
Key points noted were:
Wider action - £328,587 investing in our Communities Fund. This is a 3-year project
with Starter Packs which will fund 2.5 days per week housing and community
connector role (this was already approved in January 2023), new four day per week
 community health & wellbeing officer and one day per week handy person. £73,000 of external funding was received in 2022-2023
 Our big bike bash with Community Tracks meant 30 bikes were given to Cloch
families.
 May 2023 is an intensive time for the Property Services team in terms of
procurement of contracts them mobilisation which will impact quarter 2.
Inverclyde Council are providing £45k grant funding for void costs re 13 homes to
Ukrainian families.
Update given on flood incident that happened over the festive period in 2022,
affecting six properties. Works are underway, all tenants were rehomed by June
2023, the insurance has increased from £105k to £285k due to this and there was a
meeting with Inverclyde Council on operational procedures for flood by weather. It was noted that the feedback from families affected has been excellent.
 Cloch received 'Substantial Assurance' on the Budget Control Audit.
 Follow Up Audit – there is one outstanding recommendation which is for reactive
repairs in relation to the variations process.
Cloch's regulatory status with the Scottish Housing Regulator is 'compliant'.
Electrical Installation Condition Reports (EICRs) update given which showed 19% of
our properties didn't comply in October 2022, however, this is now reduced to
0.28%.
Update on SFHA putting safety first which had been put on the Board portal. An
approach to mould & damp will be brought to the next subcommittee meeting.
• Update on staff – sickness down from 7.4% to 4.3% (feedback from staff is that
laptops have helped), new healthcare provider located which we are assessing the possibility if this can cover the Board and staff business planning day on 10 th May
2023.
 Partnership Working Activities – Local Housing Strategy meeting on 27th April,
various meetings with Inverclyde council and the IT manager has been at
Housing Association carrying out a review.
The Chair commented that there has been a lot going on. The Board had no comment or
queries on the report or the presentation. The Chair commented that the colour coding
helped visually and one of the Board members noted that the performance was good give
the current climate and it would also be good to get these on a quarterly basis.
RESOLUTION
The Board noted the presentation and the accompanying report.
Quarter 4 – Performance Report (KPI's, Key Outcomes, Risk Register)

	The CEO discussed the Performance Report.
	 The report had been colour coded into red, amber and green. The main purpose of the report was to provide the Board with: A summary update on performance through the Key Performance Indicator (KPI)
	dashboards. Benchmarking data where available had also been included for context based on the 2021/22 Quality & Efficiency Forum report, (benchmark of ARC results for 22 Housing Associations).
	 Progress with the Business Plan Strategic Priorities & Objectives. Details of current areas of risk from a review of the Risk Register.
	It was noted that the Key Performance Indicator information had been updated as at 11 th April 2023 and there may be some changes in information due to timing of receiving information from external sources, for example, repair completion times from contractors and Management Accounts information impacting surplus due to work still to be completed. Any material variance would be highlighted in the next report.
	RECOMMENDATIONS The Board were to note the content of the report and appendices and comment where appropriate.
	RESOLUTION
	The Board noted the report and commented that it 'said it all' with the colour coding on what was achieved and what was not achieved.
15.	Global Actions Plan – Verbal Update
	A thank you was given to CS on the tidying up of historic tasks so that we know the
	outstanding actions. The CEO will introduce exceptional reporting.
16.	Notifiable Events Report (& Policy)
	The CEO discussed the Notifiable Events Policy and report.
	This Policy was introduced in December 2021 and is derived from the 2019 guidance from the Scottish Housing Regulator. The Policy is reviewed annually, with the main change reflecting the title change to Chief Executive Officer from Director.
	The notifiable events included disposal of land & assets, Governance & organisational issues, and performance & service delivery issues (flooding event in December 2022).
	issues, and performance & service delivery issues (flooding event in December 2022). RECOMMENDATION The Board were encouraged to familiarise themselves with the policy as a key aspect of
17.	 issues, and performance & service delivery issues (flooding event in December 2022). RECOMMENDATION The Board were encouraged to familiarise themselves with the policy as a key aspect of regulation and governance. RESOLUTION The Board noted the accompanying report. The Chair commented that the policy should have been under 'items for approval'. The Board proposed, seconded and approved the
17.	 issues, and performance & service delivery issues (flooding event in December 2022). RECOMMENDATION The Board were encouraged to familiarise themselves with the policy as a key aspect of regulation and governance. RESOLUTION The Board noted the accompanying report. The Chair commented that the policy should have been under 'items for approval'. The Board proposed, seconded and approved the changes to the Notifiable Events Policy.

	The purpose of the report was to provide the Board with an annual report on the management of the LFHS& W for 2022-23 including updates to the manual, a review on the actions of the working party and actions to be considered for the forthcoming year.
	RECOMMENDATION The Board were asked to note the contents of the report. Feedback on any elements of the report was welcome.
	There were no questions by the Board. The Head of Property Services confirmed that the LFHS&W Manual is held on the Board portal.
	RESOLUTION The Board noted the contents of the report and verbal agreement was given by some of the members who have not yet returned their signed copy.
	ACTIONS A follow up email will be sent to Board members who have not returned their signed copy of the LFHS&W manual.
18.	Disposal & Acquisition Report as t 31 March 2023
	The Head of Property Services discussed the Disposal & Acquisition report.
	The main purpose of the report was to provide the Board with an update of the acquisitions for the financial year 2022-23. The report also provided details on progress with the disposal of 5 properties due to difficulties in securing owner buy-in with maintenance/ improvement and associated costs, as per our Asset Management Strategy.
	The total value of 5 acquisitions was £212,000. As per the terms of the Scottish Government grant funding, we received 50% of the purchase value per property of £106,000 with the remaining balance drawn down against the £1M loan funding.
	The total value of 5 disposals was £282,000. These were all in the same building. The next step is to open communications with the owners to notify them of Cloch's intention to withdraw our communal factoring agreement for this block. It is expected that this process will commence in May 2023.
	RECOMMENDATION The Board were asked to note the content of the report and comment accordingly. The Chair asked if there is a current target list for new disposals and acquisitions. The Head of Property Services confirmed that there are no disposals yet, however, there will be an acquisition meeting soon to discuss a potential six properties.
	RESOLUTION The Board noted the contents of the report.
19.	Annual Complaints Report
	The Head of Corporate Services discussed the Complaints & Compliments Report from 1 st April 2022 to 31 st March 2023. The report had been given to the Board prior to the meeting.

