



# CATHCART & DISTRICT HOUSING ASSOCIATION LTD

## MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 15 AUGUST 2023 AT 6.30 PM IN THE ASSOCIATION'S OFFICES AT 3-5 RHANNAN ROAD

### PRESENT:

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

### IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch	✓	
Lorraine Glasgow	✓	
Grahame Cairns		✓
Emma Connelly	✓	
Suzanne Lavelle	✓	

Attendance 73%

Item No.	Issue	Action By
<b>1.0</b>	<b>Apologies, Declarations of Interest &amp; Notifiable Events</b>	
1.1	Apologies were received from AP, TT, and Grahame Cairns.	
1.2	There were no declarations of interest.	
1.3	There were no notifiable events to report.	
<b>2.0</b>	<b>Advice Service Annual Report 2022/23</b>	
2.1	<p>MM introduced Suzanne Lavelle, Welfare Rights Team Leader to the Management Committee.</p> <p>Suzanne reported that it has been an extremely busy year and there has been a rise in cases from ██████ to over ██████. This is largely down to the projects that were run which included █ large fuel voucher projects and █ food voucher projects. Suzanne explained that this was the first time they had run a food voucher project and ██████ vouchers were provided to tenants in need.</p>	

There were comments from tenants about receiving help in a discrete and dignified manner. This has been fed back to the Scottish Government in the hope that they will repeat something this year.

Suzanne noted there was a rise in cases for CDHA from [REDACTED] cases last year to [REDACTED] cases this year and financial outcomes jumped from [REDACTED] to [REDACTED].

She then shared a case study of a CDHA tenant that was not in the report. The welfare rights team has been working with this tenant for [REDACTED] and it shows the long-term work and effort put into one case.

Suzanne detailed the team has been accessing grants for tenants, but this is just a sticking plaster to a much bigger problem. She has secured some funding this year to have another member of the team for 8 months to expand the money advice service. Due to the cost-of-living crisis and increases in food and fuel, a lot of people are falling into debt. She has given CDHA some publicity for that project to advertise on our website and Facebook page. If the project is a success, there is the possibility of the post being funded for another year.

The team has been awarded [REDACTED] from the social housing fuel support fund to provide carpet vouchers, air fryers, thermal curtains, draught excluders, and high-top duvets. Suzanne is working out the logistics of the project and advised they can award up to [REDACTED] worth of goods per individual. She advised the Scottish Welfare Fund (SWF) doesn't supply a hall carpet so the fund could be used towards this too.

Suzanne asked if anyone had any questions. LD asked if you must be on benefits to access the welfare rights and money advice service. Suzanne explained that someone does not have to be on benefits to receive assistance. SH commented that she was advised you have to provide a bank statement to get an appointment. Suzanne confirmed this was not required and they look at someone's overall circumstances. She clarified if someone is coming in regarding debt then they would look at income and expenditure.

GH asked Suzanne if she has had any dealings with a Credit Union for low-cost loans. Suzanne confirmed the welfare rights team does not recommend anyone for loans. BS asked who [REDACTED] is. Suzanne advised this is the [REDACTED] [REDACTED] which is a volunteer service, and the team has supported them.

CC referred to the equalities monitoring table on page 14. He asked if there are groups who are under or over-represented. Suzanne explained the figures are higher with regards to the Asian population due to Southside HA covering [REDACTED] which is an area that has a high population of the Asian community. She detailed that this would be higher than the national average. Suzanne then advised if this was broken down in Cathcart, there would be a different demographic as Cathcart and Castlemilk are prominently White British.

CC asked if [REDACTED] is an agency the team works with. Suzanne confirmed no. CC explained they assist with utilities etc. Suzanne advised the team does this too. She added that funding has been received for an energy advisor provided by [REDACTED] between now to the end of [REDACTED].

