



CATHCART & DISTRICT HOUSING ASSOCIATION LTD

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 17 NOVEMBER 2020 AT 6.30 PM VIA ZOOM CLOUD MEETINGS

PRESENT:

Committee Member	Attended	Apologies
Marion McMillan (Chair)	✓	
Alastair Penney (Vice Chair)	✓	
Sue Harper (Treasurer)	✓	
Bruce Strathearn		✓
Betty Carter	✓	
Valerie Kyle		✓
Chris Carr	✓	
Michael Doherty	✓	
Bobby Pollock	✓	
Trudi Tokarczyk	✓	
Gamal Haddou	✓	
Patricia Crockett	✓	

IN ATTENDANCE:

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

Attendance 83%

Item No.	Issue	Action by
1.0	Apologies, Declarations of Interest & Notifiable Events	
1.1	The Chair welcomed all attendees to the meeting and thanked everyone for their attendance. Apologies were received from VK, BS and Morna Smillie.	
1.2	Declaration of Interests – There were no declarations of interest.	
1.3	Notifiable Events Christine announced that there is one notifiable event to report this month which is the Model Rules. Christine advised that once the rules were approved at the SGM and signed, they were uploaded to the Regulator's online portal. We have received confirmation from the SHR that they are satisfied with the submission.	
2.0	Minutes of the Full Committee of Management Meeting 20 October 2020	
2.1	The minutes of the Management Committee meeting held on 20 th October 2020 were proposed for approval by SH and seconded by PC.	

3.0	Matters Arising	
3.1	TT asked what the outcome was for insuring staff laptops. Christine advised that Lorraine contacted our insurance company who confirmed that the laptops are covered through the office insurance. Christine informed the Committee that the Home Working Policy has been altered to reflect this.	
4.0	Finance	
4.1	<p>Finance Report Clark provided an overview of the Finance Report.</p> <p>Clark then gave an overview of the bank reconciliation and covered the transfers and regular payments. Clark reported that (figure redacted) came in for insurance claims.</p> <p>GH asked if there has been a significant saving on reactive maintenance. Clark explained that he cannot confirm this at the moment as he is still working on the reports, but he does not think there has been a significant saving. Christine added that this information should be available for the Finance & Audit Sub Committee meeting.</p>	
4.2	<p>Bills for Approval and Payment Clark summarised the bills for approval and highlighted that the biggest item was for repairs.</p> <p>Lorraine then gave a breakdown of the Power-lite invoices. Clark explained that we would receive the money back for insurance work and factoring repairs.</p> <p>The bills were approved for payment by SH and seconded by GH.</p>	
4.3	<p>Factoring Arrears Report Lorraine summarised the factoring arrears report. Lorraine explained that (figure redacted) of payments came through between 2nd and 3rd of November. This was because of those who pay by standing order, their payments came through on Monday due to payment dates falling over the weekend.</p> <p>Lorraine reported that the Association will soon begin recovery action and reminder letters will be sent out.</p> <p>Lorraine then referred to the three arrears cases and advised that there is no change to the cases this month.</p>	
5.0	Directors Report	
5.1	<p>Staffing Christine advised that there is no change to our working practices even with the Scottish Government's announcement today. Christine detailed that the Scottish Government sent out a letter stating that the services an RSL provides are now classed as essential services. Christine has circulated this letter to all staff and contractors.</p>	
5.2	<p>Freedom of Information Request Christine explained Emma is working on this Freedom of Information request</p>	

	<p>and provided additional information on the FOI request. Christine expressed that this is fairly straight forward to respond to.</p> <p>Christine informed the Committee what the total costs were relating to Covid-19. This figure includes various items such as PPE, the glass screen at reception and the screens between staff desks. Christine noted PPE such as hand sanitiser and gloves have not been procured and that the Association have not spent a lot of money on acquiring these items.</p>	
5.3	<p>Gas Installation</p> <p>Christine detailed that SGN are doing the march ins and fitting meters into properties before installing the gas connection. Christine stated SGN should begin the installs next week which Craig is working on with Turners.</p>	
5.4	<p>Assurance Statement</p> <p>Christine pointed out that the Assurance Statement is a separate Agenda item and that it must be submitted to the SHR by the end of November. Christine expressed CDHA is largely reporting compliance. Christine explained she had a meeting with the Castlemilk Housing Associations who confirmed that they will all be taking a similar approach on presenting the Statement.</p>	
5.5	<p>Business Plan</p> <p>Christine reported that she and Clark are working on updating the Business Plan. Clark is also working on the 30-year financial projections. Christine is hopeful that an overview of our objectives can be presented to the Finance & Audit Sub Committee.</p>	
5.6	<p>Performance Report</p> <p>Christine explained the SHR have now published their figures from this year's ARC. The SHR have given RSL's until the end of December to get this out to their tenants. TT kindly offered for SHN to put together CDHA's performance report. Christine accepted and thanked TT for the offer.</p>	
5.7	<p>Reporting to the SHR</p> <p>Christine advised that we are still submitting our monthly returns to the SHR. Christine then referred to the SHR's dashboard and pointed out that CDHA have not had many staff absences, but there have been some loss days in the last few weeks due to colds etc.</p>	
5.8	<p>Bulk Uplift</p> <p>Christine remarked that she has written a separate report on bulk uplift which would be discussed in detail later on. A meeting was held with GCC last week and GWSF are taking up the cause.</p>	
6.0	Assurance Statement	
6.1	<p>Christine explained that the spreadsheet with evidence for the Assurance Statement was displayed on the TV in the Committee room last year. Christine advised the evidence for this year would be of similar equivalence and this is saved on our F:Drive which is available for anyone to view. Christine noted Emma has been updating this.</p> <p>Christine added GH has suggested about looking into a drop box or portal.</p>	

