



# CATHCART & DISTRICT HOUSING ASSOCIATION LTD

## MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 19 APRIL 2022 AT 6.30 PM IN THE ASSOCIATION'S OFFICES AT 3-5 RHANNAN ROAD

**PRESENT:**

Committee Member	Attended	Apologies
Marion McMillan (Chair)	✓	
Alastair Penney (Vice Chair)	✓	
Chris Carr (Treasurer)	✓	
Sue Harper	✓	
Bruce Strathearn	✓	
Valerie Kyle		✓
Betty Carter ( <i>Zoom attendee</i> )	✓	
Trudi Tokarczyk	✓	
Gamal Haddou ( <i>Zoom attendee</i> )	✓	
Patricia Crockett		✓
Teresa Gallagher	✓	

**IN ATTENDANCE:**

Staff Member	Attended	Apologies
Christine Leitch (Secy)	✓	
Lorraine Glasgow	✓	
Morna Smillie	✓	
Emma Connelly	✓	
Lorna Ravell	✓	

Attendance 81%

Item No.	Issue	Action by
<b>1.0</b>	<b>Apologies, Declarations of Interest &amp; Notifiable Events</b>	
1.1	Apologies were received from PC and VK.	
1.2	There were no declarations of interest.	
1.3	There were no notifiable events to report.	
<b>2.0</b>	<b>Committee Appraisal Report</b>	
2.1	<p>Marion welcomed Lorna Ravell to present the committee appraisal report.</p> <p>Lorna explained she would provide an overview of the different elements of the appraisal process and would then allow the Committee to ask any questions on the report. The project comprised of 4 different elements – collective appraisal, chair 360 performance review, individual appraisal meetings, and review of a committee meeting. She advised individual meetings are referenced in the report, but the meeting notes are not included. The meeting notes have been circulated and once Lorna receives confirmation from the members, these will be passed to Emma to retain in everyone's file.</p>	

