



# CATHCART & DISTRICT HOUSING ASSOCIATION LTD

## MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 21 APRIL 2020 AT 6.30 PM VIA SKYPE

### PRESENT:

Committee Member	Attended	Apologies
Marion McMillan (Chair)	✓	
Alastair Penney (Vice Chair) <i>(Leave of Absence)</i>		✓
Valerie Kyle (Treasurer)		✓
Bruce Strathearn	✓	
Betty Carter	✓	✓
Sue Harper	✓	
John Forrest		✓
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 70%

Item No.	Issue	Action by
	The Chair welcomed all attendees to the meeting and thanked everyone for their attendance.	
<b>1.0</b>	<b>Apologies &amp; Declarations of Interest</b>	
1.1	Apologies were received from AP, BC, JF, and VK.  Christine explained that AP has asked for a leave of absence for 2 months due to the nature of his job. Committee noted AP's role in the current Covid-19 situation and agreed.	
1.2	<b>Declaration of Interests –</b> There were no declarations of interest.	
<b>2.0</b>	<b>Approval of Minutes of 18 February 2020</b>	
2.1	The minutes of the Full Committee meeting held on 18 <sup>th</sup> February 2020 were proposed for approval by SH and seconded by PC.	
<b>3.0</b>	<b>Matters Arising</b>	
3.1	There were no matters arising.	
<b>4.0</b>	<b>Finance</b>	
4.1	<b>Finance Report</b> Clark provided an overview of the bank reconciliation and covered the transfers and regular payments.	

<p>4.2</p> <p>4.3</p> <p>4.4</p>	<p>Clark noted what the bank reconciliation was for the month and this was due to the purchase of the flats at the former Holmlea Primary School development. SH enquired if this was the full amount paid for the flats at the school. Clark clarified no that this is our share and the rest was grant funded.</p> <p>Christine confirmed CDHA did not receive the HAG funding and that this was sent directly to Home Group. Christine explained that this is usually paid in instalments but as the development agreement took so long to be agreed and signed, the total amount was then due. Christine detailed that she and Lorraine produce a cost report each month showing how much has accrued.</p> <p>Clark asked if anyone had any questions.</p> <p>SH asked what the payment to Citrus Energy was for. Clark clarified this is used for void properties and for gas and electrical checks. Instead of the Association going to a shop to top up a meter, Citrus would do this on our behalf.</p> <p>Christine further explained that Citrus does not cost the Association anything and was set up as a community development. Citrus take on the debt in the meter, give us a top up and then chase for the money owed.</p> <p><b>Bills for Approval and Payment</b></p> <p>Clark then gave an overview of the bills for approval. Clark noted that the largest item was for property insurance. Some of this sum will be recovered from sharing owners through the common charges' bills.</p> <p>Clark explained the next largest bill was for repairs and that this is considerably down for this month. The Association will get the funds for stage 3 adaptations as these are grant funded by the Scottish Government.</p> <p>Clark then confirmed that the bill for Southside Housing Association was for the welfare rights services provided by Suzanne and Kevin and that SHA usually bill us towards the end of the financial year.</p> <p>The bills were approved for payment by SH and seconded by MD.</p> <p><b>Factoring Arrears Report</b></p> <p>Lorraine gave an overview of the factoring arrears report and Committee noted that the balance is down from this time last year.</p> <p>Lorraine then referred to the three cases No's 1, 2, and 3 and advised that there is no change to the cases this month.</p> <p><b>Proposed Changes to Common Charges</b></p> <p>Lorraine advised that the factoring bills have been sent out and there has been a change to the common charges applied from 1<sup>st</sup> April 2020.</p> <p>Lorraine proposed that the management fee has remained the same and that VAT is no longer chargeable. The property insurance premium has only gone up £3 more this year.</p> <p>There is no increase in the garden maintenance contract, and the close cleaning and back court cleaning is to remain the same.</p>	
----------------------------------	--	--