	<p>Christine thinks this is a good idea as we could add documents to the drop box for the Committee to access. Christine proposed that she would look into this further.</p> <p>Christine reported this is the second Annual Assurance Statement to be submitted to the SHR. CDHA are proposing to notify the Regulator that we have had no material issues, but will be noting that there are three areas for improvement, which have not been addressed fully due to Covid-19. These include:</p> <ul style="list-style-type: none"> • Our planned maintenance programme was not implemented this year, but this will be rolled over to next year • Three gas services were not met by the timescale, but these have now all been carried out • We were not able to offer face to face meetings and our offices are still closed to the public, but we have managed to fulfil our service requirements. <p>Christine asked the Committee if they are happy and comfortable with signing off on the Statement. Christine reiterated that the evidence is on our F:Drive and provided some examples. GH confirmed that he is comfortable with signing off on the Statement. GH then pointed out that the document states number two at the top, people may assume that this is version number 2. Christine proposed that she would remove this to avoid any confusion.</p> <p>Christine and MM both confirmed that they will arrange to meet to sign off on the Statement and this will then be submitted to the SHR.</p> <p>The Annual Assurance Statement was proposed for approval by SH and seconded by PC.</p>	
7.0	Rent Increase Report	
7.1	<p>Christine informed the Committee that she has expanded on the report from last month's meeting and has provided as much information as possible. Christine advised some Housing Associations are seeking a rent freeze. Christine added Housing Associations who are proposing a larger increase may come to the attention of some groups. Christine pointed out that we must be comfortable that we are able to meet all of our requirements.</p> <p>Christine referred to the two tables at 2.1.6 and explained the tables have been provided to show a comparison of our rents to our peer groups. Christine noted the first table compares CDHA to other Housing Association's with a similar type of property, which is mainly tenemental stock. Christine identified that based on rents from March last year, CDHA lag behind these organisations. SH commented this is quite a big difference. Christine advised the second table is comparing CDHA to other Housing Associations which are geographically close.</p> <p>Christine stated that CDHA are lagging behind quite considerably on smaller properties, and are behind all organisations when comparing two apartments.</p> <p>Christine reported that we could not do a 10% rent increase in the one year, but explained that a few years ago it was agreed when a 2 apartment became void this would be moved up to the national average, but this was not applied</p>	

