



# CATHCART & DISTRICT HOUSING ASSOCIATION LTD

## MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 19 OCTOBER 2021 AT 6.30 PM VIA ZOOM CLOUD MEETINGS

### PRESENT:

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

### IN ATTENDANCE:

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

Attendance 73%

Item No.	Issue	Action by
<b>1.0</b>	<b>Election of Office Bearers</b>	
1.1	<p>Christine sought the election of the Office Bearers prior to business starting.</p> <p><b>Chairperson:</b> SH nominated <b>MM</b> for the position of Chairperson and this was seconded by BS. MM accepted the position.</p> <p><b>Vice Chairperson:</b> SH nominated <b>AP</b> for the position of Vice Chairperson and this was seconded by PC. AP was not present and would be asked if he would accept the position.</p> <p><b>Treasurer:</b> MM nominated <b>CC</b> for the position of Treasurer and this was seconded by SH. CC accepted the position.</p> <p><b>Secretary:</b> MM nominated <b>Christine Leitch</b> for the position of Secretary and this was seconded by SH. Christine accepted the position.</p> <p>Following these elections, MM then assumed the role of Chairperson for the meeting.</p>	

<b>2.0</b>	<b>Election of Sub Committees</b>	
2.1	<p>The following Committee members would be on the <b>Finance &amp; Audit Sub Committee</b>: MM, BS, GH, CC, VK, and TT.</p> <p><b>Chairperson:</b> Christine explained that SH would not be continuing with the Finance &amp; Audit Sub Committee in the year coming. MM nominated <b>CC</b> for the position of Chairperson as he is the longest standing member and this was seconded by SH. CC accepted the position.</p> <p>The following Committee members would be on the <b>Staffing Sub Committee</b>: MM, AP, CC, VK, and SH.</p>	
<b>3.0</b>	<b>Apologies, Resignations, Declarations of Interest &amp; Notifiable Events</b>	
3.1	Apologies were received from AP, VK, and TG.	
3.2	<p><b>Resignations</b> Christine informed the Committee that resignation had been received from MD with immediate effect.</p>	
3.3	<p><b>Declarations of Interests &amp; Notifiable Events –</b> There were no declarations of interest.</p>	
3.4	There were no notifiable events to report.	
<b>4.0</b>	<b>Minutes of the Full Committee of Management Meeting 17 August 2021</b>	
4.1	The minutes of the Management Committee meeting held on 17 <sup>th</sup> August 2021 were proposed for approval by SH and seconded by GH.	
<b>5.0</b>	<b>Matters Arising</b>	
5.1	<p>MM asked if any matters were arising.</p> <p>TT asked if Hayley is the new person in the post for the job that was recently advertised or was there two different roles. Christine clarified that <b>(name redacted)</b> left and then Hayley started and we re-defined the job title. Christine advised Hayley will be covering some of <b>(name redacted)</b> duties and some tasks Grant carried out before his post was reshuffled. Christine added that this has allowed us to realign some things in the office – and also ensures that all areas are covered.</p>	
5.2	<p><b>Follow Up Actions Report</b> Emma explained going forward she will be providing a verbal update on the follow up actions arising from the previous Committee meeting. She then went through the key highlights of the Management Committee meeting held on 17<sup>th</sup> August and the Finance &amp; Audit Sub Committee meeting held on 31<sup>st</sup> August.</p> <p>Emma asked if there were any questions or comments on the report.</p> <p>MM asked the Committee what their thoughts were on the drawings of the windows. BS expressed the windows were ok, however, he could not see anything that marks the windows specifically as an escape window and asked what happened with this. MM explained she and Christine had a meeting with <b>(Company redacted)</b> who stated this was the design and Christine further detailed that <b>(Company redacted)</b> advised there were not many options on the design for tenemental windows of that type, but they confirmed the middle sash conforms with the safety standards for escape during a fire. Christine added that although they are smaller than the ones in just now, the company has given an undertaking the windows meet health and safety standards and this is what they are fitting in on all Housing Association projects.</p>	