*Suzanne Lavelle left the meeting at 6.50 pm.*

<b>3.0</b>	<b>Minutes of the Full Committee of Management Meeting 20 June 2023</b>	
3.1	The minutes of the Management Committee meeting held on 20 <sup>th</sup> June 2023 were proposed for approval by SH and seconded by LD.	
<b>4.0</b>	<b>Matters Arising</b>	
4.1	There were no matters arising.	
4.2	<p><b>Follow Up Actions Report</b> Emma went through the key highlights and actions taken arising from the meeting. She noted the following:</p> <p>8.0 Accountancy GH asked if Fettes could show the calculation behind the interest cover covenant. Emma has emailed Fettes to remind him about this.</p> <p>A table has been added to the agenda which shows all of the returns that the Association is required to submit throughout the year.</p> <p>10.0 Rent Arrears Report Grahame has shown the number of technical arrears in brackets.</p>	
<b>5.0</b>	<b>Minutes of the Full Committee of Management Meeting 4 July 2023</b>	
5.1	The minutes of the Management Committee meeting held on 4 <sup>th</sup> July 2023 were proposed for approval by CC and seconded by PC.	
<b>6.0</b>	<b>Matters Arising</b>	
6.1	<p>Christine referred to item 4.1 and explained that a demonstration on component accounting has been arranged for next Tuesday with [REDACTED]. The purpose of the session is to give an overview of what is involved and is open to finance staff, maintenance staff, and Fettes. Christine will also attend.</p> <p>Christine asked GH if he had used any component system before. GH confirmed he has used [REDACTED]. GH explained a good tip for Fettes is to include the auditors. Lorraine detailed that Sean has seen the module on [REDACTED] with other clients.</p>	
<b>7.0</b>	<b>Finance</b>	
7.1	<p><b>Finance Report</b> Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers, and regular payments.</p> <p>She highlighted the main expenditure was the [REDACTED] payment runs and the regular monthly payments. HAG was received for [REDACTED] and the feasibility study for [REDACTED]</p> <p>Lorraine noted that we received [REDACTED] for the sale of the [REDACTED] flats at [REDACTED] [REDACTED] CC asked if the [REDACTED] included fees. Christine confirmed [REDACTED] was the purchase price and the net price was [REDACTED] after the fees.</p> <p>Lorraine highlighted there is [REDACTED] in the deposit account. She reported that we have [REDACTED] on deposit and have put another [REDACTED] on deposit for [REDACTED] at a rate of [REDACTED].</p>	
7.2	<p><b>Factoring Arrears Report</b> Lorraine summarised the factoring arrears report and highlighted that the balance at the end of [REDACTED] was a lot higher than the year before. This is because the bills went out later than usual due to holidays. Lorraine explained the arrears have gone down quite a lot since the report and this will be reflected in the next report.</p>	

	Lorraine then provided an update on the arrears cases.	
<b>8.0</b>	<b>Directors Report</b>	
8.1	<p><b>Regulatory</b> Christine confirmed there are no engagement issues with the SHR.</p> <p>She has updated the SHR on the notifiable event in respect of [REDACTED]</p>	
8.2	<p><b>Governance Matters</b> The Committee appraisal report is attached as a separate item.</p>	
8.3	<p><b>Staffing</b> <i>Section redacted due to confidentiality.</i></p>	
8.4	<p><b>Development</b> <i>Section redacted due to commercial sensitivity.</i></p>	
8.5	<p><b>Maintenance</b> <i>Section redacted due to confidentiality.</i></p>	
8.6	<p><b>AGM</b> Christine notified the Committee that the AGM will be held on Monday 4<sup>th</sup> September, and we have received [REDACTED] nomination form from [REDACTED] who wishes to come onto the Committee again.</p>	
8.7	<p><b>Flats Proposal</b> <i>Section redacted due to confidentiality.</i></p>	
<b>9.0</b>	<b>Housing Management Services Performance Report</b>	
9.1	<p>Christine provided an overview of the Housing Management Services Performance Report in the absence of Grahame.</p> <p>She highlighted that the arrears are coming down but not as much as we would like. Grahame has been working hard on this with the housing management team.</p> <p>MM pointed out that the number of voids has come down. Christine confirmed the majority was due to issues with [REDACTED]. She explained we now have [REDACTED] on board which doesn't cost anything to the housing association.</p> <p>Christine noted that [REDACTED] and [REDACTED] are long-term voids that have structural problems. Grahame and Jonathan are working with the factors, however, the owners are not engaging.</p> <p>Christine noted we have an active waiting list. SH highlighted the number of noise nuisance complaints.</p>	
<b>10.0</b>	<b>Tender Report – Boiler Replacements</b>	
10.1	<p>Christine summarised the tender report for boiler replacements. GH confirmed he is happy with the proposal.</p> <p>CC asked if the contractors could scale up if we need a significant number more done. Christine confirmed there is scope to scale up and the contractors should be able to accommodate.</p>	