	The purpose of the report was to summarise the complaints and compliments that have been registered with the Association from the full year from 1 April 2022 to 31 March 2023. It also highlighted any changes of procedure or policy that came about due to a complaint.
	The Customer Connections team log the majority of the complaints, and the Team Leader and Head of Corporate Services are responsible for the monitoring and reporting of all SPSO complaints in line with the SPSO's Model Complaints Handling Procedure.
	The number of complaints has stabilised to a pre pandemic figure. Of the total complaints received, the Association upheld 74% as either a Cloch service failure or a contractor service failure. 31% of our complaints were closed as "resolved." The resolved outcome was introduced by the SPSO in April 2021 as a way of closing complaints quicker without the need to uphold or not uphold. 29% of total complaints were not upheld. The majority of complaints are related to services provided by our Property and Housing Services Teams which is the usual trend given the functions and services that both teams deliver and manage.
	Completion times have stayed roughly the same this year with 98.2% of Stage 1 complaints being completed within the 5 working day timescale. There was a total of 9 complaints closed out with this target, these late complaints were primarily due to staff not closing on time, sometimes simply through error and other times due to waiting on information coming back from contractors, therefore they were unable to resolve the complaint. Further training will be provided on closing complaints on time. Only one Stage 2 complaint was completed out with the 20-day timescale, this was due to the access to the tenant to investigate. It was one day late.
	35 compliments were recorded and were a mix of compliments about staff and contractors.
	RECOMMENDATION
	The Board were asked to note the report and make comment.
	The board were asked to note the report and make comment.
	RESOLUTION
	The Board noted the contents of the report.
20	Gifts and Hospitality Report
	The Head of Corporate Services discussed the report.
	The main purpose of the report was to advise the Board on the receipt of gifts and hospitality received since the last report and to show transparency on these receipts. The report had the details of the persons making and receiving the gifts removed in line with GDPR. They were however noted in the Register.
	RECOMMENDATION The Board were asked to note the contents of this Report.
	RESOLUTION The Board noted the contents of the report and commented on the gifts.

	ACTIONS The Chair is required to sign the Register to confirm this has been brought to the Board; this will be done retrospectively when the Chair is next in the office.
20.1	Donations Report
	The Head of Corporate Services discussed the report.
	Every six months, staff will report on spend from our Donations Budget. In the first six months one donation had been made to the value of £340.00. The report covered the last six months.
	Cloch sets aside a budget of £1,500 for the year ending 31 st March 2023 for small donations. In the last 6 months we have made 3 donations to the following organisations: -
	 Underheugh Ark Rescue £500 Greenock Otters £330 Friends4Ever £330
	RECOMMENDATION The Board was asked to note the report and that the budget of £1,500 was spent in full by 31 March 2023. The Board should also note that this was marked up in the Donations Register.
	RESOLUTION The Board noted the contents of the report and the Head of Corporate Services said if they can think of any local causes that the Board would like us to donate to then please email us.
	The Chair said more communication on promoting this would be good and it was good that the budget was getting spent.
21.	AOCB
	The Head of Property Services explained that for the Housing & Property Services Sub Committee being held on 16 th May 2023, it would mean papers are due to be sent out on 9 th May. They asked if their part of the papers could be a couple of days late due to compress workload. This was agreed.
	One of the Board members who is on the subcommittee explained that they will be able to attend on 16 th May meeting. The Chair asked if the meeting would be quorum. The Head of Property Services will arrange for an email to be sent out to the Housing & Property Services Sub Committee in case the date needs to be changed. It was also confirmed that the papers can be drip fed to the Board if that helps.
21.1	Reflections on Meeting
	The Chair expressed that although a long agenda, the meeting was varied and prior to the meeting, that the training had also been good. They also said that the papers, presentations, overviews and appendices had been set out well and were very helpful.

	The Board also said that they hoped the potential new Board member had enjoyed the
	evening and that everyone was adjusting well to hybrid meetings.
	One of the Board members asked if the training that had been given that night, would be
	put on the Board Portal. The Head of Property Services confirmed it would and that the
	Corporate Services Assistant would send an email updating the Board accordingly and
	provide the email address for any questions they might have.
22.	Date of Next Meeting – 13 June 2023
	The Leadership Team and the Board agreed this was fine.
23.	Approval of new Association/Board Member
	The potential new Board member was asked to leave the meeting.
	The Board discussed their application and noted that there had been good participation
	throughout the Board meeting by them. Also, the person was a tenant which would be good
	for the Governance and linking to the customer.
	The Board were asked to approve the co-option of NMcL to the Board.
	The Board proposed and seconded the application for both membership and becoming a
	Board member.
	NMcL returned to the meeting and was welcomed officially to the Board.
24.	Private & Confidential Session - Redacted
	The meeting closed at 8.10pm