



CATHCART & DISTRICT HOUSING ASSOCIATION **LTD**

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING **HELD ON TUESDAY 21 MARCH 2023 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	✓	
Valerie Kyle (<i>Leave of Absence</i>)		
Betty Carter	✓	
Trudi Tokarczyk		✓
Gamal Haddou		✓
Patricia Crockett	✓	
Teresa Gallagher		✓
Lesley Dunan	✓	

Attendance 72%

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch (Zoom)	✓	
Lorraine Glasgow	✓	
Grahame Cairns		✓
Emma Connelly	✓	
Fettes McDonald (Zoom)	✓	
Joe Dewar	✓	

Item No.	Issue	Action by
1.0	Apologies, Declarations of Interest & Notifiable Events	
1.1	Apologies were received from GC, GH, TG and TT.	
1.2	There were no declarations of interest.	
1.3	There were no notifiable events to report.	
2.0	Final Budget 2023/24	
2.1	<p>Fettes provided an overview of the final budget for 2023/24. He advised the opening position is based on the 2022/23 budget as amended to reflect expected changes. The working papers for the 2023/24 budget have been discussed with the Senior Management team.</p> <p>Fettes is hopeful that the housing rent system can be amended so that all properties owned are shown in the monthly rent debit and shown as voids if required. He advised the auditors would be happy with this and adjustments can be made to reflect the figures for the ARC return.</p> <p>Fettes then summarised the main assumptions.</p>	

	<p>Fettes highlighted the surplus for the year is projected at (figure redacted). He advised there are no issues with regard to loan covenant compliance and there is headroom of approx. (figure redacted) in interest cover covenant. The cash position starts at (figure redacted) and increases to (figure redacted) by (date redacted) and this is partly assisted by the sale of (number redacted) properties.</p> <p>Fettes then summarised the final budget document. He explained if the Association can stick to the budget as closely as possible, there would be a healthy surplus for the year and no covenant or cash issues. He has a call booked with the bank tomorrow.</p> <p>The final annual budget 2023/24 was proposed for approval by SH and seconded by BS.</p> <p><i>Fettes McDonald left the meeting at 6.40 pm.</i></p>	
<p>3.0</p>	<p>Regulatory Compliance Overview Report</p>	
<p>3.1</p>	<p>Joe provided a summary of the regulatory compliance overview report. He explained the Committee agreed at the (date redacted) meeting that a further (duration redacted) overview be presented including all actions that were still required by the Association.</p> <p>The purpose of the regulatory compliance overview is to investigate and evaluate the position of all current compliance contracts and works presently in place and to identify where any further actions may still be required.</p> <p>Joe advised he has been working closely with Christine and the property/asset management team and regular meetings have been held. He conducted an overview of all compliance contracts and any evidence-based certification and documentation. A percentage of the evidence was picked at random selection to review.</p> <p>Joe reported that the Association has an up-to-date Damp and Mould Policy and Procedure. CDHA has also introduced a damp and mould register which is currently under review with further improvements recommended. He expressed CDHA has been very proactive and things are progressing well.</p> <p>Joe then summarised the compliance position as of (date redacted). He highlighted that the Association is compliant in (number redacted) areas out of (number redacted) and the (number redacted) areas have been developed into an action plan. The Committee noted the content of the action plan and the positive progress made in all areas.</p> <p>Joe expressed he is confident that the team will achieve (percentage redacted) over the next (date range redacted). Christine added she is hoping it will be sooner than that and we are working through the no accesses. Joe advised the report is quite positive and SH expressed it is good. Joe explained in terms of other associations, CDHA is ahead of the game and some organisations do not even have a damp and mould policy or register in place.</p> <p>Joe concluded that continued improvement would happen and the Association moves forward to achieve (percentage redacted) full compliance. He advised we will not achieve (percentage redacted) on SHQS due to the type of properties the Association has or achieve (percentage redacted) for EESSH at this present time.</p>	

	<p>Joe recommended that the Committee note this updated position and the progress of the compliance overview and note the ongoing work to complete the non-compliance items. He recommended that the Management Committee conduct a further compliance overview to be presented in (date redacted), although this can be brought forward if the Association is compliant sooner.</p> <p>Joe then referred to appendix 2 - a briefing note on damp and mould for social housing practitioners. He emphasised to the Committee that it is worthwhile reading the report and CIH, SFHA, the SHR and the ALACHO worked together on this.</p> <p>Christine expressed her thanks to Joe and explained he has been very supportive and helpful; he has encouraged the staff to understand their role in the importance of compliance and ensuring everything is collated. She added there is work still to be done but we are working through it. The Committee then thanked Joe for his report. AP thanked Joe and commented it is good to know the Association is heading in the right direction.</p> <p><i>Joe Dewar left the meeting at 6.55 pm.</i></p>	
4.0	Minutes of the Full Committee of Management Meeting 21 February 2023	
4.1	The minutes of the Management Committee meeting held on 21 st February 2023 were proposed for approval by SH and seconded by CC.	
5.0	Matters Arising	
5.1	There were no matters arising.	
5.2	<p>Follow Up Actions Report Emma went through the key highlights and actions taken arising from the meeting. She noted the following:</p> <p>7.6.2 Training and Development Policy The equality impact assessment has been reviewed and now includes pregnancy, age and socio-economic status in the protected characteristics following GH's suggestions.</p> <p>7.8 Tenant Portal Following SH's comments at the last meeting, Emma contacted (name redacted) about the tenant portal. The two-factor authentication has been changed. Emma also updated the repairs satisfaction survey to now include the option to leave a comment.</p>	
6.0	Minutes of the Finance & Audit Sub Committee Meeting 28 February 2023	
6.1	The minutes of the Finance & Audit Sub Committee meeting held on 28 th February 2023 were proposed for approval by CC and seconded by MM.	
7.0	Matters Arising	
7.1	There were no matters arising.	
7.2	<p>Follow Up Actions Report Emma went through the key highlights and actions taken arising from the meeting. She noted the following:</p> <p>7.2.1 Customer Care Policy Text messages have now been added to the policy.</p>	
8.0	Finance	
8.1	<p>Finance Report Lorraine provided an overview of the Finance Report and covered the bank reconciliation, transfers, and regular payments. She advised valuation</p>	

