



CATHCART & DISTRICT HOUSING ASSOCIATION LTD

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 16 APRIL 2024 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 (<i>Leave of Absence</i>)		
Trudi Tokarczyk		✓
Gamal Haddou	✓	
Patricia Crockett	✓	
Lesley Dunan	✓	

Attendance 89%

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch	✓	
Lorraine Glasgow	✓	
Grahame Cairns	✓	
Emma Connelly	✓	
██████████ (Items 1-3)	✓	
██████████ (Items 1-11)	✓	
██████████ (Items 1-11)	✓	
██████████ (Items 1-11)	✓	

Item No.	Issue	Action By
1.0	Apologies, Declarations of Interest & Notifiable Events	
1.1	Christine reported that BC has requested a leave of absence due to ██████████. Apologies were received from TT.	
1.2	She then introduced three observers, ██████████, ██████████, and ██████████ who are tenants who have expressed an interest in joining the Committee.	
1.3	Christine mentioned a potential conflict of interest for TT in relation to the renewal of the ██████████ affiliation.	
1.4	There were no notifiable events to report.	
2.0	Share Membership Applications	
2.1	The following membership applications were presented to the Committee: <ul style="list-style-type: none"> • ██████████ • ██████████ • ██████████ 	

	<p>The Committee noted that the eligibility of the applications had been checked. The membership applications were approved by SH and seconded by PC.</p> <p>The Committee then confirmed that the members would be added to the Share Membership Register and that Share Certificates would be issued.</p>	
3.0	Learning Management System Demonstration	
3.1	<p>AP introduced [REDACTED] from [REDACTED] to the Management Committee.</p> <p>[REDACTED] then provided a demonstration of [REDACTED]'s new e-learning management system. She highlighted that there are over [REDACTED] courses available, and the administrator can assign courses to both staff and committee. Upon completion of a course, the system will automatically send out a certificate via email.</p> <p>GH enquired about the cost. [REDACTED] advised this is included in the corporate membership fee of [REDACTED].</p> <p>[REDACTED] <i>left the meeting at 7 pm.</i></p>	
4.0	Minutes of the Full Committee of Management Meeting 26 March 2024	
4.1	The minutes of the Management Committee meeting held on 26 th March 2024 were proposed for approval by SH and seconded by LD.	
5.0	Matters Arising	
5.1	<p>Christine referred to item 9.2.2 and confirmed she updated the Fair Work First Statement to address the gender pay gap and changed the term 'staff' to employees. The updated statement has been uploaded to our website.</p> <p>SH discussed the staffing issues at [REDACTED] which were brought to her attention by a team manager. Christine was unaware of these issues and mentioned that seasonal jobs like this often face national challenges. However, she assured the Committee that [REDACTED] has been under observation. Grahame acknowledged there has been good communication and they have been working at [REDACTED].</p> <p>Grahame explained the [REDACTED] quotes for the [REDACTED] for the procurement exercise have been delayed and he will have some costings to bring back to the committee in the near future.</p> <p>Emma pointed out an error in the attendance percentage in the minutes. This has been corrected to 80%.</p>	
5.2	<p>Follow Up Actions Report</p> <p>Emma went through the key highlights and actions taken arising from the meeting. She noted the following:</p> <p>13.1 Committee Appraisal Process</p> <p>Emma sent an email to the Committee yesterday containing a link to the online appraisal survey and handed out paper copies at the meeting. She requested that the Committee return the completed appraisal form by [REDACTED] [REDACTED] [REDACTED].</p> <p>5.1.1 Openness and Accountability</p> <p>Emma corrected the error concerning the policy review date.</p>	
6.0	Finance	
6.1	<p>Finance Report</p> <p>Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers, and regular payments.</p>	

6.2	<p>Lorraine explained that we have received HAG for one of the acquisitions, fees for [REDACTED] and a project review for [REDACTED]. She advised that when an acquisition settles, we do not have the vendor's fees or [REDACTED]'s fees included so we have to submit another claim.</p> <p>CC asked what the size of the flats was. Lorraine advised it had been a mixture. Christine confirmed it has been mainly 1-bedroom properties and a few 2 bedrooms. She explained to the observers that the reason for purchasing the flats was the Association obtained grant funding to acquire additional properties.</p> <p>As per the rules of the grant, we are required to offer them to Section 5 homeless individuals. We must identify suitable flats and present them to the Section 5 team in Glasgow for approval. In the case of a two-bedroom, it can be allocated to our general waiting list, with Section 5 being compensated with another one of our properties. GH commented that this is fantastic we are receiving [REDACTED]% HAG for a bigger property.</p> <p>Lorraine clarified that the [REDACTED] has not been put back on deposit because we had to use it to front-fund the acquisitions and did not want to reinvest that money. We have been exploring options to put some of it back on deposit.</p> <p>SH asked about the payment to [REDACTED] for laptops. Christine explained we replaced some of our poorer performing laptops but didn't replace them all at the one time as we have a rolling programme in place.</p> <p>Factoring Arrears Report Lorraine summarised the factoring arrears report and highlighted the balance is up from this time last year. She advised there was a credit last year as a lot of owners had paid upfront for repairs.</p> <p>She then provided an update on the serious arrears cases.</p>	
7.0	<p>Directors Report</p>	
7.1	<p>Regulatory Christine confirmed there are no engagement issues with the SHR or notifiable events.</p>	
7.2	<p>Governance and Policy Matters Christine informed the Committee that a committee information session was held last Tuesday. MM organised a meeting with the housing management team who had identified some tenants who may be interested in joining the committee.</p> <p>The information session was very successful as [REDACTED] people were still interested and [REDACTED] are observing the meeting tonight. Another [REDACTED] tenants will attend the [REDACTED] meeting.</p> <p>Christine explained this will be discussed further under A.O.C.B when the observers leave the meeting.</p>	
7.3	<p>Staffing <i>Section redacted due to confidential information.</i></p>	
7.4	<p>Development <i>Section redacted due to commercial information.</i></p>	

