



# **CATHCART & DISTRICT HOUSING ASSOCIATION LTD**

## **MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 18 NOVEMBER 2025 AT 6.30 PM IN THE ASSOCIATION'S OFFICES AT 3-5 RHANNAN ROAD**

### **PRESENT:**

<b>Committee Member</b>	<b>Attended</b>	<b>Apologies</b>
Marion McMillan (Chair)	✓	
Alastair Penney (Vice Chair)		✓
Chris Carr	✓	
Sue Harper	✓	
Bruce Strathearn	✓	
Trudi Tokarczyk		✓
Gamal Haddou	✓	
Patricia Crockett		✓
Lesley Dunan		✓
Stephen Grimsley	✓	
David Little		✓

Attendance 55%

### **IN ATTENDANCE:**

<b>Staff Member</b>	<b>Attended</b>	<b>Apologies</b>
Christine Leitch	✓	
Lorraine Glasgow	✓	
Grahame Cairns	✓	
Emma Connelly	✓	
Jonathan Lee	✓	

<b>Item No.</b>	<b>Issue</b>	<b>Action By</b>
<b>1.0</b>	<b>Apologies, Declarations of Interest &amp; Notifiable Events</b>	
1.1	Apologies were received from AP, DL, LD, PC and TT.	
1.2	There were no declarations of interest.	
1.3	There were no notifiable events to report.	
<b>2.0</b>	<b>Minutes of the Full Committee of Management Meeting 21 October 2025</b>	
2.1	The minutes of the Management Committee meeting held on 21 <sup>st</sup> October 2025 were proposed for approval by SH and seconded by SG.	
<b>3.0</b>	<b>Matters Arising</b>	
3.1	There were no matters arising.	
3.2	<b>Follow Up Actions Report</b> Emma confirmed there were no follow up actions from the previous meeting.	
<b>4.0</b>	<b>Finance</b>	
4.1	<b>Finance Report</b> Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers and regular payments. She reported that £■■■■ HAG funding has been received for ■■■■■ and £■■■■ for ■■■■■.	

4.2	<p>There is £[REDACTED] sitting in the deposit account, with £[REDACTED] due to mature in [REDACTED]. Lorraine will speak to Fettes about our options for the maturing deposit.</p> <p><b>Factoring Arrears Report</b> Lorraine summarised the factoring arrears report and explained that the factoring bills were produced at the start of October which has caused the balance to rise. She then provided an update on the serious arrears cases.</p> <p>CC enquired whether charges are added to the arrears when a case is referred to [REDACTED]. Lorraine confirmed that they are only applied if the case goes to court.</p>	
5.0	<b>Directors Report</b>	
5.1	<p><b>Regulatory</b> Christine confirmed that there are no engagement issues with the SHR or any notifiable events.</p>	
5.2	<p><b>Governance &amp; Policy Matters</b> <i>Section redacted due to cyber security.</i></p>	
5.3	<p><b>Staffing</b> <i>Section redacted due to confidentiality.</i></p>	
5.4	<p><b>Development</b> <i>Section redacted due to commercial sensitivity.</i></p>	
5.5	<p><b>Training</b> Christine advised that finance training and committee training would take place from this year's training budget.</p> <p>She noted a remaining balance of £[REDACTED] in the committee training budget, with over half of the budget spent on conferences. Christine recommended having two separate budgets for training and conferences.</p> <p>She highlighted that the [REDACTED] [REDACTED] cost is £[REDACTED] [REDACTED] and confirmed the Association can still attend conferences as non-members. The Committee agreed not to renew the [REDACTED] [REDACTED].</p> <p>Christine advised that [REDACTED] can deliver two risk management training sessions for £[REDACTED]. [REDACTED] will provide an update on damp and mould for £[REDACTED]. She then summarised staff training needs and requested approval to include the [REDACTED] for [REDACTED] since the [REDACTED] will not be renewed. The Committee agreed.</p> <p>Christine proposed the following:</p> <ul style="list-style-type: none"> <li>• £[REDACTED] for committee training</li> <li>• £[REDACTED] for conferences</li> <li>• £[REDACTED] for staff training</li> </ul> <p>SH mentioned that this was not enough for conferences. Christine suggested £[REDACTED] instead. The Committee confirmed they were happy with the proposed budgets.</p>	
5.6	<p><b>Defibrillator</b> Christine explained that she will contact local businesses in December to seek support for the defibrillator.</p>	

