



# CATHCART & DISTRICT HOUSING ASSOCIATION LTD

## MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 20 OCTOBER 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	✓	
Andy Woodburn	✓	

Attendance 75%

Item No.	Issue	Action By
<b>1.0</b>	<b>Election of Office Bearers</b>	
1.1	<p>Christine sought the election of the Office Bearers prior to business starting.</p> <p><b>Chairperson:</b> SH nominated <b>MM</b> for the position of Chairperson and this was seconded by VK. MM accepted the position.</p> <p><b>Vice Chairperson:</b> MM nominated <b>AP</b> for the position of Vice Chairperson and this was seconded by BS. AP was not present and would be asked if he would accept the position.</p> <p><b>Treasurer:</b> MM nominated <b>SH</b> for the position of treasurer and this was seconded by VK. SH accepted the position.</p> <p><b>Secretary:</b> SH nominated <b>Christine Leitch</b> for the position of secretary and this was seconded by PC. Christine accepted the position.</p> <p>Following these elections MM then assumed the role of Chairperson for the meeting.</p>	

<b>2.0</b>	<b>Election of Sub Committees</b>	
2.1	The following Committee members would be on the <b>Finance &amp; Audit Sub Committee</b> : SH, BS, GH, CC, VK and MM.  The following Committee members would be on the <b>Staffing Sub Committee</b> : MM, AP, SH and VK.	
<b>3.0</b>	<b>Apologies, Declarations of Interest &amp; Notifiable Events</b>	
3.1	The Chair welcomed all attendees to the meeting and thanked everyone for their attendance.  Apologies were received from BP, MD, AP and Clark Davidson.	
3.2	<b>Declaration of Interests –</b> There were no declarations of interest.	
<b>4.0</b>	<b>Minutes of the Full Committee of Management Meeting 18 August 2020</b>	
4.1	The minutes of the Management Committee meeting held on 18 <sup>th</sup> August 2020 were proposed for approval by CC and seconded by GH.	
<b>5.0</b>	<b>Matters Arising</b>	
5.1	CC pointed out the spelling error at 6.8.1 in the minutes as this should be etching, not itching. Christine proposed that this would be corrected in the master copy of the minutes.  GH asked about the outcome of the home working risk assessment. Christine expressed that this was straight forward and that a few staff members still have to return the risk assessment. Christine explained that the ones she has read so far, staff seem to have a suitable arrangement in place for working from home and there are no glaring matters. Christine then proposed that she would put together a report for Committee once all have been returned.	
<b>6.0</b>	<b>Development Report</b>	
6.1	Marion introduced Andy Woodburn, Development Consultant to the Committee.  Andy detailed that he would go through the main items in the development report and then would give an overview of the feasibility study.	
6.1.1	<b><i>Section redacted due to commercial sensitivity.</i></b>	
<b>7.0</b>	<b>Finance</b>	
7.1	<b>Finance Report</b> Lorraine provided an overview of the Finance Report.  Lorraine then gave an overview of the bank reconciliation and covered the transfers and regular payments. Lorraine noted monies were received for an insurance claim and that the Association received funds for the stage 3 adaptation. Lorraine explained that there were a few rent and factoring refunds and usually at this time of year, those who have overpaid request a refund.  SH asked what the centre of therapy staff training was. It was confirmed that this was training Christine has been attending.	
7.2	<b>Bills for Approval and Payment</b> Lorraine gave an overview of the bills for approval and explained that a few invoices were consultants' fees for the feasibility study. Lorraine also gave a breakdown of the Power-lite invoices.	

7.3	<p>Lorraine then requested if one invoice could be added on for payment for <b>(Company redacted)</b>. Gillian returned the invoice as the address was incorrect. The company resubmitted the invoice after the cut off period, however, they sub-contracted the work. The Committee agreed to pay this invoice along with the rest of the bills.</p> <p>The bills were approved for payment by SH and seconded by PC.</p> <p><b>Factoring Arrears Report</b></p> <p>Lorraine summarised the factoring arrears report and commented that the balance is down from this time last year. Lorraine noted another lot of factoring bills have been posted.</p> <p>Lorraine then referred to the three arrears cases and advised that there is no change to the cases this month.</p>	
8.0	<b>Directors Report</b>	
8.1	<p><b>Staffing</b></p> <p>Christine reported the Welfare Rights Officers have been seeing tenants in the office on an appointment only basis, and that this has been working well. Christine commented that she has purchased a door bell which James will fit to the front door. There are two bells which will be installed in reception and in the back office to alert staff when someone is outside the office.</p>	
8.2	<p><b>Gas Servicing</b></p> <p>Christine detailed that gas servicing has been going ahead as normal and all services are now up to date. Craig has been working with SGN who have commenced the installation of gas which should help improve the EESSH figures. Craig has also been working with UT and will provide an update on this next month.</p>	
8.3	<p><b>Assurance Statement</b></p> <p>Christine explained that the Assurance Statement was submitted this time last year and the SHR have extended the submission period by 1 month to the end of November. Christine expressed that there should be no major material problems with the Statement.</p> <p>Christine detailed that a Zoom meeting has been organised next Monday to discuss the overall approach on dealing with the Assurance Statement, and also the Covid-19 related issues to go in with it. Christine advised that she would bring a report to the November meeting to get the Statement signed off.</p>	
8.4	<p><b>Performance Report</b></p> <p>Christine reported that she has been checking the SHR website, but they have not yet published performance information on RSL's. Once this information is available, Christine will put together the performance report to send out to our tenants.</p>	
8.5	<p><b>Reporting to the SHR</b></p> <p>Christine informed the Committee that the Association is still submitting the monthly returns to the SHR. Clark and Christine have been updating the Business Management Plan and the Plan will be adjusted in line with the roll-over of planned maintenance to next year.</p>	