7.5	<p>Acquisitions Section redacted due to commercial information.</p>	
7.6	<p>Annual Return on the Charter (ARC) Christine explained that work on the ARC has started with all of the figures available up to 31 March 2024. She advised that [REDACTED] will carry out the pre-validation audit on [REDACTED] prior to approval and submission. Christine explained to the observers that [REDACTED] is a housing consultant who used to work for the [REDACTED].</p> <p>Christine detailed that she and Grahame will discuss further if they require [REDACTED]'s services next year.</p>	
7.7	<p>Internal Auditors Christine mentioned that she had a meeting with [REDACTED], and they agreed on the internal audit programme for this year which would be arrears control (Q2), voids (Q3) and development (Q4) unless anyone had any objections.</p> <p>The reason why they chose these particular areas for the audit is to delegate development to [REDACTED] and to free up some of [REDACTED]'s time while [REDACTED] is off. Voids and arrears control have been the focus of intense performance over the last two years and should show an improved approach since the last internal audit. Overall, Christine expects the process to run fairly smoothly.</p> <p>She added that the auditors will present the plan at the Finance and Audit Sub Committee meeting in [REDACTED].</p> <p>Christine asked the Committee if they had any comments. GH highlighted this was a clever idea. The Committee then agreed on the internal audit programme.</p>	
7.8	<p>Business Plan Christine explained that she had hoped to have the business plan sent out with the papers. The draft wording is finished, and Fettes is working on the 5-year financial projections. We have sent the business plan to the printers to make it more visual than past versions. Fettes is waiting for the insurance figures to come back and once the finance sections are completed, she plans to distribute it to the Committee for an initial review.</p> <p>MM asked about a retrofitting plan. Christine confirmed there is mention of retrofit but not a plan. GH asked about the 30-year projections. Christine confirmed we will have the 30-year financial projections and the 5-year projections are an extract.</p>	
8.0	<p>Housing Management Services Performance Report</p>	
8.1	<p>Grahame expressed we saw a good rent collection in March, and he thinks this may be due to the shorter month of February. There was a drop in the arrears and the target has been moved from [REDACTED]% to [REDACTED]%.</p> <p>Grahame highlighted that the gross arrears currently stand at [REDACTED]% which includes both current arrears, former arrears and the former arrears that have been written off. These figures need to be accounted for in the ARC. The rental loss for the year is showing as [REDACTED]%, excluding any costs related to major repairs. Additionally, there are currently [REDACTED] cases either in court or about to be in court.</p>	

	<p>Grahame noted there were ■ voids, ■ were allocated to statutory homeless applications and ■ to CDHA's waiting list. Overall, there was a total of ■ properties let during the year.</p> <p>There is a caveat that ■% of our lets should go to the homeless, however, we have not managed that. We have received a request from ■ who want to increase this to ■%. Grahame highlighted there are ■ applicants on our waiting list for housing.</p> <p>CC pointed out there was a massive drop in referrals made to money advice. Grahame confirmed there were a lot of activities in the previous quarter with grants for energy efficiency goods etc. GH commented this would be skewing the figures.</p> <p>Emma explained that we received ■ stage 1 complaints during the quarter, ■ were resolved, ■ was not upheld and ■ was withdrawn.</p> <p>There was ■ stage 2 complaint received which was later withdrawn as the complainant failed to engage with the investigating manager. All complaints received in the quarter were responded to on time.</p> <p>■ complaint has been submitted to the ■ and the ■ contacted us requesting more information to assess if they can take up the complaint or not.</p> <p>Grahame highlighted there was a reduction in the number of ASB complaints received.</p>	
9.0	Scotland's Housing Network Membership	
9.1	<i>Section redacted due to commercial sensitivity.</i>	
10.0	Recite Me Renewal	
10.1	<i>Section redacted due to commercial sensitivity.</i>	
11.0	Policy Review	
11.1	Before the undernoted policies were approved, an overview was given of each one.	
11.1.1	<p>Breach Notification Policy Emma explained there are minor changes to the policy. A paragraph has been added on user passwords to tie in with the IT Policy.</p> <p>CC pointed out there is no example in Appendix 1. Emma confirmed she would add an example.</p>	EC
11.1.2	<p>Data Protection Impact Assessment Policy and Procedure Emma confirmed there are no changes to the policy.</p> <p>The policies were proposed for approval by CC and seconded by GH.</p>	
12.0	A.O.C.B	
12.1	<p>Committee Recruitment AP thanked the observers for attending the meeting and asked if they could leave so the Committee could discuss matters under A.O.C.B.</p> <p>The observers left the meeting at 7.45 pm.</p>	

	The Committee then discussed the recruitment of prospective committee members further.	
13.0	Date of Committee and Staff Away Day	
13.1	The Committee and Staff Away Day will be held on [REDACTED] [REDACTED] [REDACTED] at [REDACTED]	
14.0	Date of Next Meeting	
14.1	The next Management Committee meeting will be held on 18th June 2024 at 6.30 pm. There being no further business, the meeting closed at 8.00 pm.	