	<p>She highlighted appendix 1 gives a breakdown of the results of the collective appraisal survey. Lorna expressed the survey received a good response rate and it was very positive with all questions answered as well or very well. She added that CDHA has a committee that largely feels quite comfortable in their role, work well together as a team and there is a real wish to return to face-to-face meetings which is evidenced by tonight's attendance.</p> <p>The second part of the project was the Chairs 360 performance review which received a <b>(figure redacted)</b> response rate. Lorna has not provided the feedback from the review as it is not appropriate, but she met with MM to discuss the feedback and the evidence is there if needed.</p> <p>Lorna attended the March committee meeting and noted the meeting was well structured and she has laid out some general comments on the way the meeting was held and how everyone interacted. She advised face-to-face meetings will be beneficial as this will allow more interaction from everyone.</p> <p>Lorna concluded that overall, the appraisal project has been positive and there was a lot of good feedback. She noted CDHA has a good size Committee, a good mix of skills, and committed and passionate members. Lorna advised as a governing body, the Committee can be quite assured we have the right skill mix and the right people that can perform the function of the governing body for the Association.</p> <p>CC commented he expected a 100% response rate and Lorna explained that usually there is not a 100% response rate and previously the forms would be filled out in person, however, there could be occasions where not everyone is in attendance. SH added that some people are not great at working online. Lorna detailed the survey was anonymous, so she does not know who did not complete the survey.</p> <p>GH asked about a comparison and Lorna advised she could not give a benchmark or comparison but highlighted this was a very positive response. In other appraisals she has been involved in usually there are a few learning points but at CDHA everyone feels quite confident in their role.</p> <p>Lorna highlighted appendix 2 is recommendations on potential training and development needs that could be built into the training calendar for the year. She noted finance was an area that was mentioned a few times. MM advised she and Christine have discussed this and finance will be added to the training plan for next year. SH commented it is always good to have training in finance. MM added other areas which came to light was awareness of current developments in social housing and possible developments in energy efficiency.</p> <p><i>Lorna Ravell left the meeting at 6.50 pm.</i></p>	
<b>3.0</b>	<b>Minutes of the Full Committee of Management Meeting 15 March 2022</b>	
3.1	The minutes of the Management Committee meeting held on 15 <sup>th</sup> March 2022 were proposed for approval by SH and seconded by AP.	
<b>4.0</b>	<b>Matters Arising</b>	
4.1	There were no matters arising.	
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>4.1 Final Budget Emma explained Christine has provided the KPI targets for 2022/23. These can be found in Appendix 4 of the Director's Report.</p> <p>9.1 Finance Report Emma noted SH enquired about the <b>(Company redacted)</b> invoices. Christine explained the invoices for <b>(Company redacted)</b> related to ones going back quite a while. She advised the <b>(Staff member name redacted)</b> is still off sick and it came to light that some invoices were not processed. Once they were processed, they are still within the budget figures, the invoices were just not paid at the time they normally would be. Christine advised we have asked everyone involved why the invoices have not been chased up. In respect of <b>(Company redacted)</b>, they have been short-staffed, and they had been missed. She expressed we are confident we have captured everything outstanding.</p> <p>11.1 Management Performance Report Morna has updated the banding of the arrears table.</p>	
<b>5.0</b>	<b>Finance</b>	
5.1	<p><b>Finance Report</b> Lorraine provided an overview of the Finance Report and covered the bank reconciliation, transfers, and regular payments. A few grant payments have come in including stage 3 adaptations and the payment for the acquisition of <b>(address redacted)</b>. She reported another <b>(number redacted)</b> claims of approx. <b>(figure redacted)</b> have been submitted to GCC for <b>(address redacted)</b>.</p> <p>Lorraine explained usually one payment goes to the <b>(Company redacted)</b>, but Sean and Fettes have requested we split this and note the past service pensions deficit. She then highlighted that the Meeting Owl Pro was purchased on the MasterCard.</p> <p><b>(Number redacted)</b> payment runs were made in March and a breakdown has been provided of each one. Lorraine pointed out there was a large payment for the smoke alarm upgrades. There are also a few consultant fees, some of which relate to <b>(address redacted)</b> and the Association will be able to claim <b>(figure redacted)</b> back in grant funding.</p> <p>SH asked if the smoke alarm upgrades are up to date yet. Christine referred to Joe's report which shows us at <b>(figure redacted)</b> and since then Grahame has been organising forced accesses as it is a regulatory requirement. She expressed we are near 100% now. SH then mentioned the supply issues with the alarms and Christine confirmed we have got them in again. She detailed that the alarms at <b>(address redacted)</b> will be renewed as part of the contract and <b>(address redacted)</b> has been removed from letting until the council comes back to us with an outcome.</p>	
5.2	<p><b>Factoring Arrears Report</b> Lorraine summarised the factoring arrears report and highlighted there is a credit balance. She advised this is not unusual at this time of year as a lot of owners pay in monthly instalments and the factors bills will be going out at the end of the month.</p>	

	Lorraine then provided an update on the arrears cases.	
<b>6.0</b>	<b>Directors Report</b>	
6.1	<p><b>Regulatory</b></p> <p>Christine referred to the Scottish Housing Regulator's engagement plan in respect of the Association's landlord compliance work. The SHR has indicated we should have reported this as a notifiable event. There is 1 session left in this year's training plan and <b>(Name redacted)</b> is happy to deliver update training on notifiable events in June. Christine has been corresponding with our Statutory Manager and he is pleased with the progress made. We anticipate the Association will be fully compliant before July 2022.</p> <p>GH asked if the evidence is now in place. Christine confirmed the report is up to date as of 6<sup>th</sup> April and where it is marked as 100% compliance, the evidence base has been checked against that area. BS asked if the problem was that the evidence was stored across multiple folders. Christine advised this was part of it, but we also believed that the smoke alarms and legionella testing was further on than it was so this resulted in catching up and collating information. Joe mentioned this is not unusual and some organisations are not as far on as CDHA.</p> <p>Christine detailed that Grahame has done a fantastic job of sorting out the paperwork and filing system and is utilising the housing management system. Hayley is also involved in the project and will be a key person in knowing what will be coming up as we move forward. Staff will be able to click on a report to find out what is programmed in for the following year, for example, EICRs will be a rolling programme and EPCs will be renewed when they need to be. Christine highlighted this will be system driven and the Association is in a positive place. Joe will be carrying out an audit on the gas maintenance which will add more assurance in this area and will form part of the next report.</p> <p>BS expressed he thinks asset management is more of a data collection role and is a growing specialised field. Christine agreed and advised it has grown into more of a business analyst role rather than a maintenance role.</p>	
6.2	<b>Governance</b>	
6.2.1	<p><b>Committee Appraisals</b></p> <p>Christine reported that Lorna has already covered the committee appraisals in her report.</p>	
6.2.2	<p><b>Staff Appraisals</b></p> <p>She advised the staff appraisals have been delayed due to her involvement with the maintenance department and because of the ARC audit.</p>	
6.2.3	<p><b>Directors Appraisal</b></p> <p>Christine explained her appraisal was carried out and this has been noted and signed off by the Chairperson and Vice Chairperson.</p>	
6.3	<b>Development</b>	
6.3.1	<b>Section redacted due to commercial sensitivity.</b>	
6.4	<b>Maintenance</b>	

