



CATHCART & DISTRICT HOUSING ASSOCIATION **LTD**

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING **HELD ON TUESDAY 17 JUNE 2025 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	✓	
Trudi Tokarczyk	✓	
Gamal Haddou	✓	
Patricia Crockett	✓	
Lesley Dunan	✓	
Stephen Grimsley	✓	
David Little (Co-optee)	✓	

Attendance 100%

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch	✓	
Lorraine Glasgow	✓	
Grahame Cairns	✓	
Emma Connelly	✓	
Jonathan Lee	✓	
Lorna Ravell (Observer)	✓	
Claire Beckley (Items 1-2)	✓	
Fettes McDonald (Item 3)	✓	

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	Data Protection Compliance Training	
2.1	<p>Claire Beckley, Data Protection Officer explained to the Committee that she would deliver a brief training session on data protection compliance, followed by an overview of the progress report. She then covered the following:</p> <ul style="list-style-type: none"> • Overview of Data Protection Laws • Lawful basis for processing personal data • Lawful bases for processing special category personal data. • Data Protection Principles • Additional principle of accountability • Difference between a Data Controller and a Data Processor • Data Protection Impact Assessments (DPIAs) • Personal data breaches 	

	<ul style="list-style-type: none"> • Breach reporting • Subject rights • Summary of Subject Access Requests • CDHA's compliance status <p>Claire highlighted that the Data (Use and Access) Bill is expected to receive Royal Assent later this month. She advised that there will be some minor changes to some policies and procedures.</p> <p>Claire then summarised the 12-month action plan, highlighting that we have reviewed policies, procedures, privacy notices and other documents. She mentioned that during the monthly meetings, we review actions from the previous period and define the priorities for the next period. Claire expressed that the Association is sitting at high levels of compliance.</p> <p>Claire asked if there were any questions. GH enquired whether all our data is held in the information asset register. Claire clarified that we document our processing activities on the Record of Processing Activities (ROPA) and the information asset register records assets that hold personal data such as phones, computers and cameras.</p> <p>GH mentioned exploring the use of AI for automated processing and used the example of ChatGPT identifying the top 10 applicants from 90 applications. Claire confirmed this is a processing activity and some clients use AI for processing data, however, we need to consider protecting the data. She advised that AI shouldn't be used for personal data or confidential data unless we have undertaken a DPIA. Claire shared an example of when AI could be used without identifying an individual. RGDP have an AI Policy template which can be used internally.</p> <p><i>Claire Beckley left the meeting at 6.50 pm.</i></p>	
3.0	Treasury Management Annual Report	
3.1	<p>Fettes provided an overview of the Treasury Management Report. The Association's Treasury Management Policy notes the requirement to report to the Management Committee at least once a year on treasury management operations.</p> <p>Appendix I provides details of the stock offered as security to each lender, including the number of properties secured, valuation figures and the date of the last valuation. Fettes highlighted that [REDACTED] properties are secured to [REDACTED], with the latest valuation being [REDACTED]. He advised that the valuations should be updated every three years, and the process for updating them is currently underway.</p> <p>Appendix II notes the initial amount borrowed, the loan term, the loan margins, whether the loan is on a variable or fixed rate basis and the balance at 31/03/25. The total debt at March 2025 was £[REDACTED], with [REDACTED] being the sole funder. Approximately [REDACTED]% of the debt is on a fixed rate basis, while the remaining balance on a variable rate.</p> <p>Appendix III notes the total stock secured valuation for each lender, the asset cover percentage as per the loan agreement, the maximum sum that could be borrowed based on the valuation and the asset cover, the loan balance at 31/03/25 and the 'excess' security in place which is currently around £[REDACTED]</p>	

██████. Fettes suggested that we could speak to the bank about releasing some of the excess security.

Appendix IV provides a breakdown of the total stock secured by existing loans and the properties that remain unsecured. The Association has ██████ unsecured properties.

Fettes reported that using existing valuation figures and assuming the asset cover at 110% on an existing use basis, there is an ability to borrow around a further £██████. He clarified that this does not mean the Association could afford to pay such amounts, it simply means that based on the stock values such an amount could be raised.

The long-term projections indicate future debt of around £██████ based on 3 potential new build projects, with the first projects starting in ██████. Viability appraisals are yet to be carried out. Fettes confirmed he will have a catch-up meeting with Christine and Andy. He expressed that project costs have increased in recent years.

At the end of March 2025, cash in the bank totalled £██████ with a further £██████ due in HAG at the year end in respect of the ██████. Based on current assumptions, average cash balances over the first five years are just over £██████ which Fettes considers a good healthy position.

