



CATHCART & DISTRICT HOUSING ASSOCIATION **LTD**

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING **HELD ON TUESDAY 16 MARCH 2021 AT 6.30 PM** **VIA ZOOM CLOUD MEETINGS**

PRESENT:

Committee Member	Attended	Apologies
Marion McMillan (Chair)	✓	
Alastair Penney (Vice Chair)	✓	
Sue Harper (Treasurer)	✓	
Bruce Strathearn	✓	
Betty Carter	✓	
Valerie Kyle		✓
Chris Carr	✓	
Michael Doherty	✓	
Trudi Tokarczyk	✓	
Gamal Haddou	✓	
Patricia Crockett	✓	

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch (Secy)	✓	
Clark Davidson	✓	
Lorraine Glasgow	✓	
Morna Smillie	✓	
Emma Connelly	✓	

Attendance 90%

Item No.	Issue	Action by
1.0	Apologies, Resignations, Declarations of Interest & Notifiable Events	
1.1	The Chair welcomed all attendees to the meeting and thanked everyone for their attendance. Apologies were received from VK.	
1.2	Resignations Christine informed the Committee that resignation had been received from BP with immediate effect.	
1.3	Declarations of Interests & Notifiable Events – There were no declarations of interest or notifiable events to report.	
2.0	Minutes of the Full Committee of Management Meeting 16 February 2021	
2.1	The minutes of the Management Committee meeting held on 16 th February 2021 were proposed for approval by SH and seconded by PC.	
3.0	Matters Arising	
3.1	<i>Section redacted due to commercial sensitivity and confidential information.</i>	
4.0	Minutes of the Finance & Audit Sub Committee Meeting 23 February 2021	

4.1	The minutes of the Finance & Audit Sub Committee meeting held on 23 rd February 2021 was proposed for approval by SH and seconded by CC.	
5.0	Matters Arising	
5.1	No matters were arising.	
6.0	Finance	
6.1	<p>Finance Report</p> <p>Clark provided an overview of the Finance Report. Clark also covered the bank reconciliation, transfers, and regular payments. Clark reported the bulk of the income comes from the grant for (property redacted) and (property redacted). The Association has also received (figure redacted) from the furlough scheme.</p> <p>Clark asked if anyone had any questions. CC enquired about the payment for the car park rates. Lorraine advised that there may be two payments next month due to February being a 28-day month. Lorraine expressed it is likely the Association will be charged at the beginning and the end of March.</p> <p>The Finance Report was proposed for approval by SH and seconded by MD.</p>	
6.2	<p>Bills for Approval and Payment</p> <p>Clark summarised the bills for approval and highlighted that the biggest items were repairs, gas connections, and garden maintenance.</p> <p>Clark explained that one of the (Company redacted) admin staff thought they had submitted an invoice for payment this month but had not. Clark advised we are seeking Committee approval to add on an invoice of (figure redacted) to this month's bills. Clark noted this would take the amount payable to (Company redacted) to (figure redacted).</p> <p>Lorraine asked if we could also add on an invoice for (Company redacted). The invoice is for (figure redacted). Christine commented this will be a great saving.</p> <p>SH asked what the car park drainage fee was for. Lorraine explained at first, she thought this was a scam but she checked with (Companies redacted) and found out the Association is liable for this charge as there is a drain from our car park that goes on to the communal road.</p> <p>The bills were approved for payment by AP and seconded by CC.</p>	
6.3	<p>Factoring Arrears Report</p> <p>Lorraine summarised the factoring arrears report and explained that the balance owed is down. Lorraine advised we are chasing (figure redacted) owners, some of which are paying by standing order.</p> <p>Lorraine then provided an update on the arrears cases.</p> <p>Lorraine asked if there were any questions. GH asked does the Association allow owners to pay by BAC's through online banking. Lorraine detailed that the owners have the option to pay by BAC's, to send a cheque, to pay by card over the phone and they can also set up a standing order. Lorraine noted the only thing the Association does not offer is payment by direct debit.</p>	

