



CATHCART & DISTRICT HOUSING ASSOCIATION LTD

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 15 NOVEMBER 2022 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	✓	
Valerie Kyle (<i>Leave of Absence</i>)		
Betty Carter	✓	
Trudi Tokarczyk	✓	
Gamal Haddou	✓	
Patricia Crockett	✓	
Teresa Gallagher	✓	
Lesley Dunan	✓	

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch (Secy)	✓	
Lorraine Glasgow	✓	
Grahame Cairns	✓	
Emma Connelly	✓	

Attendance 100%

Item No.	Issue	Action by
1.0	Apologies, Declarations of Interest & Notifiable Events	
1.1	No apologies were received.	
1.2	There were no declarations of interest.	
1.3	There were no notifiable events to report.	
2.0	Minutes of the Full Committee of Management Meeting 19 October 2022	
2.1	The minutes of the Management Committee meeting held on 19 th October 2022 were proposed for approval by CC and seconded by MM.	
3.0	Matters Arising	
3.1	Christine explained the names of the Staffing Sub Committee have been updated in the meeting schedule. She confirmed the Office Bearers AP, MM, and CC are on the Staffing Sub and GH is the Chairperson. TT expressed an interest in joining the Finance and Audit Sub Committee as she now can attend the meetings. Emma proposed to send TT a copy of the papers for next week's meeting.	EC

	Christine explained in the minutes under item 9.7 landlord compliance, it was noted that the EICRs programme was around (figure redacted) complete. She informed the Committee that at the end of (month redacted) , the programme is (figure redacted) complete.	
3.2	Follow Up Actions Report All follow up actions arising from the previous meeting were implemented including the factoring arrears table being amended and the acronyms in the Assurance Statement were spelled out.	
4.0	Finance	
4.1	Finance Report Lorraine provided an overview of the Finance Report and covered the bank reconciliation, transfers, and regular payments. She noted we paid valuation (number redacted) to (company redacted) for (address redacted) and received (figure redacted) in HAG. Lorraine highlighted we receive payment on an insurance claim for (address redacted) and donated (figure redacted) to the (company redacted) . MM asked if we received a response from (company redacted) . Christine detailed she spoke to (name redacted) who said the donation was very much appreciated and invited her along to get a photograph taken. SH suggested this could be something for the newsletter. Lorraine noted there were (number redacted) invoice payment runs in (month redacted) . BS asked if (company redacted) is paid (frequency redacted) or (method redacted) . Christine clarified it is (frequency redacted) payments, but we have held back payments where there are issues. SH asked how we know when they have been out or not. Christine advised (company redacted) were to take photographs which (name redacted) was to monitor and have (frequency redacted) meetings with them, however, he is now off sick. Christine confirmed we will advertise the (trade redacted) tender on (website redacted) . AP highlighted the payment to (company redacted) and asked if this would be a regular payment. Lorraine explained there have been quite a few costs for IT this month. Christine added they provided training for the Housing Management team. SH expressed that IT costs can be expensive.	
4.2	Factoring Arrears Report Lorraine summarised the factoring arrears report and advised that we collected (figure redacted) and have an outstanding balance of (figure redacted) . Lorraine then provided an update on the arrears cases. Lesley asked what (acronym) stands for. Lorraine confirmed this is short for (company redacted) who are our solicitors. Christine explained NOPL stands for Notice of Potential Liability which is registered against the property, not an individual. If the owner tries to sell the property, the debt flags up to the purchaser. GH asked if the debits charged are for the month or the quarter. Lorraine confirmed (name redacted) bills go out quarterly and the (name redacted) bills are half-yearly.	