8.2	<p>(number redacted) has been paid to (contractor redacted) for (address redacted) and we received (figure redacted) in HAG.</p> <p>Lorraine pointed we paid (figure redacted) in council tax and the insurance renewal for the CDHA van was paid. She explained we are still discussing the insurance renewal for our housing stock. Lorraine expressed there is going to be quite an increase and the excesses are increasing too. She reported we were in a (number redacted) year agreement with our current insurer, however, they have been unable to quote this year. (Company redacted) has been going out to other companies; however, it has been proven to be quite difficult as companies are not prepared to quote for social housing. SH asked about the excesses and Lorraine confirmed it is (figure redacted) for the escape of water claims.</p> <p>Christine explained it is throughout the full housing association movement and (organisation redacted) put out a bulletin with various comments from other housing associations and some were quoted an increase of (percentage redacted) on their policies. She noted it is led by market trends and that what Lorraine has negotiated with (company redacted) is not the worse one in Glasgow. Lorraine advised if we do not renew our insurance policies then it is a notifiable event.</p> <p>Lorraine explained the (figure redacted) lodged in the higher interest account has matured and we received approx. (figure redacted) in interest which has been reinvested for another year at a rate of (percentage redacted).</p> <p>Factoring Arrears Report</p> <p>Lorraine summarised the factoring arrears report and highlighted the balance is similar to what it was this time last year. She detailed it is likely the factoring arrears will increase in (month redacted) as the factors bills will be sent out at the end (date redacted).</p> <p>Lorraine then provided an update on the arrears cases.</p> <p>CC asked if we know who the tracing agents are that our solicitor uses. Lorraine couldn't recall but proposed that she would find this out.</p>	LG
9.0	Directors Report	
9.1	<p>Regulatory</p> <p>Christine detailed there are no engagement issues with the SHR. We are continuing to report our compliance position to them. Christine received an email from (name redacted) last week and they have just finished their risk assessment of CDHA. He was pleased to tell us that there are no compliance issues and the 2023-24 report will note us as fully compliant. Christine expressed this is good news and the SHR is happy with what we are doing at the moment. She mentioned there are a few changes to the ARC submission this year.</p> <p>The Health and Safety Policy is currently being updated with the latest updates from (organisation redacted). We will be carrying out an H&S Audit when (name redacted) starts.</p>	
9.2	<p>Governance Matters</p> <p>Christine advised the training went well and there was good interaction from staff. (Name redacted) went through the policies and had further discussions</p>	

	with Christine, Lorraine and Grahame. Overall, (name redacted) thought that we have all the relevant policies in place and there was a good atmosphere amongst staff.	
9.3	Staffing Section redacted due to confidentiality.	
9.4	Development Section redacted due to commercial sensitivity.	
9.5	Landlord Compliance Christine confirmed Joe has already given an update on our progress and compliance position as of (date redacted) .	
9.6	Flats Proposal Section redacted due to confidentiality.	
9.7	Committee and Staff Away Day Christine explained the Committee and Staff Away Day has been confirmed for (date redacted) . SH commented one speaker is delivering a presentation on damp and mould and then asked who the other speaker was. Christine confirmed the other speaker is (name redacted) from (company redacted) and she will assist us in rewriting our business plan in line with guidance from the SHR and making this more strategic. SH asked if there will be a quiz. Christine advised we still have 1 hour to fill, and we could do a quiz or collaborative staff and committee working.	
10.0	Rent Arrears Report	
10.1	Christine covered the Rent Arrears Report in Grahame's absence. She provided an overview of the report and highlighted that the arrears increased in the month of (date redacted) .	
11.0	A.O.C.B	
11.1	Policy Review Before the undernoted policies were approved, an overview was given of each one.	
11.1.1	Membership Policy Emma explained she has reworded some sections of the policy and has included information on Cathcart Members and General Members. Information on who cannot join as a member has been added too. The Committee agreed on prioritising applications from a Cathcart member when the number of Cathcart members on the Management Committee has fallen below (number redacted) and agreed on embarking on a recruitment drive when membership of the Management Committee dips below (number redacted) . CC pointed out an error on page 86 where it says membership of the Association is open to anyone aged 16. Emma confirmed this was a mistake and that she would change this to 16 and over. The policy was proposed for approval by SH and seconded by MM.	EC

11.2	Committee Training Emma explained (<i>name redacted</i>) is delivering committee training on (<i>date redacted</i>).	
12.0	Date of Next Meeting	
12.1	The next Management Committee meeting will be held on 18th April 2023 at 6.30 pm. There being no further business, the meeting closed at 7.30 pm.	