6.4	<p>Factoring Arrears Write Off's Section redacted due to confidential information.</p>	
6.5	<p>New Factoring Charges Lorraine explained to the Committee that she wanted to discuss the current factoring charges. Lorraine then gave a breakdown of each charge.</p> <p>Lorraine noted that the insurance premium is dictated by the insurance policy. Lorraine spoke with (name and Company redacted) today and they finalised everything. (Name redacted) will send the costs over to Lorraine by the end of this week. Lorraine detailed she thinks the price will go up slightly, but not by a huge amount.</p> <p>Lorraine suggested that we should leave the close cleaning charge as it is due to charging per owner for the bulk uplift service. The Committee agreed to keep the current close cleaning charges.</p> <p>Lorraine explained the garden maintenance contract is on a long-term agreement and there was not supposed to be an increase this year, however, (Company redacted) have asked if they can increase the price by (figure redacted) due to Covid-19 and the extra measures they have put in place. MD asked how much does it come to with the (figure redacted) extra. Lorraine advised she does not know the total cost as every close is different and there is no set cost for each back court. Lorraine confirmed the increase would be added to the annual cost.</p> <p>Christine explained that most of these long-term contracts usually include a small annual uplift. MD asked how long is the term of this agreement. Lorraine advised it is a 3-year agreement and we are on year 2. MD expressed he thinks the (figure redacted) increase is reasonable as there has been a financial impact on all businesses. Christine added that the feedback has been very good. The Committee agreed on the (figure redacted) increase.</p> <p>Lorraine then asked about the Management Fee. MM suggested for this year to leave this as it is.</p> <p>The Committee then agreed on the new factoring charges.</p>	
7.0	<p>Final Draft Budget 2021/22</p>	
7.1	<p>Clark gave an overview of the final draft budget 2021/22. Clark explained where the big differences are is we have revamped planned maintenance and cyclical maintenance. Clark has also added in (figure redacted) for the bulk uplift service.</p> <p>Clark then gave a breakdown of the planned maintenance budget and the works planned for the coming year. Clark noted the projected expenditure for planned maintenance is (figure redacted) for the year.</p> <p>Clark explained he has gone into more detail for cyclical maintenance and has split the budget down further into close cleaning, garden maintenance, gas servicing, painter work, smoke detectors, gutter cleaning, electrical tests, and EPC's. Clark noted the projected expenditure for cyclical maintenance is (figure redacted) for the year. Christine commented that work has started again on the EPC's.</p>	

	<p>Clark reported there is a net drop in cash of (figure redacted) and expressed the Association is a strong financial organisation.</p> <p>Clark highlighted (figure redacted) has been budgeted for computer upgrades. Christine advised we will not be upgrading any hardware due to staff receiving new laptops this year. Christine explained this has been budgeted to cover server warranty, annual maintenance with our IT Support Company, and ongoing software licences which will need to be renewed.</p> <p>BS commented costs are increasing for planned maintenance but some costs will be due to Brexit and delivery problems etc. BS expressed that there is a lot of work out there but contractors may not be competitive.</p> <p>GH mentioned that in connection with this, it becomes quite important during the year to measure the quantity and outputs, for example, boilers are in for X and we spend X. Although this is only X over but we have only done three-quarters of the quantity planned. GH emphasised the importance of reporting and measuring this. Christine explained when we get tenders in, there will be an X price for that number of boilers, etc so we will know what the numbers are for the cost.</p> <p>GH commented that the budget is good and he is glad the Association is doing more investment work. GH explained he had a chat with Clark about rounding the numbers in the budget and Clark confirmed he will round these up to the nearest £100.</p> <p>The final draft budget 2021/22 was proposed for approval by SH and seconded by PC subject to the figures being rounded to the nearest £100.</p>	
8.0	Directors Report	
8.1	<p>Covid-19 Christine explained she has included the link for the new guidance issued by SHR for governing body members.</p> <p>Christine reported that today there has been a few announcements with what is starting up again, but there is nothing yet in relation to our working practices. Christine highlighted the main change will be for routine repairs and re-letting.</p>	
8.2	<p>Data Protection Christine announced that she and Emma are meeting with the Data Protection Officer tomorrow. Christine and Emma have been reviewing some policies and working through an action plan. Christine proposed to bring the action plan to either the April or May meeting to let Committee see the work we have been doing. Christine added that Claire was very complimentary.</p>	
8.3	<p>Gas Installation Christine reported the gas installation project is moving along, however, (Company redacted) are not allowed to work in tenanted properties at the moment but they are installing meters whenever they can. Craig and Allan have been attending regular site meetings.</p>	
8.4	<p>Development Section redacted due to commercial sensitivity.</p>	