	<p>Christine noted this is the <i>(number redacted)</i> window contract we have now done where this has been the only style available from approved window contractors in tenemental stock.</p> <p>Christine reported we have not received any complaints from tenants that they are suffering less daylight from the design of the windows. TT commented it is very limited and difficult.</p>	
6.0	<b>Minutes of the Finance &amp; Audit Sub Committee 31 August 2021</b>	
6.1	The minutes of the Finance & Audit Sub Committee meeting held on 31 <sup>st</sup> August 2021 were proposed for approval by BS and seconded by CC.	
7.0	<b>Matters Arising</b>	
7.1	<p>BS pointed out there were typos at 2.1 and 2.13. Christine confirmed the typos would be amended.</p> <p>GH asked if we should have shown that we appointed a Chair for the meeting as SH was absent. MM explained she cannot chair a Sub Committee meeting but Christine can as she is an Office Bearer. MM expressed Christine did Chair the meeting. Christine suggested we could add this into the minutes and GH agreed.</p>	<b>CL</b>
<b>8.0</b>	<b>Finance</b>	
8.1	<p><b>Finance Report</b></p> <p>Lorraine apologised and highlighted there were two mistakes in the report. The top of the cash book reconciliation should read as <i>(date redacted)</i>. In addition, the payment of <i>(amount redacted)</i> made on <i>(date redacted)</i> should read as <i>(date redacted)</i> which was an accumulation of invoices.</p> <p>Lorraine then provided an overview of the Finance Report. She also covered the bank reconciliation, transfers, and regular payments. Lorraine noted we received grant funding of <i>(amount redacted)</i> for the gas installation project.</p> <p>Lorraine informed the Committee <i>(number redacted)</i> payment runs were made during September and a breakdown has been provided of each run.</p>	
8.2	<p><b>Factoring Arrears Report</b></p> <p>Lorraine summarised the factoring arrears report and advised the factors bills were sent out at the end of September/start of October. Lorraine highlighted a lot of owners pay by <i>(method redacted)</i>, albeit they should have their accounts cleared by <i>(date redacted)</i>.</p> <p>Lorraine then gave an update on the arrears cases.</p>	
<b>9.0</b>	<b>Directors Report</b>	
9.1	<p><b>Returning to Work</b></p> <p>Christine explained staff returned to working in the office on a rota basis and we are once again open to the public by appointment only. She advised this is working quite well, however, last week we had an internet interruption problem. Christine reported all staff are working to the Clear Screen and Clear Desk Policy. We are keeping an eye on the Covid-19 situation and following the Scottish Government's guidelines going forward.</p>	
9.2	<p><b>Performance Report</b></p> <p>Christine advised the Performance Report is included with the Committee</p>	

	<p>papers. She pointed out there is a digital theme throughout the report. TT expressed she liked the layout of the performance out turn. GH queried the property table on page 5. Emma proposed she would update the table on the digital copy, however, the hard copy is being delivered to the office tomorrow.</p> <p>SH referred to the grant funding to install free wi-fi for <b>(number redacted)</b> months and asked what the take up of this has been like and if a telephone line is installed if the tenant does not have one. Christine confirmed a telephone line is not required as it is a wi-fi dongle. Christine explained she does not know what the take up is like yet but Allan and Grant are contacting tenants who do not correspond with us by email and we are hopeful tenants will want to take this up after the <b>(number redacted)</b> months. Christine stated we will get feedback on this.</p> <p>GH asked if we are providing a device or just the dongle. Christine explained the device is purchased through grants for digital use and we are purchasing the dongles from <b>(Company redacted)</b> which come pre-loaded with <b>(number redacted)</b> months of data.</p>	EC
9.3	<p><b>Cyber Essentials</b></p> <p>Christine announced we were delighted to receive the cyber essentials accreditation. She advised our internet went down during an IT audit and she has spoken to the IT Auditor who has assured us this had nothing to do with cyber security. Christine confirmed we have not been hacked and it was a denial of service attack on companies who provide broadband such as <b>(Companies redacted)</b>.</p> <p>Christine proposed to speak to our IT Support to see if we can put a contingency plan in place. She advised we may need to write something in the risk assessment on how we would deal with this should it happen again. SH commented she had the same problem and there were notices on <b>(Company redacted)</b>.</p>	CL
9.4	<p><b>AGM</b></p> <p>Christine noted the AGM went well. She and MM had a meeting with David from GWSF. MM explained GWSF is doing a survey on Housing Association Committees and looking at how they are made up. David highlighted the number of tenant members seems to be falling across the board but there is still a large number of members who have connections to the area. MM added David will present the final report at the November event and he was surprised at the number of tenant members CDHA has.</p> <p>Christine notified the Committee that MD has resigned with immediate effect. She and Morna have been looking at recent sign ups to see who might be interested in coming on the Committee.</p>	
9.5	<p>Christine added we are doing a Committee drive article for the Autumn newsletter as we have successfully recruited members this way. Morna explained she sent letters out to tenants on Monday and will also look at who lives at <b>(address redacted)</b>.</p> <p><b>Training</b></p> <p>Christine reported that <b>(name redacted)</b> gave an interesting training session on Asset Management. Christine noted a separate report is coming up later in the meeting in relation to compliance management.</p>	MS

