



# CATHCART & DISTRICT HOUSING ASSOCIATION LTD

## MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 18 JUNE 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	✓	
Trudi Tokarczyk	✓	
Gamal Haddou	✓	
Patricia Crockett	✓	
Lesley Dunan	✓	

Attendance 89%

**IN ATTENDANCE:**

Staff Member	Attended	Apologies
Christine Leitch		✓
Lorraine Glasgow	✓	
Grahame Cairns	✓	
Emma Connelly	✓	
Claire Beckley (Zoom) (Items 1-2)	✓	
Fettes McDonald (Zoom) (Item 7)	✓	
██████████ (Items 1-15)	✓	
██████████ (Items 1-15)	✓	

Item No.	Issue	Action By
<b>1.0</b>	<b>Apologies, Resignations, Declarations of Interest &amp; Notifiable Events</b>	
1.1	Apologies were received from SH and Christine Leitch.	
1.2	AP informed the Committee that BC has resigned with immediate effect. The Committee thanked BC for her contribution and time on the Management Committee and agreed to send flowers.	
1.3	AP then introduced two observers, ██████████ who ██████████, who are tenants have expressed an interest in joining the Committee.	
1.4	There were no declarations of interest.	
1.5	AP reported there was ██████████ notifiable event to be discussed at the end of the meeting once the observers had left.	
<b>2.0</b>	<b>Data Protection Compliance</b>	
2.1	Claire Beckley, Data Protection Officer explained to the Committee that she would deliver a brief training session on data protection compliance and then would provide an overview of the progress report. She then covered the following:	

	<ul style="list-style-type: none"> <li>• Overview of Data Protection Laws</li> <li>• The difference between a Data Controller and a Data Processor</li> <li>• Lawful basis for processing personal data</li> <li>• Lawful bases for processing special category personal data.</li> <li>• Data Protection Principles</li> <li>• The additional principle of accountability</li> <li>• Data Protection Impact Assessments (DPIAs)</li> <li>• Personal data breaches</li> <li>• Breach reporting</li> <li>• Subject rights</li> <li>• Summary of Subject Access Requests</li> <li>• CDHA's Compliance</li> </ul> <p>Claire then summarised the 12-month action plan and noted we have looked at 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.</p> <p>Claire asked if there were any questions. GH referred to the action plan and asked who CD was. Claire confirmed this is Cathcart &amp; District Housing Association.</p> <p><i>Claire Beckley left the meeting at 6.50 pm.</i></p>	
<b>3.0</b>	<b>Minutes of the Full Committee of Management Meeting 16 April 2024</b>	
3.1	The minutes of the Management Committee meeting held on 16 <sup>th</sup> April 2024 were proposed for approval by LD and seconded by AP.	
<b>4.0</b>	<b>Matters Arising</b>	
4.1	CC referred to the comment about █████ being short of planners. He highlighted that █████ has undertaken a programme to recruit Planning Officers.	
4.2	<p><b>Follow Up Actions Report</b></p> <p>Emma went through the key highlights and actions taken arising from the meeting. She noted the following:</p> <p>11.1.1 Breach Notification Policy An example of a data breach has been included in Appendix 1.</p>	
<b>5.0</b>	<b>Minutes of the Finance &amp; Audit Sub Committee Meeting 28 May 2024</b>	
5.1	The minutes of the Finance & Audit Sub Committee meeting held on 28 <sup>th</sup> May 2024 were proposed for approval by CC and seconded by TT.	
<b>6.0</b>	<b>Matters Arising</b>	
6.1	There were no matters arising.	
6.2	<p><b>Follow Up Actions Report</b></p> <p>Emma went through the key highlights and actions taken arising from the meeting. She noted the following:</p> <p>10.1.2 Payment of Expenses Policy Emma replaced the phrase "where possible" with "where necessary" and included a statement that public transport is the Association's preferred mode of transportation. Additionally, an email option has been added under section 10.1 as an alternative method for submitting expense claims.</p>	