	<p>to properties with existing tenants. Christine then asked the Committee how they would feel about this. MM asked if this was not implemented back then. Christine clarified it was implemented at the time but not on a permanent basis.</p> <p>Clark elaborated that one of his other clients were looking at how they compared against the national average. They found out they were 15% below and over a 3-year period they brought their rents up to the national average which made a difference to their revenue.</p> <p>MD detailed rents would need to be brought up over time as we could not expect tenants to pay a 15% increase in just one year. MD also added we should look at a tenant's individual situation and be sympathetic. TT reasoned not just to focus on how CDHA's rents compare to other RSL's as this does not look at the incomes of tenants and if rents are affordable. Christine confirmed that we usually use the affordability tool but it is not up to date this year. TT then offered to look into this for the Association. TT explained that we should look at affordability and expressed that this may not be the time to implement, but could be something to build towards. TT proposed that she would look into RSL's who have had a rent restructure.</p> <p>GH asked if bringing smaller properties up to the national average, if this would be included in the rent setting policy. Christine confirmed that this would be added to the policy if agreed on going forward.</p> <p>Christine asked the Committee what their thoughts were on the rent increase. GH commented 1.7% as this is in the business plan. Clark remarked that he thought 1.7% was reasonable.</p> <p>Christine then referred to the GWSF table and identified that the range this year is between 0% and 2.5%. Christine advised more detailed information will be provided to tenants this year in the rent consultation which will include a breakdown of what their rent pays for.</p> <p>MM asked what the Committee's thoughts were on CPI + 1%. Gamal expressed that 1.7% seems fair as this is what our business needs and is what our business plan is telling us. MM and SH both agreed with this.</p> <p>The Management Committee then took a vote:</p> <p>10 votes were received in favour of a rent increase of 1.7%.</p> <p>Therefore, a rent increase of 1.7% was unanimously approved.</p> <p>CC asked when showing how rent is spent, will this be displayed in pie charts. Christine confirmed that she and Clark would put together some pie charts to make the consultation more visual.</p> <p>The rent increase was proposed for approval by MD and seconded by PC.</p>	
8.0	Covid-19 Report	
8.1	Christine advised she has put this report together for the Committee to have a full overview on the Covid-19 situation as various information has been provided from the SHR, GWSF, SFHA etc. Christine then described the Covid-19 related costs and noted that she and Lorraine are keeping a separate tally	

	<p>of these costs. Christine reported that a new £10 million fund has been announced which our Welfare Rights Officers will be able to provide advice on and may be able to make use of.</p> <p>Christine then referred the Scottish Housing Regulator Covid-19 Monthly Report. Christine highlighted that the Committee can see how Covid-19 has affected RSL's across the board.</p> <p>The Committee read and accepted the report.</p>	
9.0	Management Performance Report	
9.1	Christine gave an overview of the Management Performance Report in Morna's absence.	MS
9.2	<p>Rent Arrears</p> <p>Christine highlighted income is slightly up and rent arrears are down for the month. Christine detailed a staff meeting was held earlier today where she was informed that a few backdated benefits have come in.</p> <p>Christine confirmed that the Association cannot take tenants to court for rent arrears, only for severe anti-social behaviour. Our Housing Officers are issuing NOP's and advising court action is pending.</p>	
9.3	<p>Reletting & Voids</p> <p>Christine reported that we have had a high turnover of voids recently. Some of these where internal transfers moving into properties at Holmlea Primary School which created voids in our existing stock.</p> <p>Christine advised (<i>property redacted</i>) has not been void for a long time and that during inspections, dry rot has been detected. This property has been held for major works and the Association will organise for a rot contractor to attend. James will contact the property factor to see if this is an issue across the block.</p>	
9.4	<p>Tenancy Sustainment</p> <p>Christine expressed there is still a high number of referrals to the Welfare Rights Officers.</p>	
9.5	<p>Complaints</p> <p>Christine noted two complaints have been received due to bulk items in back courts.</p>	
9.6	<p>Estate Management</p> <p>Christine remarked that the Housing Officers are carrying out estate management visits and the Maintenance Officer is overseeing the garden maintenance.</p>	
9.7	<p>Waiting List</p> <p>Christine advised that there is still movement on the waiting list and Grant is processing application forms on a regular basis.</p>	
10.0	A.O.C.B	
10.1	<p>Bulk Uplift Report</p> <p>Christine explained Glasgow City Council stated at the meeting she attended last week that they had displayed signs in areas where they have an arrangement in place with local Housing Associations to clear bulk. Christine advised some larger organisations have the capacity to do this, but CDHA have</p>	

always used GCC bulk services. The Association did a clear up in the area during lockdown as the council services were suspended. GCC have confirmed that from 12th November to the beginning of December they will temporarily reinstate the bulk uplift service and from December to February they will only pick up bulk reported through the MyGlasgow app.

Christine reported that the Association's staff have been making lists and taking photographs of any bulk to forward on to the Southside contact for it to be uplifted. SH commented that there is a lot of bulk out on the streets. Christine clarified that this is classed as fly tipping.

Christine detailed that GCC have been delivering this service free of charge, so a lot of residents assume that it is a core service and included within their council tax. SH added not everyone will pay a charge and this will result in more fly tipping.

Christine explained the Association will advise our tenants and factored owners that from December 2020 to February 2021 they can notify the council of bulk using the MyGlasgow app, but from February 2021 there will be a £35 charge per uplift for a maximum of 10 items. SH asked if residents could still take bulk items to the recycling centre which Christine confirmed yes. MD highlighted that most of the bulk is usually from tenants moving on, and we will have the exact same issue after Christmas and New Year. TT expressed GCC are not great at publicising these changes. Christine confirmed the Council have stated that they will not write out letters to residents and will only be posting on their social media accounts.