9.6	<p><b>Committee Appraisals</b> Christine advised she is waiting to hear back from <i>(name redacted)</i> who is due back from his holiday on <i>(date redacted)</i>. He will come back to us with some times and dates.</p>	
9.7	<p><b>Communication with Tenants</b> Christine explained Facebook is a really good resource for communicating with tenants and customers. The tenancy engagement team is also making headway on getting tenants connected to the portal and the Home Master report is showing regular activity from tenants.</p> <p>GH asked if the Committee could see graphs to show incremental usage of the tenant portal. Christine proposed that she will ask Grant to provide this.</p>	CL/GD
9.8	<p><b>Furniture Disposal</b> <i>Section redacted due to confidential information.</i></p>	
10.0	<p><b>Assurance Statement</b></p>	
10.1	<p>Christine advised she has provided a report on the Assurance Statement and asked if anyone had any questions on the report. No questions were asked. Christine then asked the Committee if they had read through the proposed wording of the statement. The Committee agreed they had read through this.</p> <p>Christine advised we have updated our files with all of the documentary evidence and Emma can arrange if anyone wants to see a sample of this. Christine highlighted she has included some areas we are working on such as digital strategy, landlord compliance, equality data collection, and human rights.</p> <p>The Assurance Statement was proposed for approval by SH and seconded by GH.</p>	
11.0	<p><b>Housing Management</b></p>	
11.1	<p><b>Management Performance Report</b> Morna advised a question had been received on void rental loss. She confirmed this has increased and provided more information as to why.</p> <p>Morna then provided more information on the complaints received.</p> <p>Morna advised Home Master is working on the dashboards and due to IT issues, she has not been able to work on these either. Morna then shared her screen and presented graphs showing trends and comparisons in August and September. Morna went over arrears (no exclusions) and arrears trends with ARC exclusions. Morna notified the Committee that Lynsay will be attending the Finance &amp; Audit Sub Committee meetings to present a full report on the arrears. TT commented the graphs were more meaningful.</p> <p>Morna asked the Committee if they were happy seeing the trends going forward. The Committee agreed.</p> <p>GH commented it would be useful having a chart showing the position pre-Covid. TT added it would be more meaningful if this was to cover a few years. Morna proposed she would be able to do this.</p>	MS