Fettes noted that as at March 2025, there were no issues with covenant compliance. The long-term projections indicate that there are no material concerns regarding loan covenant compliance over the next five years. He reported that at the year end, the Association deposited £██████ with ██████ earning ██████% interest. The interest received in 2024/25 totalled £██████.

Fettes emphasised that there are no material issues regarding compliance with the treasury management policy. He pointed out that the Association's debt level is relatively low and there are no sophisticated arrangements in place. Depending on potential new build viability and the impact on the long-term projections, future funding may be required to be arranged in 2025/26.

Fettes recommended that the Association should continue paying off its debts as they become due and place deposits on a short-term basis. He reiterated that consideration can also be given to releasing some of the excess security held by RBS once the valuations have come back.

GH asked if we should try and reduce the £██████ excess security. Fettes explained that once the valuation information is available, if we went to ██████ for all of the new build debt, we could still halve the excess security. He noted that there are no particular benefits from removing it. Christine suggested revisiting this once we know what borrowing is going to be like. Fettes mentioned uncertainty regarding the level of HAG we might receive.

Christine added that we might not need to provide additional security which would ease borrowing. GH pointed out that this ties us to ██████. Christine explained that during the stock transfer, we received different quotes, and it was the most cost-effective to go with ██████. GH advised that reducing the excess security would allow us to access the broader market for future loans. Christine asked about Fettes's experience with his other clients. Fettes confirmed that most clients are going out to the market.

	Christine then asked if there were trends with other lenders. Fettes noted that [REDACTED] has provided a number of loans to RSLs. <i>Fettes McDonald left the meeting at 6.50 pm.</i>	
4.0	Minutes of the Full Committee of Management Meeting 15 April 2025	
4.1	The minutes of the Management Committee meeting held on 15 th April 2025 were proposed for approval by SH and seconded by PC.	
5.0	Matters Arising	
5.1	SH referred to item 6.2 regarding [REDACTED] and detailed that she, Emma and Grant attended the launch where [REDACTED] confirmed they would not be increasing the price. SH expressed concern that this could lead to costs increasing. Christine assured the Committee that we will monitor the situation closely and acknowledged that we are not sure what will happen in the future. She spoke to alternative companies at the SFHA annual conference and there has been a lot of concern about the merger. GH suggested that we send a letter expressing our committee's concerns, informing them that we will be adding this to our risk register and requesting assurances that it will just be inflationary increases for the next five years. SH agreed that this was a good idea. Grahame mentioned that SFHA had previously raised concerns. Christine added that SFHA contacted [REDACTED] who provided them with a statement assuring that no changes would be made.	
5.2	Follow Up Actions Report Emma summarised the key points and actions from the last meeting, noting the following: 5.1 Finance Report The HAG has been received for the acquisition at [REDACTED].	
6.0	Minutes of the Finance & Audit Sub Committee Meeting 27 May 2025	
	The minutes of the Finance & Audit Sub Committee meeting held on 27 th May 2025 were proposed for approval by SH and seconded by CC.	
7.0	Matters Arising	
7.1	There were no matters arising.	
7.2	Follow Up Actions Report Emma summarised the key points and actions from the last meeting, noting the following: 2.2 Development Audit We are waiting to hear back from [REDACTED] at [REDACTED] about the best practice guidance. 10.1.2 Communications Strategy The spelling error in section 10.3 has been corrected.	
8.0	Finance	
8.1	Finance Report Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers, and regular payments. She explained that payments have been made for the [REDACTED] and that we received the HAG which will be reflected in the next report. Additionally, the architect's fees at [REDACTED] have been paid, and we received the HAG for that as well.	

8.2	<p>Lorraine highlighted the amounts on deposit and advised that Fettes has requested a deposit of £[REDACTED] for a year.</p> <p>LD asked what an external factor is. Lorraine clarified that we don't factor some closes which have our tenants, so we need to contribute our share to an external factor such as [REDACTED].</p> <p>Factoring Arrears Report</p> <p>Lorraine summarised the factoring arrears report, noting that the balance at the end of May was £[REDACTED]. Final notices have been sent out.</p> <p>Lorraine then provided an update on the serious arrears cases.</p>	
9.0	Directors Report	
9.1	<p>Regulatory</p> <p>Christine informed the Committee that she is having an informal meeting with the SHR tomorrow.</p>	CL
9.2	<p>Governance and Policy Matters</p> <p>Christine expressed that the Business Away Day was well attended, and there were interesting subjects.</p> <p>Christine mentioned that the briefing paper from GWSF regarding the new housing bill has been included for information purposes. CC asked if the Association has a policy on domestic abuse. Christine confirmed that we currently do not have one, but we can look into this.</p>	
9.3	Staffing	
9.3.1	<p>Housing Officer Vacancy</p> <p><i>Section redacted due to confidentiality.</i></p>	
9.3.2	<p>Four Day Week</p> <p>The four day week pilot began two weeks ago, and we have not received any negative comments so far. Information about the pilot has been posted on our website and Facebook page. Some tenants have reported that the office being open all day is helpful. We will continue to monitor this.</p>	
9.3.3	<p>Staff Appraisals</p> <p>Christine advised that we will shortly be carrying out the staff appraisals, and the appraisal forms will be issued within the next two weeks.</p>	
9.4	<p>Development</p> <p><i>Section redacted due to commercial sensitivity.</i></p>	
9.5	<p>Lock Ups</p> <p><i>Section redacted due to commercial sensitivity.</i></p>	
9.6	<p>New Office Space</p> <p>Christine reported that the glass office within reception has been completed. This will provide an additional space for meetings.</p> <p>The company responsible for the work also made the alterations to the car park sign and front door to reflect the new working hours.</p>	