7.0	<b>Treasury Management Report</b>	
7.1	<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 details the stock provided as security to each lender, 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].</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 31/03/24. The total debt at March 2024 was £[REDACTED] with [REDACTED] being the sole funder. Approximately [REDACTED]% of the debt is on a fixed rate basis, with the remaining balance on a variable rate. Fettes reported that this allocation is considered sensible given current interest rates.</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 31/03/24 and the 'excess' security in place.</p> <p>Fettes detailed that lenders typically require the value of the secured stock to be between 1.15 to 1.3 times the level of debt. He confirmed that [REDACTED] has a significant amount of security, more than necessary. This is not a particular concern as we do not require additional security for loan purposes. Fettes suggested that we could potentially release some of the excess security but advised if we were to borrow in the future, we would need to secure the properties again, incurring additional costs.</p> <p>Appendix IV provides a breakdown of the total stock secured by existing loans and the properties that remain unsecured. The Association has [REDACTED] unsecured properties.</p> <p>Fettes explained the Association has the ability to borrow around a further £[REDACTED], taking into account the excess security and free security. However, he emphasised that this does not mean the Association can borrow £[REDACTED] and be viable. He expressed we would want an additional income from new builds to fund the additional loan cost.</p> <p>The long-term projections indicate future debt of around £[REDACTED] based on [REDACTED] potential new build projects. Fettes emphasised these projections are based on [REDACTED]'s calculations and that viability appraisals would be necessary. He mentioned that the timing of these projects is uncertain and [REDACTED]'s discussions with [REDACTED] on funding will determine their feasibility. [REDACTED] will provide updates to the Committee on the progress of these projects.</p> <p>Fettes highlighted that cash in the bank totalled £[REDACTED] at the year end. He expressed this is a good healthy position. Based on current assumptions, average cash balances over the first five years are around £[REDACTED].</p> <p>Fettes noted that as at March 2024, there were no issues with covenant compliance. The long-term projections suggest that there are no significant concerns regarding loan covenant compliance over the next five years.</p>	

	<p>He reported that the Association deposited £■■■■ with ■■■■ earning ■■■■% interest. Another £■■■■ was put on deposit for a period of ■ months. Both deposits mature in ■■■■, allowing the Association to consider deposits for 2024-25.</p> <p>Fettes emphasised that there are no concerns regarding compliance with the treasury management policy. He pointed out that the Association's debt level is relatively low.</p> <p>Fettes suggested that the Association should continue paying off its debts as they become due and place deposits on a short-term basis. He advised that consideration can also be given to releasing some of the excess security held by ■■■■ at a suitable point in the future.</p> <p>GH raised the point of repaying one of the loans early as it expires in ■■■■. The Committee deliberated and unanimously agreed to repay this loan early.</p> <p><i>Fettes McDonald left the meeting at 7.15 pm.</i></p>	
<b>8.0</b>	<b>Finance</b>	
8.1	<p><b>Finance Report</b></p> <p>Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers, and regular payments. She detailed that HAG was received for the first ■■■■ flats acquired and that there were no mortgage payments last month. Lorraine explained that £■■■■ has been lodged in the deposit account and a further £■■■■ was lodged in a new account, which will mature in ■■■■.</p>	LG
8.2	<p><b>Factoring Arrears Report</b></p> <p>Lorraine summarised the factoring arrears report and highlighted that the balance at the end of the month is £■■■■.</p> <p>Lorraine questioned the value of providing the balance from the previous year, stating that it may not provide a fair representation. The bills last March totalled £■■■■, whereas this year they amounted to £■■■■. GH emphasised the importance of having a comparison to benchmark against. TT recommended including a note to provide context.</p> <p>Lorraine then provided an update on the serious arrears cases.</p>	
8.3	<p><b>GWSF Affiliation Fee</b></p> <p><i>Section redacted due to commercial sensitivity.</i></p>	
<b>9.0</b>	<b>Directors Report</b>	
9.1	<b>Regulatory</b>	
9.1.1	<p><b>Engagement</b></p> <p>Grahame reported that there are no engagement issues with the SHR.</p>	
9.1.2	<p><b>Notifiable Event</b></p> <p>This item will be discussed under A.O.C.B.</p>	
9.1.3	<p><b>Regulatory Returns</b></p> <p>Grahame confirmed that Fettes submitted the 5-year financial projections 2023/24 and loan portfolio return for 2023/24 to the SHR. Lorraine submitted the ARC to the SHR's portal.</p>	