8.5	<p>Business Plan</p> <p>Christine explained the Business Plan is on the Agenda as a separate item and will be discussed later in the meeting. Christine advised we have been working through the changes and have included most of the Committee's comments, and there are a few that require further discussion/clarification.</p>	
8.6	<p>Reporting to the SHR</p> <p>Christine explained the SHR has revamped its website. The Association submitted the monthly return on 11th March.</p>	
8.7	<p>Bulk Uplift</p> <p>Christine reported we only received <i>(number redacted)</i> tenders for the bulk uplift services contract. The contract is now in place with <i>(Company redacted)</i> and Craig has been in touch with GCC to register them as our contractor so they can dump free of charge. <i>(Company redacted)</i> have asked if they can have a lead in collection as a lot of bulk has piled up. Christine has agreed for one extra week to be added to give them a start and then they will be doing regular weekly uplifts from 1st April 2021. Christine noted that we will be monitoring the bulk uplift and any fly tipping incidents.</p> <p>SH asked if the Estate Assistants will notify the contractor of any bulk in the back courts. Christine explained we will be taking a joint approach and we have set up a bulk email address which will be going out in the next newsletter. Tenants and owners will be able to report any bulk through this email and <i>(Company redacted)</i> will have access to this account. Christine detailed that the Estate Assistants and Housing Officers will also report any bulk when they are out doing visits. BS commented he thinks this is a good idea and if tenants are encouraged to send any photographs in by email this would be helpful.</p> <p>SH expressed that elderly tenants might not be able to email. PC mentioned that someone in the close might report bulk on their behalf. Christine added we can look into a text facility as we move along. Christine explained we are looking to push out the tenant portal through Grant and Allan and this will give people as many ways of contacting us as possible that is more modern rather than calling into the office.</p>	
8.8	<p>Digital Inclusion</p> <p>Christine explained that she had submitted a grant funding application which went out via GWSF. The Council had announced they had a pot of money they were looking to allocate for digital inclusion.</p> <p>Christine asked for <i>(figure redacted)</i> and the Association was offered <i>(figure redacted)</i> and we will use this to assist tenants that do not have Wi-Fi. Christine advised we will test this before it is rolled out and the Association would like a commitment from tenants that they will use the tenant portal. Christine expressed we had hoped to have the tenant portal up and running by now but due to Covid etc, this has been delayed.</p>	
8.9	<p>Rent Review</p> <p>Christine explained that when she put the rent review report together, the Association was showing as <i>(figure redacted)</i> less than the national average but this was based on the 2018/19 figures from the SHR website. Christine reported the SHR has updated their website and the Association is now showing <i>(figure redacted)</i> less than the national average based on figures now up to 2020. Christine expressed she does not think this is correct.</p>	

	<p>TT proposed that she and her colleague would look into this further and will get back in touch with Christine. TT mentioned it could be specialist Housing Associations that have sheltered housing flats so their rents will be higher. Christine added that GH suggested taking out local authorities and TT agreed with this.</p> <p>Christine explained that we could look into (figure redacted) other housing associations and could do a comparison before we announce the rent review and asked if this was ok with everyone. MD commented it is better to get accurate information and to wait for this.</p> <p><i>TT left the meeting at 7.30 pm.</i></p>	
9.0	Housing Management	
9.1	<p>Management Performance Report Morna gave an overview of the Management Performance Report.</p>	MS
9.1.1	<p>Rent Arrears Morna reported that rent collection is down compared to last month. Morna noted that (figure redacted) of UC payments came in just after the period end and this will reflect in next month's report. Christine explained this is because of the short month of February.</p> <p>Morna highlighted that former tenant arrears have come down and we received (figure redacted) from housing benefit which the Welfare Rights Officer helped with. Morna noted staff has pulled in (figure redacted) from former tenants. Clark detailed that last year the auditor asked us to increase our bad debt provision to (figure redacted) of the level of former tenant arrears. Clark advised we agreed to do this, but considering this has come down do we reduce the provision by (figure redacted). Clark then asked GH what he thought about this. GH explained he works on the basis of (figure redacted) as (figure redacted) is too high and suggests we are not going to get any former tenant debt back. Clark commented that the auditor was insistent on (figure redacted) and Gamal expressed it probably needs a lower provision now.</p> <p>Morna noted no new NOP's have been served.</p>	
9.1.2	<p>Reletting & Voids Morna explained the Association has quite a lot of voids that are held for maintenance and a plan will be put in place for when lockdown restrictions ease and routine repairs can be carried out again. The maintenance department has been liaising with (Company redacted) over this.</p> <p>Morna highlighted that some properties have been slow at moving. Morna advised some tenants on the waiting list do not want to move at the moment and this is reflected in the void times. Morna explained that we have received (number redacted) refusals for (property redacted) due to this being a very small property.</p> <p>SH commented that the void dates are quite long and referred to (property redacted). Christine then provided more information on the voids. Christine highlighted that when the list is broken down, there are only (number</p>	