6.4.1	<p><b>Close Painting</b></p> <p>Christine reported the close painting tender has been returned and the budget figure of <b>(figure redacted)</b> was on the light side. The lowest tender received was <b>(figure redacted)</b> and the QS has spoken to the contractor asking if they would do this work over a 2-year period. Christine explained the Committee would have to agree on the quote tonight to accept it tomorrow as contractors are not holding quotes for very long. Once the contract is awarded, we will also have to contact the owners of the blocks selected.</p> <p>SH asked when a close is selected for painting what happens if an owner does not want to pay towards this. Christine confirmed if the majority of owners agree to the work, we will go ahead with the painting and will pursue the owner for their share. It is the majority that can uphold this, and the Association has had a successful history of painting closes.</p> <p>SH then asked if the third contractor did not want the contract. Christine explained they probably did but they will be busy with other jobs. She detailed that CDHA has worked with both contractors before.</p>	
6.4.2	<p><b>Boiler Replacement</b></p> <p>The spreadsheet on what properties boilers is to be replaced is based on the last Stock Condition Survey. We had hoped to have the latest survey and were promised a draft report by the end of last week. Christine chased this up earlier today, but <b>(Company redacted)</b> has not been back in contact. The SCS will form part of future investment requirements. Christine will go back to <b>(Name redacted)</b> to appoint <b>(Company redacted)</b> through the SPA framework as they offer a good price. BS added <b>(Company redacted)</b> usually offers a good guarantee on their boilers.</p>	
6.5	<p><b>Landlord Compliance</b></p> <p>Christine highlighted the report is showing some improvement.</p>	
6.6	<p><b>Accountancy</b></p>	
6.6.1	<p><b>Annual External Audit</b></p> <p>Christine reported preparations for the external audit are now underway. The audit has been arranged for June and we should be able to hold our AGM on the first Monday in September.</p>	
6.7	<p><b>Appendix 1 – Tender Report for Internal Common Close Painter work</b></p> <p>BS asked who the third contractor was, and Christine confirmed this was <b>(Company redacted)</b>, but they did not tender. BS expressed it is always good seeing 3 quotes.</p> <p>Christine detailed she was looking at the breakdown of the figures and <b>(Company redacted)</b> has quoted us <b>(figure redacted)</b> for the straightforward closes. She advised when <b>(Company redacted)</b> carried out the contract, they did this for <b>(figure redacted) (number redacted)</b> years ago, so this is not too bad by today's standards. BS asked if the paint is fire resistant and Christine confirmed we used the person BS recommended and they provided a specification for the paint.</p> <p>The close painting tender was proposed for approval by SH and seconded by MM.</p>	