9.2	<p><b>Governance and Policy Matters</b></p>	
9.2.1	<p><b>Committee Recruitment</b> This item will be discussed under A.O.C.B.</p>	
9.2.2	<p><b>Committee Appraisals</b> Emma explained that █ out of █ appraisal forms have been returned and a report on the committee appraisals will go to the Management Committee meeting in August.</p>	
9.2.3	<p><b>AGM</b> This item will be discussed under A.O.C.B.</p>	
9.2.4	<p><b>Living Wage and Living Hours Accreditation</b> Emma advised that the Association received Living Wage accreditation in April 2024.</p>	
	<p>█ of the █ contacted Christine regarding Living Hours accreditation. Living Hours builds upon the Living Wage accreditation and provides staff with security and stability of hours, alongside a real Living Wage.</p> <p>The Living Hours standard calls on employers to provide the right to:</p> <ul style="list-style-type: none"> <li>• Decent notice periods for shifts of at least 4 weeks' notice</li> <li>• The right to a contract that reflects accurate hours worked</li> <li>• A guaranteed minimum of 16 hours a week unless the worker requests otherwise.</li> </ul>	
9.3	<p><b>Staffing</b> <i>Section redacted due to confidential information.</i></p>	
9.4	<p><b>Health and Safety</b> Grahame noted that there are no accidents, COSHH or RIDDOR incidents to report.</p>	
9.5	<p><b>Development</b> <i>Section redacted due to commercial sensitivity.</i></p>	
9.6	<p><b>Acquisitions</b> <i>Section redacted due to commercial sensitivity.</i></p>	
9.7	<p><b>ARC</b> Grahame reiterated that the ARC return was uploaded to the Regulator's portal. He expressed that the pre-validation audit went well.</p>	
9.8	<p><b>Business Plan</b> Grahame explained that the Business Plan was circulated to staff and committee for their feedback and input. He noted that the Committee are asked to approve this document tonight.</p>	
9.9	<p><b>Integrated Asset Management Strategy</b> The Asset Management Strategy was circulated to the committee prior to the papers being issued. The Committee are asked to approve the document tonight.</p>	

9.10	<p><b>Internal Auditors</b> Grahame detailed that the internal audit programme has been approved for 2024/25. He advised that the first audit will be carried out in [REDACTED] and will cover tenancy sustainment and debt management.</p>	
9.11	<p><b>Senior Management Work Priorities</b> Grahame summarised the senior management’s work priorities for the month ahead. GH suggested changing “ensure budgetary figures are robust for 24-25” to “monitoring and forecasting”.</p>	<b>LG/GC</b>
<b>10.0 Business Plan 2024 - 2029</b>		
10.1	<p>Emma explained that Christine has been working on the Business Plan and the draft plan was shared with the Committee and staff for their input.</p> <p>The feedback received was then sent to the printers and a number of changes were made.</p> <p>Emma mentioned that a comment was received that the appendices were plain. After consulting with the printers, they advised that the appendices to these types of documents are often quite plain to distinguish them from the opening, more editorial side of the document.</p> <p>CC asked if BC’s name would have to be removed from the business plan following her resignation. Emma confirmed that BC’s name would remain as she was part of the 2023/24 committee.</p> <p>The Business Plan 2024 – 2029 was proposed for approval by TT and seconded by AP.</p>	
<b>11.0 Integrated Asset Management Strategy 2024 - 2029</b>		
11.1	<p>Grahame explained that Jonathan and Christine had been working with [REDACTED] on the Integrated Asset Management Strategy (IAMS). Jonathan provided an overview of the IAMS at the Away Day.</p> <p>TT praised the strategy as fantastic, mentioning the need to remove references to EESSH since it is no longer being reported on. CC noted the abundance of acronyms. TT suggested the addition of a glossary.</p> <p>CC referred to page 17 where it says the Association has full compliance within [REDACTED] areas as of [REDACTED]. Grahame confirmed this reference point was the last audit.</p> <p>CC commented that he does not think there is enough on sustainability on page 25. TT explained it is more focused on tenancy sustainability and suggested removing the photo as it misleads readers into thinking it pertains to green sustainability.</p> <p>CC suggested adding recruitment and staff retention to the PESTEL table. It was highlighted that employee retention was included in the SWOT analysis. The Committee agreed to amend this to employee recruitment and retention.</p> <p>The Integrated Asset Management Strategy 2024-2029 was proposed for approval by TT and seconded by CC subject to those amendments being made.</p>	<p><b>EC</b></p> <p><b>EC</b></p> <p><b>EC</b></p> <p><b>EC</b></p>

