CATHCART & DISTRICT HOUSING ASSOCIATION LTD

MINUTES OF THE BOARD OF MANAGEMENT MEETING HELD ON TUESDAY 16 JUNE 2026 AT 6.30 PM IN THE ASSOCIATION'S OFFICES AT 3-5 RHANNAN ROAD

PRESENT:

Board Member	Attended	Apologies
Marion McMillan (Chair)	√	
Sue Harper (Vice Chair)	√	
Chris Carr		√
Bruce Strathearn		√
Gamal Haddou	√	
Patricia Crockett *(Leave of Absence)*		
Lesley Dunan	√	
Stephen Grimsley	√	
David Little		√
Tom Summers	√	

Attendance 67%

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch	√	
Lorraine Glasgow	√	
Grahame Cairns	√	
Emma Connelly	√	
Jonathan Lee	√	
Andrew Milne		√
Claire Beckley (Items 1-2) *(Zoom)*	√	
Suzanne Lavelle (Items 1-3)	√	

Item No.	Issue	Action By
1.0	**Apologies, Declarations of Interest & Notifiable Events**	
1.1	Apologies were received from CC, BS and DL.	
1.2	There were no declarations of interest.	
1.3	There was one notifiable event to report.	
2.0	**Data Protection Compliance Training**	
2.1	Claire Beckley, Data Protection Officer explained that she would deliver a brief training session on data protection compliance, followed by an overview of the progress report. She then covered the following: • Overview of Data Protection Laws, including the Data (Use and Access) Act 2025 • Lawful basis for processing personal data • Lawful bases for processing special category personal data. • Data Protection Principles • Additional principle of accountability • Difference between a Data Controller and a Data Processor • Data Protection Impact Assessments (DPIAs)	

	• Personal data breaches • Breach reporting • Subject rights • Summary of Subject Access Requests • CDHA's compliance status Claire advised that the Data (Use and Access) Act 2025 received Royal Assent in June 2025 and is being implemented in four phases. She confirmed that we are now moving into the final phase. Claire summarised the key changes introduced by the Act, including the replacement of the Information Commissioner's Office (ICO) with the Information Commission which will comprise of both executive and non-executive board members. She also explained that the Act introduces a new complaints process, requiring complainants to raise concerns with the Association in the first instance before escalating them to the regulator if necessary. From 19th June 2026, individuals may refer matters to the regulator or seek a judicial remedy where appropriate. Claire then invited any questions. GH l asked who the data controller is and Claire confirmed that the organisation is the data controller rather than individual staff members. *Claire Beckley left the meeting at 6.45 pm.*	
3.0	**Advice Service Annual Report 2025/26**	
3.1	Suzanne summarised the Advice Service Annual Report for 2025/26. She highlighted that the advice service assisted over 1,700 households and there were 4,205 cases achieving financial gains of £[redacted]. Suzanne advised that the number of cases have doubled in the last two years primarily due to the migration to Universal Credit (UC). Suzanne advised that £[redacted] of the £[redacted] in financial gains related to UC. She explained that there is a lack of support from the [redacted] with service provision being poor and increasing reliance on third sector services. Suzanne expressed that she had expected housing benefit claims to decrease. However, there were 190 cases in 2021 compared with 191 cases this year which is unusual. She also reported an increase in council tax reduction cases, rising from 143 cases in 2021 to 396 cases this year. Suzanne explained that the Welfare Rights Officers are providing additional support as many tenants are unable to access support or services from [redacted] and the [redacted]. She added that [redacted] has moved to digital services and has not provided any contingency arrangements for those who cannot access online services. There were 87 new clients supported by the Money Advice Service. Although this seems to have decreased from the previous year, the fuel debt cases have transferred to the Energy Advice Service meaning that overall demand has not reduced. Suzanne explained that as most claimants have now moved onto UC, she expects financial gains to reduce next year. The service will focus more on tenancy sustainment.	