<p>6.8</p> <p>6.9</p>	<p><b>Appendix 3 – Boiler Renewal</b> Christine explained appendix 3 is the proposed list of properties that are due for boiler renewal as per the SCS. If they have a lesser year, it is because the boiler has shown problems that have been identified on the CP12s by <b>(Company redacted)</b>. It is proposed to award the contract to <b>(Company redacted)</b> through the SPA framework.</p> <p><b>Appendix 4 – KPI Targets</b> Christine highlighted these are the proposed KPIs for the coming year and the red areas are what we are proposing for the targets going forward.</p> <p>GH asked if we have the straightforward arrears within this. Christine confirmed we have the gross rent arrears as a percentage of the rent due. GH asked if we have the exact number. Morna proposed she would do this for next month. Christine asked if we should do the same for the voids by providing the percentage and the figure. GH confirmed the voids should be the same and this would tie into the budget.</p>	<p>MS</p>
<p>7.0</p>	<p><b>Housing Management</b></p>	
<p>7.1</p>	<p><b>Management Performance Report</b> Morna provided an overview of the Management Performance Report and noted that our rent arrears are <b>(figure redacted)</b> and this is what is in the spreadsheet for <b>(Name redacted)</b> to validate. Last year we reported our arrears at <b>(figure redacted)</b>. Morna and Lynsay have been phoning tenants to try and get more payments in and we went from <b>(figure redacted)</b> cases in February to <b>(figure redacted)</b> cases at the end of the year.</p> <p>Morna has phoned around a few housing associations and a lot are reporting their arrears at approx. <b>(figure redacted)</b>. TT expressed this is a big issue that is coming up when she has been speaking to other housing associations. Morna will provide a comparison table for the Committee as soon as she receives all the figures.</p> <p>Morna referred to the void rental loss and noted she has made a few changes to this report. The figure is now at <b>(figure redacted)</b> but she expects this might change to <b>(figure redacted)</b>. TT commented we are still under the target. Morna advised she will do a final check on this report and will present this to <b>(Name redacted)</b> for validation. GH commented this is very good and Christine confirmed this is the figure which is reported in the ARC.</p> <p>Morna explained the write offs were quite high compared to usual as we had a few abandonments from previous years that we have been unsuccessful in tracing. She pointed out Christine has been looking into <b>(Company redacted)</b> to track down former tenants. Morna highlighted Hayley received a compliment for fast and efficient customer service.</p> <p>Christine then provided an update on the void properties.</p> <p>Morna added that the properties at <b>(address redacted)</b> have all been accepted and they have people waiting until they are ready to be let. BS asked what the problem is with the meters at <b>(address redacted)</b>. Christine reported one issue is when someone leaves and trying to get <b>(Company redacted)</b> to transfer a tenancy. The Association has used <b>(Company redacted)</b> and <b>(Company redacted)</b>, however, there are issues with contacting <b>(Company redacted)</b>. BS commented his organisation has had issues with faulty meters. Morna</p>	<p>MS</p>