<p>9.1.3</p> <p>9.1.4</p> <p>9.1.5</p> <p>9.1.6</p> <p>9.2</p>	<p><i>redacted</i>) ordinary voids in there that are ready for turning around. Morna explained all of these flats are held with no charges or void loss against them.</p> <p>Tenancy Sustainment Morna expressed there are still a high number of referrals to the Welfare Rights Officers.</p> <p>Complaints <i>Section redacted due to confidential information.</i></p> <p>Estate Management Morna remarked that the Housing Officers are carrying out estate management visits and the Maintenance Officer is overseeing the garden maintenance.</p> <p>Waiting List Morna advised that there is still movement on the waiting list and we are still receiving applications.</p> <p>Former Tenant Arrears Write Off's <i>Section redacted due to confidential information.</i></p>	
<p>10.0</p>	<p>A.O.C.B</p>	
<p>10.1</p> <p>10.2</p>	<p>New Committee Members Christine explained we are down to 11 members. Christine noted we can have a maximum of 15 members on the Committee.</p> <p>Christine asked the Committee if they would like to advertise for other members as we have found this is the best way of recruiting. SH suggested putting an article in the newsletter if it is not urgent. Christine asked if we should advertise this as a vacancy. SH proposed to put in the positives of becoming a Committee member. GH agreed with SH's idea of advertising it in the newsletter as we are not near the quorate. Christine proposed she will put together an article for the newsletter to attract new members. CC commented that it is not just the housing association to be interested in but to have a say in the local community too.</p> <p>Business Plan Christine stated the Committee should have received the amended version of the Business Plan earlier today. Christine highlighted that this is a live document and is continuously changing. Christine advised the approval date will be added once the final document is approved.</p> <p>Christine thanked everyone who sent in comments and suggestions. Christine advised we have tried to include most of the comments and the only ones that have not been included are ones that require further discussion or have not been fully understood what is required. Christine stated that any changes have been highlighted in red text.</p> <p>Christine then agreed with CC's comment on using the word accountability rather than accountable for the Association's values. Christine asked if the Committee were happy about changing this. All members agreed.</p> <p>Christine confirmed the Government's target for £50,000 new homes listed in the PESTLE table at 4.1 was the Scottish Government.</p>	

Christine explained the SG has recently released figures on their website and proposed she will update this with the new target figures and dates. Christine reported a sentence has been added into the SWOT analysis table at 4.2 regarding the Association's smaller properties rents being lower than the national average. Christine recommended that we should leave this sentence in as we are doing a rent review.

Christine detailed GH brought up ESG reporting which stands for environmental, social, and governance reporting. GH advised other organisations in the UK are referring to ESG reporting and if we include this it shows CDHA is ahead of the curve. Christine proposed she is happy to add in a paragraph about ESG reporting.

Christine read out GH's comment on the bad debt and void percentage assumption being increased for next year, ideally, if the Association could manage **(figure redacted)**. GH confirmed this was under the financial assumptions in Appendix 2. Clark expressed he is happy to put this up to **(figure redacted)** for voids and bad debts as he is looking at revising the 30-year projections anyway. GH suggested maybe raising this for bad debts, but not necessarily for the voids. GH highlighted **(figure redacted)** for voids is fine.

Clark will provide the 30 year projections to be added to the Business Plan document.

Christine highlighted another suggestion which was to add in a list of acronyms. MD suggested we could add something to the CDHA website. MM asked if EVH still publishes their jargon buster and Christine thinks they do. MM then suggested putting this onto the website. Christine proposed she will look into this and will ask EVH if they have the jargon buster to add to our website. CC expressed the majority of acronyms are self-explanatory but there was one he did not know.

Christine referred to Appendix 5 and stated this does not list the skills and expertise of the Management Committee. GH suggested we could add the Committee biographies to this appendix. Christine then asked the Committee if they were happy with this. All members agreed.

Christine advised she will change the name of "Objective 1: The Cathcart Standard" in appendix 1. SH asked Emma if she could fix the border of the box on page 11. SH then commented that the formatting of the document jumps out. Christine advised this can happen as other documents are dropped into the Business Plan which can affect the formatting and page numbers.

Christine referred to Appendix 7 and asked Clark if the x-axis is years and that this goes up in odd numbers. GH advised this could be because of how excel formats the graph and gives odd numbers. Clark confirmed this is years. Christine explained another comment was received about chart 2 and how this goes off the scale. Christine confirmed she and Clark will clarify the x-axis is years at the bottom and they will deal with the charts which are off the scale. Christine will also add the details of the cover below chart 2.