	She is introducing a new tenancy sustainment policy and associated procedures, including bespoke plans for [redacted] Housing Association which she is happy to share with CDHA. The Energy Advice Project achieved financial gains of more than £[redacted]. During 2025/26, 423 fuel vouchers were issued through the [redacted]. She also confirmed that she had secured just over £[redacted] in funding from the [redacted] for the next two years. She has built in the cost of interpreters at 50% with the remaining 50% contributed by housing associations to match this. LD asked about the cost of interpreters. Suzanne confirmed it is approximately £[redacted] but we use this frugally and it is only used where conversations are particularly complex. The Energy Advice Service also exceeded their performance targets and supported 1,121 households. She noted that a number of issues were not expected such as customers paying for a different meter. Suzanne confirmed that £[redacted] had been secured through the [redacted] for the next three years. This will enable the service to employ an additional staff member which will free up a lot of time for the Officers. Independent tenant satisfaction surveys were carried out for [redacted] Housing Association and [redacted] Housing Association and achieved 100% satisfaction, with very positive feedback received from tenants. She then summarised the key emerging challenges such as cost of fuel, cost of living crisis, welfare reform and pressure on third sector services. Suzanne expressed there will be ongoing demand for the energy and debt support service. Christine mentioned [redacted] abdicating duty and referred to other issues including bin collection and bulk uplift. Suzanne added that we only received £[redacted] from the [redacted] this year, with only small awards being made. As a result, the team is spending additional time seeking support from other charitable organisations. She also highlighted the homeless crisis and that [redacted] are placing people into empty flats. SG referred to the outcomes achieved by the service and commented that this is fantastic for tenants. SH agreed that the service is fantastic. SG also mentioned difficulties contacting the council regarding council tax and explained that he was unable to speak to anyone at John Street as the service had moved online. SH added that many elderly people struggle to access online services. *Suzanne Lavelle left the meeting at 7 pm.*	
4.0	**Minutes of the Full Committee of Management Meeting 21 April 2026**	
4.1	The minutes of the Management Committee meeting held on 21st April 2026 were proposed for approval by SH and seconded by LD.	
5.0	**Matters Arising**	
5.1	There were no matters arising.	
5.2	**Follow Up Actions Report** Emma summarised the key points and actions from the last meeting, noting the following: 9.1 Committee Appraisal Policy The policy has been amended to specify that external appraisals will be carried out every two years.	

6.0	**Minutes of the Finance & Audit Sub Committee Meeting 26 May 2026**	
6.1	The minutes of the Finance & Audit Sub Committee meeting held on 26th May 2026 were proposed for approval by SG and seconded by GH.	
7.0	**Matters Arising**	
7.1	Christine advised that Andy has calculated the potential financial implications should the Association withdraw from the [redacted]. She confirmed that £[redacted] in HAG funding has been paid to date.	
7.2	**Follow Up Actions Report** Emma summarised the key points and actions from the last meeting, noting the following: 4.1 Development Report Jonathan has relayed the Committee's questions to Andy who will capture this in his next report. 7.9 [redacted] Jonathan sought advice from two other RSLs, both of whom confirmed that the Association had taken all appropriate and reasonable steps.	
8.0	**Finance**	
8.1	**Finance Report** Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers and regular payments. She confirmed that no HAG funding was received this month. The final HAG claim relating to the [redacted] were submitted and have been sitting on GCC's system for a month. TS asked about HAG. Lorraine confirmed that this is Housing Association Grant and claims are submitted through GCC's online system. Lorraine noted that the £[redacted] held in the deposit account has now matured and that a further £[redacted] has been placed on deposit. She confirmed that the Association currently has £[redacted] on deposit, in addition to £[redacted] held in the deposit account.	
8.2	**Factoring Arrears Report** Lorraine summarised the factoring arrears report, noting that the balance at the end of the month was £[redacted]. She confirmed that there were currently no cases with our solicitors. Lorraine then provided an update on the serious arrears cases.	
9.0	**Directors Report**	
9.1	**Regulatory** Christine confirmed that there are no engagement issues with the SHR. The ARC was submitted on time and has been acknowledged by the SHR. She noted that one notifiable was submitted detailing that the Senior Officer plans to retire in March 2027. The SHR has acknowledged this and requested that they are kept updated on progress, including details of who the next Senior Officer will be.	
9.2	**Governance** Christine explained that around six years ago, the Committee discussed whether to use the term "Committee" or "Board" and she felt this would be an appropriate time to revisit the matter ahead of the recruitment advert being issued.	