9.7	<p>New Van Christine advised that the van is operational and has been sign-written. BS confirmed that there are currently no funds available from the community grant, but the application process is ongoing.</p>	
9.8	<p>SFHA Christine shared that she and two committee members attended the SFHA Annual Conference which was full of good information. Additionally, she and two committee members attended the GWSF event where there was a presentation on the first 50 years of housing associations.</p>	
9.9	<p>Committee Appraisals The committee appraisal process is currently underway, and Lorna is attending the meeting tonight as an observer. Christine reminded the committee that the individual appraisal meetings are coming up.</p>	
9.10	<p>Gas Contract <i>Section redacted due to commercial sensitivity.</i></p>	
9.11	<p>Report against the Business Plan Strategic Objectives Christine explained that she has prepared a report against the business plan strategic objectives which were agreed on last year. She highlighted that we have met or are on course to meet the objectives and expressed that it has been a good year against our KPIs.</p> <p>The Committee noted the report.</p>	
10.0	Rent Arrears Report	
10.1	<p>Grahame highlighted that both net and gross arrears are below our targets and there was very little movement in our performance. All high arrears cases have agreements in place and the focus is on the arrears below £[REDACTED].</p> <p>He mentioned that whilst completing the benchmarking return for Scotland's Housing Network, it was noted that we recovered just over £[REDACTED] in former tenant arrears over the past year.</p> <p>CC pointed out that rent collected is down and asked if this was due to timing issues. Grahame explained that there was a bank holiday in May and confirmed that these figures come from the ARC report.</p>	
11.0	Data Protection Quarterly Report	
11.1	<p>Emma highlighted that the data protection report covers the reporting period Q4 January to March 2025. Within this time period, there were no subject access requests, [REDACTED] freedom of information request, no environmental information requests and no data breaches.</p> <p>During this period, the quarterly statistics for quarter 3 were submitted to the Scottish Information Commissioner. We also reviewed and updated six legitimate interest assessments (LIAs) including CCTV systems, newsletters, telephone recordings and next of kin details.</p>	
12.0	Policy Review	
12.1	<p>Before the undernoted policy was approved, an overview was given.</p> <p>Stress Management Policy Emma explained that the policy is a template from EVH, and there have been a number of changes.</p>	

	<p>CC enquired about the four-day week and whether there was a stress questionnaire. Christine explained that typically, when someone approaches management about stress, they are asked to complete the questionnaire at that time. She added that we can discover this through the one-to-one meetings with staff.</p> <p>BS explained that staff members can be referred to counselling and mentioned [REDACTED]. Lorna proposed that she would send his contact details to Christine.</p> <p>The policy was proposed for approval by MM and seconded by LD.</p>	LR
13.0	A.O.C.B	
13.1	<p>Rent Query <i>Section redacted due to confidential information.</i></p>	
13.2	<p>iPads Christine explained that she has spoken to a few committee members about the iPads getting older and not updating to the latest operating system. She advised the committee that we are looking to replace some of them.</p>	
14.0	Date of Next Meeting	
14.1	<p>Christine asked whether the Management Committee meeting scheduled for August could be moved to either Monday or Wednesday. The Committee agreed on rescheduling the meeting to Wednesday 20th August.</p> <p>POST MEETING NOTE: Following the meeting, it was agreed that the meeting would be held on Thursday 21st August instead due to conflicts with GWSF's AGM and Open Meeting.</p> <p>The next Management Committee meeting will be held on Thursday 21st August 2025 at 6.30 pm.</p> <p>There being no further business, the meeting closed at 8.30 pm.</p>	

Signed

Chairperson

Date