Christine then asked the Committee how would they like to approach this. Christine explained the Association will try and educate residents on using the council services by writing out to tenants and owners and also by publicising information on our website and in our newsletters. Christine noted she did a quick calculation, and if every tenant and owner had one uplift a year this would be **(figure redacted)** based on council costs. MD remarked that we will probably have to provide some form of service and suggested putting this out to tender for an annual contract and see what prices we get back. MD then highlighted that this is the responsibility of the tenants and owners. SH asked how would we work this out. TT detailed she once worked for a Local Authority who did not provide a free bulk uplift service which resulted in refuse issues. TT added that residents refused to pay for the service which led to high arrears.

GH confirmed his organisation use a contractor and asked if there is scope for CDHA to set up a service to charge out to other HA's. Clark advised this would be classed as trading and TT mentioned we would need a subsidiary. Christine noted a caged van would cost approx. £20k and we would also require staff. TT pointed out staff would need trained.

AP asked if the bulk uplift charge could be shared between residents. Christine explained that this was suggested by the council but she does not think this would work.

	<p>Christine asked the Committee if they would like to stick with the council services and see what happens, or if they would like this to be a service which the Association provides. MM suggested that we find out from another HA first on how they run their bulk services and what the costs are in setting this up. SH agreed that we should gather more research before a decision is made. Christine proposed that she would write a report and would look into different options.</p>	
10.2	<p>Policy Update Before the Committee approved the undernoted policies, Christine gave an overview of each one.</p> <p>Christine noted that changes made to any policy has been highlighted in red.</p>	
10.2.1	<p>Debt Management Policy Christine pointed out the following changes:</p> <ul style="list-style-type: none"> • Legislation mentioned at section 6.2 has been updated • Universal Credit has been added to section 7.6 • When referring to our housing management system at section 9.2, Home Master has replaced Kypera. 	
10.2.2	<p>Rent Setting Policy Christine highlighted legislation has been updated, and online banking and Allpay have been added to this policy.</p> <p>GH commented at his organisation, in their policy it mentions a premium for being housed in a new build property. Christine clarified that 70 points is awarded for new builds and that rent is higher compared to our other properties. Christine then referred to Appendix 1 which gives a breakdown of the points awarded.</p>	
10.2.3	<p>Tenancy Sustainment Policy Christine noted that a section has been added regarding Covid-19. A paragraph has also been updated to include working with local police. MM commented she attended a meeting earlier today and the police informed participants that they have been working well with us. MM expressed that it is good to have a relationship with the police. Christine confirmed the police have been very helpful.</p> <p>The policies were proposed for approval by SH and seconded by AP.</p>	
10.3	<p>Share Membership Applications Christine informed the Committee that applications had been received from the Membership Drive which was advertised in the Autumn newsletter.</p> <p>Two membership applications were presented to the Committee.</p> <p>The Committee noted that the eligibility of the application had been checked.</p> <p>The Committee then approved the membership applications, and confirmed that the members would be added to the Share Membership Register and that a Share Certificate would be issued to each Member.</p>	

10.4	<p>Staff Recognition GH asked the Committee if they would like to offer to staff a <i>(figure redacted)</i> bonus for Christmas and also for working through the Covid-19 period. MD expressed that he is more than happy to do this as recognition for their hard work. GH noted that if cash is given, we will have to tax it and suggested a gift voucher. Clark advised that even with a gift voucher, it is a benefit in kind and suggested offering staff annual leave days. Clark informed the Committee that staff take two days of their own annual leave along with the EVH public holidays over the Christmas and New Year period.</p> <p>SH and MM both agreed that offering holidays instead was a good idea. MM then asked the Management Committee if they were happy to give staff two days annual leave. The Committee accepted this proposition.</p>	
10.5	<p>Business Planning Day GH mentioned having the Management Committee's biographies displayed on the CDHA website. GH commented this would be a short blurb on what each Member brings to the Association and would also tie in with the Assurance Statement.</p> <p>Christine explained that we would normally organise a Committee Staff Away Day but owing to Covid-19, this was cancelled. Christine then asked the Committee if they would be happy holding a business planning session over Zoom which would look into the Committee's skills and if we have met our strategic objectives. Christine noted we could look at the biographies too.</p> <p>Discussion then took place regarding meeting dates. The Committee agreed that the Business Planning Day would be held on Zoom on Thursday 10th December 2020.</p>	
11.0	<p>Date of Next Meeting The next Management Committee meeting will be held on 15th December 2020 at 6:30pm.</p> <p>The Business Planning Day will be held on 10th December 2020 at 6:30pm.</p> <p>There being no further business, the meeting closed at 8.05pm.</p>	