	<p>explained <b>(Company redacted)</b> do not give priority to properties that do not have a tenant staying in them and we have told them we cannot house tenants until a meter has been fitted. <b>(Name redacted)</b> told Morna that a lot of other housing associations are having the same problem and she is going to speak to the Regulator about how we should report on this.</p> <p>SH asked what the other complaint was from last month. Morna then provided details of the nature of the complaint.</p>	
<b>8.0</b>	<b>SHR Engagement</b>	
8.1	<p>Christine explained the latest report from Joe shows our previous position in February and the current position on 6<sup>th</sup> April which has been sent to our Statutory Manager.</p> <p>The second end column highlights if the area is statutory, a legal requirement, or good practice. Christine highlighted smoke alarms went from <b>(figure redacted)</b> to <b>(figure redacted)</b> and this was prior to the forced accesses. SH commented the asbestos figures are quite good too.</p> <p>Christine advised she will speak to Joe further about number 7 emergency lighting. She thinks we have got these in the new builds at <b>(addresses redacted)</b> but we do not have emergency lighting in tenements, only stair lighting. She detailed we were waiting for the contractor to provide certificates, but the person was not qualified to issue certificates. We have asked <b>(Company redacted)</b> to go out and certify the emergency lighting. Christine suggested keeping number 7 to only apply to the new builds. MM asked if we should have emergency lighting in closes. Christine explained this is not a regulatory requirement and might come in time as a retrofit.</p> <p>AP asked what water hygiene and Christine is confirmed this is for legionella. AP asked if this will be completed by June. Christine reported the Association has got contractors out just now doing this and it applies to loft tanks, however, the problem is finding out if every house has them. She noted usually houses with gas central heating tend not to have a water tank. Christine advised this work is ongoing and we are carrying out legionella testing at the void stage or when taking a heating system out. She added one contractor brought up at a meeting and asked can we guarantee that all tenants run their showers or baths to avoid legionella building up. BS advised when going on holiday we should disinfect the shower or bath, but anyone rarely does this. He then suggested putting an article together for the newsletter to make tenants aware of legionella.</p>	
<b>9.0</b>	<b>RBS Facility Agreement</b>	
9.1	<p>Christine advised that she had spoken with RBS following Fettes's discussion regarding covenants and bad debt provision. RBS had produced the attached amendment letter and officers' certificate for signing. Christine confirmed this would be forwarded to RBS following this meeting.</p> <p>The amendment letter and officers' certificate were proposed for approval by BS and seconded by SH.</p>	
<b>10.0</b>	<b>A.O.C.B</b>	
10.1	Before the undernoted policies were approved, an overview was provided of each one.	
10.1.1	<b>Breach of Tenancy with regards to Drugs Misuse</b>	

	<p>Morna explained the policy already mentions the Housing (Scotland) Act 2014 and the only change is the name of <b>(Company redacted)</b>.</p>	
10.1.2	<p><b>Asbestos Management Policy</b> Christine asked if anyone had any questions or comments on the policy. BS commented he thought the policy was good.</p>	
10.1.3	<p><b>Gas Safety Inspection Policy and Procedure</b> Christine asked if anyone had any questions or comments on the policy. None were asked.</p>	
10.1.4	<p><b>Equality Impact Assessments</b> The Committee then discussed the Equality Impact Assessments of the above policies. CC highlighted the groups in section 4 and advised what is written reflects someone's ability to understand the policy but does not refer to the policy itself. Christine advised that GH brought up a similar point earlier today. GH explained he has seen many people misinterpret equality impact assessments and we must assume the policy is understood and how this decision varies according to the different groups. TT added it applies to something in the procedure or process that can impact positively or negatively on the protected characteristics. GH confirmed it is more the application of the policy rather than the understanding of the document. CC expressed it is good mentioning access to the policy in other languages and formats.</p> <p>Christine confirmed we would look at the equality impact assessments again.</p> <p>It was agreed the asbestos management policy does not impact any of the protected characteristics and this is more of a property centred policy rather than people centred. TT commented we should keep letters in the gas safety inspection policy as we are assuming everyone is capable of reading the letters going out.</p> <p>The above policies were proposed for approval by TG and seconded by TT.</p>	EC
10.2	<p><b>Window Satisfaction Survey Feedback Report</b> Christine highlighted we received positive feedback on the satisfaction survey and had more than a <b>(figure redacted)</b> response rate. She noted there were minor issues that were passed to the maintenance department and dealt with by <b>(Company redacted)</b>. Tenants commented they noticed a difference in the heat within their flats and noise from the street. MM expressed she thought the contractor was very good.</p>	
10.3	<p><b>Committee Staff Away Day</b> Christine reminded the Committee that we are holding the Committee Staff Away Day on Tuesday 17<sup>th</sup> May rather than a committee meeting. MM advised that we would be taking the Meeting Owl Pro so if anyone cannot attend in person they can attend virtually.</p>	
10.4	<p><b>Hybrid Meeting</b> CC asked the Committee how they found the hybrid experience. GH explained he could hear everything very clearly apart from CC at the end, but this may be because he is further away from the microphone. He added that the technology is better than expected and the Owl was a good investment.</p>	



<b>11.0</b>	<b>Date of Next Meeting</b>	
11.1	The next Management Committee meeting will be held on <b>21<sup>st</sup> June 2022</b> at 6.30 pm.  There being no further business, the meeting closed at 7.50 pm.	