5.7	<b>Acquisitions</b> <i>Section redacted due to commercial sensitivity.</i>	
5.8	<b>Lone Worker Devices</b> <i>Section redacted due to staff safety.</i>	
6.0	<b>Rent Harmonisation Report</b>	
6.1	<i>Section redacted due to confidentiality.</i>	
7.0	<b>Rent Increase Consultation Report</b>	
7.1	<p>Christine reported that [REDACTED] has begun collecting information on proposed rent increases for next year. As October inflation figures will not be issued, the information to date shows the lowest increase is 4.5% and the highest is 7.8%, with an average of 5.5%. Grahame mentioned that these results are also in line with what [REDACTED] has reported too. GH asked whether any information is available on salary cost-of-living increases. Christine advised that this is not yet known.</p> <p>CC pointed out that the consultation return sheet still asks tenants to indicate which proposal they prefer. Christine explained that she thought this was removed but she will amend the document as there is only one option. CC suggested highlighting the proposed increase in a separate box. He also asked if the [REDACTED] comparison table could be included. Christine suggested adding an average for the Glasgow RSLs instead.</p> <p>GH advised that he thinks the increase should be between [REDACTED]% and [REDACTED]%. CC asked whether Fettes had run the scenarios. Christine confirmed not yet but they would be run through to see if it works. SG mentioned that we need to consider our projects and future aspirations. BS supported an increase of [REDACTED]% noting inflationary pressures and rising maintenance costs.</p> <p>The Committee agreed to consult on a 5.5% rent increase. This was proposed for approval by CC and seconded by SG.</p>	CL CL CL
8.0	<b>Rent Arrears Performance Report</b>	
8.1	<p>Grahame provided an overview of the rent arrears performance report, noting a reduction in arrears to [REDACTED]%. He also reported that former tenant arrears dropped to [REDACTED]%. The Management Committee noted the positive performance.</p> <p>GH referred to an email address for welfare rights. Emma explained that this inbox is managed by [REDACTED]. Grahame advised that the housing officers record all referrals they have made to welfare rights. Emma added that Suzanne provides an annual report to the Committee.</p>	
9.0	<b>Allocations Policy Consultation Review</b>	
9.1	Grahame provided an update on the Allocations Policy consultation which focused on five key areas.	
9.1.1	<p><b>Under Occupation</b></p> <p>He explained that the current policy allows for under occupation and recommended removing entitlement to an additional bedroom, except in exceptional circumstances such as health and support requirements.</p> <p>Consultation responses were split [REDACTED]%/[REDACTED]% against the change, however, the Tenant Engagement Panel supported the recommendation. Grahame mentioned that the Government may look at scrapping the Discretionary Housing Payment (DHP) at some point which is paid to cover the additional bedroom.</p>	