8.6	<p><b>Development</b> Christine detailed that Andy has covered most of development in his Development Report, except for <i>(section redacted due to commercial sensitivity)</i>.</p>	
8.7	<p><b>Office Computers</b> Christine explained that the laptops and docking stations have been installed and staff now have remote access to everything in the office including all of the drives.</p>	
<b>9.0</b>	<b>Management Performance Report</b>	
9.1	Morna gave an overview of the Management Performance Report.	<b>MS</b>
9.2	<p><b>Rent Arrears</b> Morna advised that the arrears percentage is coming down, and at 1.2 she has added in the previous months for comparison. Morna explained that she has contacted about 10 Housing Association's for an arrears comparison, and has received only 1 response. She has been emailing and phoning other HA's and no staff really know what their arrears percentage is. Going forward, Morna will include the Housing Officer's so they are aware of our arrears figures.</p> <p>Morna reported that she has been on the SHR website and found figures for August. RSL's have been reporting arrears as high as 11% and Local Authorities at 13.4%. This is a combined average of 6.37%. Morna expressed that given the circumstances CDHA are not doing too bad compared to others, but there is still work to be done.</p> <p>Morna explained that she intends to use the SHN benchmarking to report to the Management Committee on a quarterly basis. TT advised that she could provide Morna with a breakdown of our peer group and pull together some information. Morna commented that this would be great and thanked TT for the offer.</p> <p>Morna informed the Committee that cases are still quite high and explained the number of cases in the UC over £1,000 category. Morna pointed out these cases already had arrears before starting a new claim and there has been up to an 8 week wait for a payment. Morna reported that there are 20 new sign ups, all of which will be going onto UC. Morna has been taking a record of everyone on UC.</p> <p>Morna then commented that the Association has not served many NOP's and that the Housing Officers are working with tenants by arranging appointments for them to see the Welfare Rights Officers and putting payment plans in place.</p>	
9.3	<p><b>Reletting &amp; Voids</b> Morna noted that the voids are still moving and staff are working well with our contractors.</p> <p>GH asked if the figure in the report was correct, as we are the only organisation he knows of that reports voids going down the way rather than increasing. Morna proposed that she would double check this figure.</p>	
9.4	<p><b>Tenancy Sustainment</b> Morna reported that there is still a high number of referrals to the Welfare Rights Officers.</p>	

9.5	<p><b>Complaints</b> Morna confirmed that the garden related complaints were because of the grass cutting and hedges. Morna advised the noise complaints have been due to tenants having parties and that police have been called out to flats.</p>	
9.6	<p><b>Estate Management</b> Morna remarked that the Housing Officers carrying out estate management visits and the Maintenance Officer is overseeing the garden maintenance.</p>	
9.7	<p><b>Waiting List</b> Morna advised that there is still movement in the waiting list.</p>	
10.0	<p><b>A.O.C.B</b></p>	
10.1	<p><b>Policy Update</b> Before the Committee approved the undernoted policies, Christine and Morna gave an overview of each one.</p> <p>Christine noted that changes made to any policy has been highlighted in red.</p>	
10.1.1	<p><b>Home Working Policy</b> Christine detailed that the Home Working Policy has been revamped to reflect the current situation of Covid-19. The previous policy referred to occasional home working or working from home for a specific reason. Christine has been working on the policy with one of the Employment Lawyers from BTO. Christine advised that staff have a right to ask to work remotely but there is no right to work remotely. Christine expressed home working is becoming an accepted way of working and has been quite successful.</p> <p>GH asked if the policy has come from EVH as it is quite comprehensive. Christine confirmed that it is not an EVH policy and the home working policy is one the Association has had previously which BTO have revised.</p> <p>GH then referred to paragraph 3.8 and expressed that he thought it was a little bit harsh that staff are provided with a laptop but they have to insure this. Christine clarified that she spoke to Douglas and it is for staff to check if their home insurance would cover this. Christine then explained she has contacted her own home insurance who confirmed that the laptop will be classed as general technology and would not be put through separately. GH advised that usually a receipt is needed and at his organisation, all laptops are insured through the company, and that the insurer would not pay out anyway if the asset belongs to the Association.</p> <p>Lorraine proposed that she would check the office insurance to see if this would cover staff laptops.</p> <p><i>TT left at the meeting at 7:47pm.</i></p> <p>CC enquired about core hours in the future, and asked if staff are expected to work 9am to 5pm or is there flexibility. Christine advised that we are flexible at the moment but from home, staff could not log into the flexible working system, Kelio. Christine commented that we are upgrading Kelio so staff can clock in from the work laptops or their mobile phones. Christine pointed out that at the moment, we are assuming everyone is working 9am to 5pm.</p>	
10.1.2	<p><b>Maintenance Policy</b></p>	