	<p>GH commented that in 10 or 15 years, it is envisioned that we will no longer have gas central heating. He asked if we have an asset management plan in place for this. Christine confirmed not yet as we are still waiting on the directive and further information to be published.</p> <p>The tender report was proposed for approval by SH and seconded by CC.</p>	
<b>11.0</b>	<b>Committee Appraisal Report</b>	
11.1	<b>Section redacted due to confidentiality.</b>	
11.2	<p><b>Committee Training</b></p> <p>MM asked the Committee if there were any training courses they were interested in attending. She pointed out that [REDACTED] is still to deliver the second part of the finance training. Emma confirmed she has contacted [REDACTED] to arrange this in [REDACTED] and will follow this up.</p> <p>MM commented that she noticed risk came up in the appraisal report and referred to the presentation from [REDACTED]. Christine advised she has spoken to Grahame about this, and they are going to speak to [REDACTED] about doing a report twice a year on risk.</p> <p>Christine suggested that [REDACTED] could deliver development training.</p> <p>CC explained that all our policies have an Equality Impact Assessment, and he is not sure if there is enough focus on sustainability and net zero which could be a topic. Christine suggested contacting [REDACTED] to find out who could deliver a session on sustainability. GH advised that [REDACTED] [REDACTED] is very knowledgeable.</p> <p>MM suggested training on succession planning. SH expressed it can be hard to recruit new members. CC asked if recruiting new members would be a focus of the stall at the community fun day. Christine explained there will be options for people to join and Hayley and Grant will be giving out application forms. SH and CC suggested contacting local colleges to recruit young people. Emma mentioned we could contact university students who are studying Housing Studies.</p> <p>Christine stated that she appreciated all the comments and noted the appraisal process will be carried out externally next year.</p>	<p><b>EC</b></p> <p><b>EC</b></p>
<b>12.0</b>	<b>Data Protection Quarterly Report</b>	
12.1	<p>Emma provided an overview of the Quarterly Data Protection Report. She advised the report covers the reporting period [REDACTED] to [REDACTED] and noted the following:</p> <ul style="list-style-type: none"> <li>• [REDACTED] subject access requests were received.</li> <li>• [REDACTED] freedom of information requests were received.</li> <li>• There were no data breaches reported.</li> </ul> <p>Emma provided more details on the freedom of information requests that were received. She explained one request was responded to in full and a refusal notice was issued to one requester due to concerns with cyber security. One request received a partial disclosure of information as some of the information they asked for was personal data. Each staff member would be able to be identified as the job titles are displayed on our website.</p>	

	Emma then summarised the highlights completed during the period and the planned activities for the next period.	
<b>13.0</b>	<b>Policy Review</b>	
13.1	<p><b>Policy Review Cycle</b></p> <p>Emma explained that we have identified several policies that could be moved to a 5-year cycle. The policy review date would be brought forward sooner, subject to changes in legislation, regulatory standards, or operational changes. The Committee agreed on the 17 policies noted in the table to be changed to a 5-yearly cycle.</p> <p>Before the undernoted policies were approved, an overview was given of each one.</p>	
13.2	<p><b>Electrical Safety Policy</b></p> <p>Christine explained the Electrical Safety Policy is a new policy that was put together as a belt and braces approach to the landlord compliance work. She advised there is an ongoing debate on EICRs not being entrenched in law but being entrenched in SHQS. It is dubious about forcing access if something is not a legal requirement but is a regulatory requirement so we have put into our policy that we will be forcing access. Emma suggested we could add this to our newsletter.</p> <p>CC asked if there is a separate policy for the office. Christine confirmed the health and safety landlord manual covers gas servicing, air conditioning, and EICRs for the office.</p>	
13.3	<p><b>Forced Access Policy</b></p> <p>The Forced Access Policy covers gas servicing, electrical safety, and emergency repairs. Christine noted there is some repetition between this policy and the electrical safety policy.</p>	
13.4	<p><b>Estate Management Policy and Neighbour Relations Policy</b></p> <p>Christine highlighted there are minor changes made to both policies in respect of the updated Scottish Social Housing Charter. They will also be moved to a 5-year cycle.</p> <p>Christine explained we are required to consult on the Estate Management Policy and Neighbour Relations Policy, but no comments came back with the recent newsletter consultation.</p> <p>The policies were proposed for approval by SH and seconded by GH.</p>	
<b>14.0</b>	<b>A.O.C.B</b>	
14.1	Christine advised that following the Committee appraisals, A.O.C.B is a separate item, so the Committee now has the option to bring up anything they have in addition to the tabled items on the agenda.	
<b>15.0</b>	<b>Date of Next Meeting</b>	
15.1	<p>The next Management Committee meeting will be held on <b>17<sup>th</sup> October 2023</b> at 6.30 pm.</p> <p>There being no further business, the meeting closed at 8.30 pm.</p>	