	She noted that most other associations use the titles “Chief Executive” and “Board” and that “Board” better reflects the responsibilities placed on members. Christine confirmed that she had discussed the matter with our solicitors to establish whether a Special General Meeting (SGM) would be required to approve the change, but they advised that this was not necessary. SH commented that she considers the term “Committee” to be outdated. The Committee agreed to change the governance titles to “Board” and “Chief Executive”. Christine confirmed that these changes would be reflected in the recruitment advert and that going forward, the Committee would be known as the Board.	
9.3	**Staffing** ***Section redacted due to confidentiality.***	
9.4	**Development** ***Section redacted due to commercial sensitivity.***	
9.5	**Former Tenant Complaint** ***Section redacted due to confidentiality.***	
9.6	**Appraisals** Christine advised that the appraisal forms have been issued. A report on training needs from the appraisal process will be presented at the August meeting.	
9.7	**Away Day** Christine reported that the Away Day was well attended and covered a range of different topics. [redacted] will provide further training to the Board on 30th June and to staff on 6th July. It is expected that the outcome of the training will change the way the risk register is presented. The next high level risk report will be on [redacted].	
9.8	**Potential New Board Members** Christine explained that she had met with two potential new board members. Christine advised that the intention is to invite both individuals to attend the August meeting as observers. If they remain interested, they will have the opportunity to stand for election at the AGM.	
9.9	**Old Laptops** Christine advised that the laptops recently replaced were originally purchased shortly before Covid-19. Some staff members have asked if they can keep their old device. Christine contacted [redacted] to confirm whether there would be a cost associated with securely wiping the laptops. They confirmed that there would be no charge and this can be completed remotely. She then sought the Board’s views. GH advised that he had prepared a policy for the disposal of old equipment, with devices offered to staff for £[redacted] and if not accepted, they were donated to a	

	community organisation. SH commented that she felt providing them to staff at no cost would be acceptable. The Board agreed that staff could keep the old laptops at no charge.	
10.0	**Rent Arrears Performance Report**	
10.1	Grahame provided an overview of the rent arrears performance report. He highlighted that arrears have increased marginally, however, we remain below our KPIs. Following a review of the cases, [redacted] are currently in court and another [redacted] were served with notices. Grahame reminded the Board that an application for funding was submitted to [redacted] approximately eight months ago. A payment was received that could not initially be identified which was later confirmed to be a grant awarded for a tenant we had not applied for. He confirmed that we are still awaiting an update on the tenants for whom funding was requested. The rent arrears case for £[redacted] to £[redacted] will be removed from the dropdown options on page 66. Grahame noted that we are now at a stage where it is much more difficult to see marginal gains.	
11.0	**Policy Review**	
11.1	Before the undernoted policies were approved, an overview was given of each one. **Equality and Diversity Policy** Emma advised that CC had suggested updating the policy name to Equality, Diversity and Inclusion Policy. She reviewed policies from other housing associations and many of them refer to the policy as Equality, Diversity and Inclusion. The Board agreed that the policy name should be updated accordingly. The policy has also been updated to include reference to the Worker Protection Act 2023 which is an amendment to the Equality Act 2010 and places a legal duty on employers to take reasonable steps to prevent sexual harassment. In addition, the policy mentions that the Association will collect equalities data from existing tenants as part of the 3-yearly tenant satisfaction survey. **Succession Planning Policy** Emma noted that the target dates in the table have been updated. The policy also references the tenant engagement panel as a potential route for identifying tenants who may be interested in joining the Board. GH suggested that the organisational chart should be updated to reflect the new governance and leadership titles. The policies were proposed for approval by SH and seconded by SG.	**EC** **EC**
12.0	**A.O.C.B**	
12.1	**GCC Authorised Signatories** Lorraine explained that GCC issues an annual form requesting confirmation of authorised signatories for grant funding etc. The Board approved [redacted], [redacted], [redacted] and [redacted] as authorised signatories. This was proposed for approval by SH and seconded by LD.	

12.2	**Share Membership Applications** The following membership applications were presented to the Board: • [redacted] • [redacted] The Board noted that the eligibility of the applications had been checked. The membership applications were then approved by the Board. The members would be added to the Share Membership Register and Share Certificates would be issued.	
13.0	**Date of Next Meeting**	
13.1	The next Board of Management meeting will be held on **18th August 2026** at 6.30 pm. There being no further business, the meeting closed at 7.30 pm.	

Signed ..... **Chairperson**

Date .....