<b>12.0</b>	<b>Rent Arrears Performance Report</b>	
12.1	<p>Grahame summarised the rent arrears performance report, noting a downward trend. Despite this, he mentioned that during the [REDACTED] benchmarking session, it was evident that there is still room for improvement compared to other RSLs.</p> <p>GH raised a question regarding the gross arrears as a percentage of the total rent due. Grahame clarified that this includes current tenant arrears, former tenant arrears and former tenant arrears that have been written off. He suggested to the Committee that it may be beneficial to include net figures alongside gross arrears in future reports.</p> <p>Grahame explained we are taking a number of actions and multiple cases are in court.</p> <p>After reviewing the arrears targets, Grahame proposed to the Committee that the new targets for 2024/25 should be [REDACTED]% for net arrears and [REDACTED]% for gross arrears. GH recommended adjusting the gross arrears target to [REDACTED]% to align with the budget. The Committee agreed to revise the rent arrears targets to [REDACTED]% and [REDACTED]%.</p> <p>Grahame explained that he and the team met with [REDACTED] today and the issue with technical arrears was discussed which other RSLs are experiencing too. He advised that technical arrears is rental income due from benefits such as housing benefit and universal credit.</p>	<b>GC</b>
<b>13.0</b>	<b>Data Protection Quarterly Report</b>	
13.1	<p>Emma highlighted that the data protection report covers the reporting period Q4 January to March 2024. Within this time period, there were [REDACTED] subject access requests, [REDACTED] freedom of information requests, and no reported data breaches.</p> <p>During this period, the internal penetration test was conducted at the end of [REDACTED] with recommendations sent to [REDACTED] for further action. The quarterly statistics for quarter 3 were submitted to the Scottish Information Commissioner and the Appropriate Document Policy (ADP) was reviewed. The ADP outlines how we process special categories of personal data.</p> <p>The planned activities for the next period Q1 April to June include reviewing the Breach Notification Policy and Data Protection Impact Assessment Policy and Procedure, carrying out the first vulnerability scan, submitting the quarterly statistics for quarter 4 and the DPO briefing and training the Management Committee on data protection compliance.</p>	
<b>14.0</b>	<b>Update on Internal Vulnerability Scan</b>	
14.1	<b>Section redacted due to cyber security.</b>	
<b>15.0</b>	<b>Policy Review</b>	
15.1	<p>Before the undernoted policies were approved, an overview was given of each one.</p>	
15.1.1	<p><b>Committee Recruitment Policy</b></p> <p>Emma explained the only change to the policy is we have added a sentence stating we welcome applications from all individuals, irrespective of age providing that the minimum age of 16 has been reached.</p> <p>CC suggested linking the policy to the entitlements, payments and benefits policy. Emma confirmed she would do this.</p>	<b>EC</b>

15.1.2	<p><b>Succession Planning Policy</b>  Emma explained the only change is the organisational chart has been updated. Following GH's comment, she confirmed she would update Lorraine's job title.</p> <p>The policies were proposed for approval by MM and seconded by PC.</p>	<b>EC</b>
<b>16.0</b>	<b>A.O.C.B</b>	
16.1	<p><b>Notifiable Event</b>  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><i>The observers left the meeting at 7.30 pm.</i></p> <p><b>Section redacted due to confidential information.</b></p>	<b>LG</b>
16.2	<p><b>Committee Recruitment</b>  <b>Section redacted due to confidential information.</b></p>	
16.3	<p><b>AGM</b>  Grahame advised that the AGM has been scheduled for Monday 2<sup>nd</sup> September 2024, however, we are not certain about the [REDACTED].</p> <p>He explained Christine usually does a presentation at the AGM. MM advised it is a recap of the activities of the last year. She confirmed the AGM can be held on any date in September. Grahame explained he could attend on 9<sup>th</sup> September.</p> <p><b>POST MEETING NOTE:</b> It was agreed to hold the AGM on the original date of 2<sup>nd</sup> September 2024.</p>	
16.4	<p>[REDACTED]</p> <p>Lorraine referred to the flyer that was circulated earlier in the meeting regarding the [REDACTED] that [REDACTED] are putting together.</p> <p>Lorraine asked the Committee if they would like to make a donation. The Committee agreed to donate [REDACTED].</p>	
16.5	<p><b>Director</b>  <i>Emma Connelly left the meeting at 8.15 pm.</i></p> <p><b>Section redacted due to confidential information.</b></p>	
<b>17.0</b>	<b>Date of Next Meeting</b>	
17.1	<p>The next Management Committee meeting will be held on <b>20<sup>th</sup> August 2024</b> at 6.30 pm.</p> <p>An additional meeting will be held on <b>25<sup>th</sup> June 2024</b> at 6.30 pm via Zoom for [REDACTED] and [REDACTED] to present the proposals for [REDACTED].</p> <p>There being no further business, the meeting closed at 8.30 pm.</p>	

Signed .....

**Chairperson**

Date .....