5.0	Directors Report	
5.1	<p>Regulatory</p> <p>Christine reported we have been providing the SHR with monthly updates on where we are with the landlord compliance work. The only area which is outstanding is the EICRs. She reiterated at the end of (month redacted) (percentage redacted) of our properties have electrical certificates and a further (percentage redacted) have been visited but access has not been given so these will be noted as abeyances. The final (percentage redacted) of properties have not been targeted yet but we remain on target to achieve 100% by March 2023.</p> <p>Our Regulation Manager sent Christine an email recognising the hard work the Association has done and that he is mindful of taking us off engagement. He wants to have a chat with Christine next week. The Regulation Analyst sent Christine an email looking for a copy of our (months redacted) minutes which forms part of the governance risk assessment. Christine sent over a copy of the (month redacted) minutes this afternoon and will send the (month redacted) set tomorrow as they have been approved by Committee tonight.</p> <p>SH explained on the EICRs letter she received, it states that you must stay in at a certain time and day for (number redacted) hours, however, it only took the contractor (time redacted) to carry out the electrical inspections. The contractor advised that it very rarely takes (number redacted) hours, but this is written in case they counter a problem. SH expressed this may be putting tenants off giving access and it would make a difference if they knew it could only take (time redacted), or longer if there is an issue. Christine advised we can have a chat with (company redacted) about the wording of their letters.</p> <p>GH asked Christine if she thinks the SHR has more of a workload now. Christine explained there will be other issues in the sector, and they do risk assessments which look at everything and they then weigh it up from there.</p>	
5.2	<p>Staffing Sub Committee Section redacted due to confidentiality.</p>	
5.3	<p>Development Section redacted due to commercial sensitivity.</p>	
5.4	<p>IT Section redacted due to cyber security.</p>	
5.5	<p>Maintenance</p> <p>Christine reported (name redacted) is off sick and we have a temporary (job title redacted) who will work with us until (date redacted). He is catching up on outstanding repairs.</p> <p>Christine is putting together a tender for the (trade redacted) contract. BS asked what is in the tender, what is in the contract, and what are they contracted to do. He expressed it looks like they do not (service redacted). SH commented she would also be interested in seeing what is included in the contract. Christine confirmed she would send the documents out to all Committee members. MM commented during the first year of the contract, (company redacted) was excellent. Grahame agreed that usually the first year is the best and this is down to monitoring.</p>	

<p>5.6</p> <p>5.7</p> <p>5.8</p> <p>5.9</p> <p>5.10</p>	<p>SH expressed that monitoring is a problem. Lorraine added that owners complain when they receive their factors bills (number redacted) months later but they do not tell us this at the time and it is too late.</p> <p>Christine explained we have transferred monitoring of (service redacted) to the Housing Officers as part of their patches. Grahame commented it is ideal for the Housing Officer to monitor but there should be a balance, especially when managing their time to focus on the arrears etc. BS suggested that the contractors should come to the office to sign in and out.</p> <p>Landlord Compliance Christine noted the internal audit on landlord compliance is finished and our internal auditors will provide us with a report. However, they will not have it in time for next week's meeting.</p> <p>Staffing <i>Section redacted due to confidentiality.</i></p> <p>Accountancy Christine explained a meeting was held with the bank last month and they informed us that they have low-interest loans designed to help achieve EESSH2. The SHR sent a letter advising they are not going to be collecting information on EESSH for the ARC next year as they are waiting on further guidance.</p> <p>Flats Proposal <i>Section redacted due to commercial sensitivity.</i></p> <p>Appendix 1 – Wage Ballot <i>Section redacted due to confidentiality.</i></p>	
<p>6.0</p>	<p>Rent Increase Consultation Paper</p>	
<p>6.1</p>	<p>Christine explained she had put together the document and proposed that calculations would be added for clarity, but she wanted the Committee to agree on the basic wording tonight. BS expressed he liked the ideas of the options but feels it needs to be elaborated on. Christine advised she will add the number of boilers and costs etc against each option. TT commented she thought the consultation paper was quite wordy.</p> <p>GH expressed he is not a fan of the Scottish average as this includes local authorities. TT confirmed the Scottish average comes down with the local authorities included as their rents are lower. CC pointed out the 4 apartment numbers are the same. Christine proposed she would amend this.</p> <p>GH suggested marketing the consultation paper as RPI minus 3% etc and pegging this to a date of inflation.</p> <p>Christine confirmed she would reduce the content of the consultation paper and will add in calculations. She then asked the Committee what they thought of the options. TT advised she has seen similar figures elsewhere. Christine commented (organisation redacted) did an exercise and the highest increase proposed is (percentage redacted).</p> <p>TT asked if (name redacted) has given any advice on the rent increase and business planning. Christine explained he has advised that someone needs to</p>	<p>CL</p>