	<p>GH highlighted rent received has went up but the arrears have not gone down. Morna explained she will provide a breakdown of the rent collected for next month. Morna added some tenants do have a credit on their account and the Auditor recommended we should be refunding money rather than keeping this in accounts. Christine suggested she and Morna discuss this in more detail tomorrow.</p>	<p><b>MS</b>  <b>CL/MS</b></p>
<p><b>12.0</b></p>	<p><b>A.O.C.B</b></p>	
<p>12.1</p>	<p><b>Landlord Compliance</b></p> <p>Christine asked if everyone has read the report on Landlord Compliance. The Committee agreed they had read the report.</p> <p>Christine explained she contacted <b>(name redacted)</b> after the training session to talk more about the importance of landlord compliance. Christine noted we do most of the things already such as gas servicing, asbestos checks, legionella testing, etc. <b>(Name redacted)</b> advised the SHR is not issuing guidance but expects this to be done as best practice. TT added the Regulator is quite light touch and does not want to be too prescriptive.</p> <p>Christine advised <b>(name redacted)</b> is a <b>(position redacted)</b> for the Regulator and he put her in touch with <b>(name redacted)</b> who has carried out work for <b>(Organisations redacted)</b> when they were going through engagement. <b>(Name redacted)</b> has provided the compliance review table which shows what is involved in checking compliance. Christine suggested we could double up work such as <b>(Company redacted)</b> could carry out a gas service check and check thermostatic valves at the same time.</p> <p>Christine expressed the Committee would be able to look at the compliance review table and gain assurance on what has been done. Christine explained she looked on a few Housing Association's websites to see if they have employed a Compliance Officer but could not find any that did apart from <b>(Organisation redacted)</b>. TT advised she thinks it is more an Asset Management Officer who would take what is set up and keep it going. TT detailed we would need a person who knows what they are doing to set it up to start with. BS agreed with TT's point and commented asset management will become a specialised field and eventually energy management will be included in this. BS expressed taking the first steps now is good.</p> <p>GH asked if we should check if our system can hold all of this information. Christine explained if the information was collated onto an excel spreadsheet, we would then speak to our software provider who would convert the spreadsheet onto their system and they do have areas for compliance. TT commented most organisations hold this information on excel, but some are moving to specialised asset management software, however, this is expensive. SH referred to Appendix 2b which states EPC's are <b>XX%</b> completed. Christine clarified this is a sample report and is not our data.</p> <p>Christine recommended to the Committee that we engage with <b>(name redacted)</b> services initially for <b>(number redacted)</b> months and he will work with Sandra in Maintenance. The Landlord Compliance Report was proposed for approval by MM and seconded by PC.</p>	

12.2	<p><b>Policy Review</b>  Before the Committee approved the undernoted policies, Christine provided an overview of each one.</p>	
12.2.1	<p><b>Business Continuity Policy</b>  Christine explained the Business Continuity Policy has come back as a result of the early stages of the IT audit which discovered we had 2 Business Continuity Policies. Christine highlighted we have merged the two documents which were agreed on with <b>(name redacted)</b>. This document is what we are proposing as the final policy.</p> <p>The Business Continuity Policy was proposed for approval by SH and seconded by GH.</p>	
12.2.2	<p><b>IT Policy and Acceptable Usage Policy</b>  Christine explained the IT Policy is a result of some of the things we included in the application of the cyber essentials and some of the things we were doing but not written down.</p> <p>GH expressed the Acceptable Usage Policy is quite similar to the IT Policy and asked if there is a reason why they are separate. Christine advised the policies were a recommendation from the IT audit and <b>(name redacted)</b> had provided us with the acceptable usage policy template.</p> <p>Discussion then took place on the two policies and it was agreed the policies would come back to Committee for approval. Christine confirmed she and Emma will have a look at the policies again and will make sure both areas are covered.</p> <p>GH asked if a reference should be made to deploying a 2-factor authentication where we can and also suggested referring to the cyber essentials accreditation as being our standard.</p>	CL/EC
12.3	<p><b>Accessibility September Report</b>  Emma explained she requested this report from <b>(Company redacted)</b> which shows how many users are using the accessibility toolbar on our website and what features they are using.</p> <p>SH asked if this is a monthly report. Emma confirmed it is from the period 1<sup>st</sup> September to the 30<sup>th</sup> September. Emma advised the Committee can receive the report monthly or quarterly. The Committee agreed on receiving the report quarterly.</p> <p>Christine added that the accessibility toolbar is a new thing and we will promote this in our Autumn newsletter to encourage usage.</p>	
12.4	<p><b>Digital Progress</b>  TT explained she was impressed with the progress we have made on digital engagement and tenant participation. Christine commented she is hopeful to bring the digital strategy to next month's meeting.</p>	
12.5	<p><b>Climate Change</b>  BS brought up climate change and asked if anyone had attended SFHA's conference. Christine explained she has been sending information over to</p>	

	Craig on this. In addition, she and Craig are having a meeting with our development consultant who does lecturing on SHQs. BS advised we will need to get ourselves acquainted with organisations that will be providing expert advice. MM added she has signed up for a workshop at the GWSF November event.	
<b>13.0</b>	<b>Date of Next Meeting</b>	
13.1	The next Management Committee meeting will be held on <b>16<sup>th</sup> November 2021</b> at 6.30 pm.  There being no further business, the meeting closed at 8.25 pm.	