	<p>CC asked what non-medical reasons applicants give for requiring an additional bedroom. Grahame cited examples such as children, storage, and working from home. He noted that there are incentive schemes to encourage downsizing but clarified that this proposed change would only apply to future allocations.</p> <p>BS asked about single parents with shared parental rights. Grahame clarified that he goes by the definition of who receives housing benefit and who is the primary caregiver. GH suggested that there could be potential for policy misuse.</p> <p>SH asked whether any tenants would be asked to leave their homes. Grahame confirmed they would not, and downsizing is encouraged but never forced. BS noted that fuel poverty is also an incentive to downsize.</p> <p>CC asked if other housing associations are looking at similar approaches. Grahame confirmed that the housing association he worked at previously had implemented a similar approach to ensure the best use of stock.</p>	
9.1.2	<p><b>Homeless</b></p> <p>Grahame informed the Committee that [REDACTED] is requesting [REDACTED] % of our lets be offered to homeless households. This is [REDACTED] out of every [REDACTED] properties. He noted that the Association also allocates properties to homeless applicants from our own waiting list.</p> <p>He recommended prioritising other housing need groups from our own waiting list and accepting homeless applicants direct from [REDACTED], known as Section 5 referrals. We would still give the recognised percentage to the homeless which is approx. [REDACTED] %.</p>	
9.1.3	<p><b>Review Points Awarded</b></p> <p>Grahame recommended amending our points to better reflect housing need. He noted that someone who does not have a separate kitchen receives more points than someone living in overcrowding conditions.</p>	
9.1.4	<p><b>Limit Formal Offers of Housing</b></p> <p>Grahame mentioned that applicants may refuse up to 4 offers. He proposed that applicants who refuse two formal offers within 12 months should be suspended from the waiting list for six months. MM commented that two offers seemed reasonable.</p>	
9.1.5	<p><b>Suspensions</b></p> <p>Grahame reported that the Association has historically taken a light touch approach to suspensions. He recommended that the Association apply the relevant legislation to applicants with a history of anti-social behaviour or debts owed to previous public sector landlords.</p> <p>GH mentioned creating competition on the waiting list. Christine advised that we have carried out open viewings before for the difficult-to-let flats at [REDACTED]. Grahame confirmed that this was very effective for [REDACTED], however, it is no longer necessary due to a better understanding of the waiting list.</p> <p>The Committee noted the consultation findings. The recommendations were proposed for approval by CC and seconded by BS.</p>	

	Grahame advised that the changes will be implemented and the Allocations Policy will be presented to the Committee for consideration and approval in February 2026. The revised policy will take effect from 1 <sup>st</sup> April 2026.	
<b>10.0</b>	<b>Data Protection Quarterly Report</b>	
10.1	<p>Emma highlighted that the data protection report covers the reporting period Q2 July to September.</p> <p>During this time, there were ■ subject access requests, ■ freedom of information requests, ■ environmental information requests and ■ data breach. She noted an increase in information requests from the website ■ which allows requesters to submit bulk FOI requests to public bodies.</p> <p>During this period, the quarterly statistics for quarter 1 were submitted to the Scottish Information Commissioner and the CCTV Policy was reviewed and approved by the Management Committee.</p> <p>The planned activities for the next period include submitting the quarterly statistics for Q2, reviewing the Environmental Information Regulations Policy and Freedom of Information Policy, amending the Complaints Policy to include data protection complaints and completing the ■ self-assessment application.</p>	
<b>11.0</b>	<b>Annual Fraud Report</b>	
11.1	<b><i>Section redacted due to confidential information.</i></b>	
<b>12.0</b>	<b>Policy Review</b>	
12.1	Before the undernoted policies were approved, an overview was given of each one.	
12.1.1	<p><b>Alcohol and Substance Misuse Policy</b></p> <p>Emma noted that this policy is based on the ■ template.</p>	
12.1.2	<p><b>Environmental Information Regulations and Freedom of Information Policy</b></p> <p>She explained that the only update to both policies is the inclusion of the Data (Use and Access) Act 2025.</p>	
12.1.3	<p><b>Staff Appraisal Policy</b></p> <p>Emma advised that the section covering the six competency areas has been expanded.</p> <p>The policies were proposed for approval by SG and seconded by GH.</p>	
<b>13.0</b>	<b>A.O.C.B</b>	
13.1	<p><b>Staffing Sub Committee Meeting</b></p> <p>Christine asked whether the Staffing Sub Committee would be available to meet at the beginning of December. It was agreed that a meeting would be held on ■.</p>	
<b>14.0</b>	<b>Date of Next Meeting</b>	
14.1	<p>The next Management Committee meeting will be held on <b>16<sup>th</sup> December 2025</b> at 6.30 pm.</p> <p>There being no further business, the meeting closed at 7.45 pm.</p>	