<p>10.1.3</p> <p>10.1.4</p>	<p>Christine advised that any changes have been made due to changes in legislation since the policy was last reviewed.</p> <p>GH asked about emergency repairs, and if routine repairs are restricted if tenants are in rent arrears.</p> <p>Christine clarified that we would not restrict emergency repairs, and that restricting routine repairs such as missing the planned maintenance programme for a new kitchen, this is an incentive for tenants to pay their rent.</p> <p>CC referred to the wording at 5.5 which reads “the Association will only carry out emergency repairs if you owe rent equalling two months or more”. Christine explained that the only is in the wrong place and Morna proposed that she would change the wording in this section tomorrow.</p> <p><b>Tenants Right to Compensation Policy</b> Morna added that the Water Bye-Laws have been added to this policy.</p> <p><b>Transfer, Assignment &amp; Succession of Tenancy Policy</b> Morna informed the Committee that changes have been made to our tenancy agreement and Allocations Policy, and the same information is required in this policy. Morna commented the amendments have been made by the Housing (Scotland) 2014 Act and expressed Housing Management policies can be quite repetitive.</p> <p>The policies were proposed for approval by PC and seconded by CC.</p>	
<p>10.2</p>	<p><b>Rent Consultation 2021/22</b> Christine informed the Committee that she would put together a more detailed report on the effects on our business plan and 30-year projections. Christine is also seeking feedback from other organisations on their thoughts on next year’s rent increase. Christine advised in the past we have used CPI and that the September CPI figure is out tomorrow. MM confirmed that it is normally the September figure we go by.</p> <p>Christine announced that she would like to do the rent consultation separately from the Winter newsletter this year. Christine reported that she would like more feedback from tenants and the Housing Officers will be calling and engaging with tenants to gauge their thoughts on the rent increase which should result in a more robust consultation result.</p> <p>Christine explained that we have rolled over our planned maintenance programme this year and we would probably do a bigger programme next year. Christine reasoned that we could put a tender together just now, but it is unknown what prices we would get. Christine then suggested putting the programme out to tender just after Christmas.</p> <p>Christine asked GH what his thoughts were and GH considered that it would be more a political decision rather than a business one. GH then pointed out the impact of Covid-19 and that the SHR are looking for affordability. GH commented that in terms of choices, is it worth linking development aspirations to rent choice. Christine stated that the increase does not add a lot to each rent but it does have an impact on the 30-year financial plan, and it is about finding the business base so we are not left with a gap.</p>	

	<p>Christine advised she would check the inflation rate tomorrow and that she and Clark would look at a couple of options. Christine then proposed that she would put together a detailed report for the November meeting and the Committee can decide the increase at that point. Christine remarked we may have feedback from other providers by then.</p> <p>GH recommended using the SFHA affordability tool so CDHA is covered in that aspect. Christine stated we have used this tool in the past but it has not been updated this year, which GH then confirmed that half of it has been updated. Christine commented she would have a look at the tool as we have used this along with benchmarking in the past.</p>	
10.3	<p><b>Internal Audit Final Report</b></p> <p>Christine highlighted that the KPI's have not been implemented, but this is on the list for November. In addition, Christine explained that TIAA wanted an impact assessment on the business continuity policy, but she is not too sure what they are looking for. MM suggested discussing this further with Jill.</p> <p><b><i>Section redacted due to commercial sensitivity.</i></b></p>	
10.4	<p><b>Finance Consultant Contract</b></p> <p>Christine outlined that she had a discussion with Clark on the hours he works for CDHA and he currently provides us with one day. Christine explained that Clark has agreed to dedicate two days to CDHA.</p> <p>Christine advised the contract was similar to other organisations for Financial Consultants and asked if anyone had any comments on the contract.</p> <p>GH pointed out section 13, professional indemnity insurance and suggested that this should probably refer to a figure as what would the loss be to the Association if given the wrong advice or incorrect reports. VK commented that the standard amount starts at £1 million and CC added that the ballpark figure for his workplace is in the region of £1 million. Christine proposed that she would look into this further.</p> <p>Christine advised each year Clark also receives the EVH increase and that Clark is happy with the content of the contract. Christine reported that once the contract has been approved Clark will commit two days to CDHA starting from December.</p> <p>The Finance Consultant Contract was proposed for approval by SH and seconded by GH.</p>	
11.0	<p><b>Date of Next Meeting</b></p> <p>The next Management Committee meeting will be held on <b>17<sup>th</sup> November 2020</b> at <b>6:30pm</b>.</p> <p>There being no further business, the meeting closed at 8.15pm.</p>	