Christine read out another comment which was "the last chart, it talks of scenario 3 – which is what?". Clark clarified scenario 3 is a combination of scenario 1 and 2 so voids and bad debts doubling and current maintenance

	<p>costs increasing by (figure redacted). Christine proposed we will add a sentence about this too.</p> <p>Christine informed the Committee she will issue another copy of the Business Plan for next month's meeting. CC requested if the Business Plan could be sent out in PDF format as there have been some issues opening the word document on the iPad. Emma confirmed she will send the document out in PDF format.</p> <p>Christine asked if everyone was happy with the Business Plan so far. The Committee then confirmed they were happy with the work done so far.</p>	
10.3	<p>Policy Review Before the Committee approved the undernoted policies, Christine provided an overview of the changes and noted that any changes have been highlighted in red text.</p>	
10.3.1	<p>Openness and Accountability Policy Christine explained this policy has been presented with changes due to an update in legislation, GDPR, and Freedom of Information.</p> <p>SH referred to the photocopying charges. Christine explained that the charges are set by the Office of the Scottish Information Commissioner (OSIC). CC commented that he thinks the Association is selling ourselves short by not charging for information requests under (figure redacted). Christine advised that this is also set by the OSIC.</p> <p>GH referred to Section 6.3.2 and mentioned that although it states this list is not exhaustive that we should add in benchmarking and performance as the SHR requires RSL's to provide this. Emma proposed to add this in.</p>	
10.3.2	<p>Entitlements, Payments & Benefits Policy CC highlighted that this policy refers to subsidiaries. Emma proposed she will remove any mention of subsidiaries from this policy.</p> <p>The policies were proposed for approval by CC and seconded by SH.</p>	
10.4	<p>Tenant Participation Membership Emma relayed TT's comments to the Committee which was the (Company redacted) membership could potentially be a conflict of interest for her but she fully supports this if the Association feels it is beneficial to Grant developing his skills.</p> <p>Emma explained she attended (Company redacted)'s Scrutiny Week and found this useful. Over the three-day event, they spoke about scrutiny groups, tenant groups, benchmarking and performance, etc. Christine noted that they do similar things to (Company redacted). Emma highlighted their focus is mainly on tenant participation and tenant scrutiny groups. Morna added that Grant found the session he attended useful for his duties and enjoyed this. Christine mentioned that it is not an expensive membership and MM confirmed the cost of membership is (figure redacted).</p> <p>Christine then recommended that the Association become a member for the year coming and see if Grant and Allan benefit from it. Christine explained if (Company redacted) wants to do benchmarking the Association would not</p>	

<p>10.5</p> <p>10.6</p> <p>10.7</p> <p>10.8</p>	<p>take part and we would be able to manage this so we are not off setting one organisation against the other.</p> <p>Committee Biographies Christine asked the Committee if they are happy with the biographies which were sent earlier in the week. All members confirmed they were happy with their biography. Christine proposed she will add these to our website.</p> <p>Committee Training Christine explained she put the tender out for the Committee training to (Names redacted). Christine has requested if they can get back to her by next week. Christine advised that the training will be spread throughout the year.</p> <p>Christine explained that (Name redacted) has confirmed he can do 2 out of the 3 proposed sessions but does not cover Asset Management. (Name redacted) has stated he is happy to put a price in and (Name redacted) has not got back in touch with Christine yet.</p> <p>Share Membership Applications Two membership applications were presented to the Committee.</p> <p>The Committee noted that the eligibility of the applications had been checked. The membership applications were approved by the Committee. The Committee then confirmed that the members would be added to the Share Membership Register and that a Share Certificate would be issued.</p> <p>Window Wanderland Christine explained that Window Wanderland is a community-based scheme and has come about due to Covid. Residents get together and decorate their windows and then people have a walk around. Christine noted that this has taken place in Battlefield and Mount Florida. BS commented it seemed to be quite successful and a lot of people have made comments about it.</p> <p>Christine advised there are 3 different toolkits to choose from. Christine explained that we would get Grant to get people on board. MD commented that if we are considering it, we should use the newsletter to gauge what people's opinions are of it to see if it is worth pursuing further down the line. Christine explained she will ask Grant to write an article for the newsletter to see what response we get back.</p>	
<p>11.0</p>	<p>Date of Next Meeting The next Management Committee meeting will be held on 20th April 2021 at 6.30 pm.</p> <p>There being no further business, the meeting closed at 8.30 pm.</p>	