	<p>put their head above the parapet and go for what is needed, but he thinks most organisations will go for (percentage redacted), however, this will leave a hole in their cash flow. TT explained a few organisations are going to freeze their rents again, but this was already in their business plans. Christine advised if it leaves a hole in cash flow this year, it has to be chased through other years which means there could be a few years of higher increases. TT highlighted all RSLs cannot be the same as they are not all in the same situation or have the same stock.</p> <p>The Committee agreed on the rent increase options being 5, 7, and 9%. The rent increase options were proposed for approval by SH and seconded by LD.</p>	
7.0	Housing Management	
7.1	<p>Management Performance Report Grahame provided an overview of the Management Performance Report.</p> <p>Grahame pointed out there is a couple of errors in section 1. The arrow at 1.4 is pointing in the wrong direction. He advised that when amending the actual rent arrears cases table, there is (number redacted) case with arrears between (figure redacted) and (number redacted) case with arrears between (figure redacted) for (month redacted).</p> <p>Grahame explained this month was the start of the generic patches and there have been some issues with the system and he does not think we will see significant benefits in the next month.</p> <p>AP referred to the rent collected for the month at 1.1. and asked if it is (percentage redacted) due to people paying in advance. Grahame confirmed this figure fluctuates and this is how much has come through that month. Christine added this could be attributable to housing benefit and people paying towards their rent arrears.</p> <p>Grahame spoke to our system developers about the void loss as there is an issue with what we are reporting in the ARC against major repairs, however, they advised they cannot do a script that allows us to show both. Grahame has highlighted the void loss of the long-term voids and although these are not reported in the ARC, it is still a rental loss.</p> <p>Grahame has tried to engage with the Scottish Government about funding for (redacted), however, he has not heard back from them. He referred to the property at (address redacted) and the cost to do the major refurb is approx. (figure redacted), and if the Scottish Government assisted us, they would get a property. He then mentioned issues with (address redacted).</p> <p>Grahame advised there has been an influx of complaints following the complaints training and the complaints policy will come to the committee for approval next month.</p> <p>BS asked if the minor contract of works has been started yet at (address redacted). Grahame advised we did start work but the property requires a lot of investment such as a new kitchen and bathroom, rewiring and internal insulation etc.</p> <p>SH asked who inspects the closes for close cleaning. Grahame noted this is part of the estate management rota and there is a plan of doing (number</p>	

	<p>redacted) tenements per week. However, (name redacted) has been off sick, priorities have shifted and the inspections have not been as detailed as they should have been.</p> <p>Grahame commented that Christine thought going forward it should be the Housing Officers who should be doing this. He expressed we do not have the resources, but we do cast an eye over this. BS suggested carrying out a survey and Christine suggested we could engage Amie in doing this which would form part of her customer service module.</p>	
8.0	A.O.C.B	
8.1	<p>Policy Review Before the undernoted policies were approved, an overview was given of each one.</p>	EC
8.1.1	<p>Allocations Policy Christine explained GH raised a point this morning about applicants scoring points for having no inside toilet and hot and cold water. Grahame confirmed this relates to the Housing (Scotland) Act 1987 which refers to Below Tolerable Standard. Christine spoke with Grant today and we have received (number redacted) applications from applicants that have an outside toilet, but some applicants do not have hot water. TT commented that there are some outside toilets in Argyle and Bute.</p> <p>MM referred to page 58 and pointed out that it mentions the right to buy. Christine confirmed this sentence would be removed.</p>	
8.1.2	<p>Freedom of Information Policy and Environmental Information Regulations Policy Emma explained the only change in the above policies is that they now refer to the UK GDPR.</p>	
8.1.3	<p>Alcohol and Substance Misuse Policy Emma highlighted there are no changes proposed but an equality impact assessment is attached.</p> <p>The policies were proposed for approval by SH and seconded by PC.</p>	
8.2	<p>Christmas Night Out SH asked if we are holding a Christmas night out this year. Christine suggested holding this in January or February.</p>	
9.0	Date of Next Meeting	
9.1	<p>The next Management Committee meeting will be held on 20th December 2022 at 6.30 pm.</p> <p>There being no further business, the meeting closed at 8.00 pm.</p>	