5.0	<b>Directors Report</b>	
5.1	<p><b>Staffing</b></p> <p>Christine informed the Committee that Andrew commenced his post of Trainee Finance Assistant on 14<sup>th</sup> April 2020. Lorraine has done a good job of showing Andrew how to navigate Home Master and he is usefully employed loading invoices on to our financials system. Christine expressed that Andrew seems keen to get on with the work.</p>	
5.2	<p><b>Gas Servicing</b></p> <p>Christine noted that City Building have had a few no accesses due to tenants not allowing them into their property because of concerns of Covid-19.</p> <p>SHR have been notified of this and want an update at the end of April. This is to give them an overall picture of how the Association is running and to let them know how much money is in the bank to monitor any financial distress. SHR are yet to issue the pro-forma but this should shortly follow.</p>	
5.3	<p><b>Repairs and Garden Maintenance</b></p> <p>Christine explained that only emergency repairs are currently being dealt with and not many tenants are coming forward to report repairs so there may be deluge when things are back to normal.</p> <p>Christine informed the Committee that our garden maintenance contractor has ordered PPE and once this has been received, they will be prepared to go through closes. James took a drive around the area today and has been in touch with Nurture as in some areas they have cut but not strimmed.</p>	
5.4	<p><b>Website &amp; Facebook</b></p> <p>Christine advised that Emma and Grant are keeping the website and Facebook page up to date and are posting any useful and/or relevant information.</p>	
5.5	<p><b>IT and Office Computers</b></p> <p>Christine contacted IT Support to see what their Business Continuity Policy is, and Tim assured that they are operating individually in order to continue to be able to offer a full service. Christine reported that as there are no staff in the office to change the back-up drive every day and that we have opted for a cloud storage system which Tim recommended.</p> <p>Christine then informed the Committee that Tim has put the upgrade on the office computers on hold for now.</p> <p>MD asked if the office computers are assets owned by CDHA. Christine confirmed that they are, and we have a maintenance contract in place. MD suggested that it may be more cost effect purchasing through a third party. Christine then commented that we usually go through our IT Support, but we would look into this further.</p> <p>Clark advised that this tends to be expensive and we would usually buy the computers outright. SH agreed and said usually buying the computers and then the IT support would maintain them. GH reasoned that support and provider is usually from the same organisation, this way one party cannot argue whose responsibility it is when something goes wrong. It was therefore agreed to maintain the existing ownership.</p>	

5.6	<p><b>Office Extension</b> Christine explained that we are no further forward with the office extension. Christine noted that CC has had a look at the drawings, and that this would require a new discussion at a later date.</p>	
5.7	<p><b>Development</b> <i>Section redacted due to commercial sensitivity.</i></p>	
5.8	<p><b>Court Action</b> <i>Section redacted due to confidential information.</i></p>	
5.9	<p><b>ARC Validation</b> Christine informed the Committee that the Annual Return of the Charter (ARC) is being worked on remotely. This is a bit slower than usual, but it is hoped that the ARC will be completed, and approval sought in May. SHR have extended the deadline until July so this will be the main focus for the next few weeks.</p>	
5.10	<p><b>New Rules</b> Christine advised that SFHA will not launch the new model rules in time for this year's AGM.</p>	
5.11	<p><b>Alertacall</b> SH enquired about Alertacall and asked if it is a free service for those over 70.  Christine confirmed that it will be free for tenants during this period with the Housing Association picking up the cost and Alertacall are providing the service initially for 6 months. Christine then explained that if a tenant decides to keep the service after the initial period then there would be a charge for it.  SH asked what the charges may be. Morna advised that she thinks it is charged weekly. Christine confirmed that 12 of our tenants so far have taken up the service and SH expressed that she thinks the service is a good idea.</p>	
6.0	<p><b>Covid-19 Risk Management Action Plan (MAP)</b></p>	
6.1	<p>Christine explained that she had highlighted the areas largely affected by Covid-19. The Risk Management Action Plan takes into account our Assurance Statement and measuring ourselves against our business plan and strategic objectives.  Christine remarked that the management action plan could be organised in paper form if anyone would rather view it this way. Christine then asked if anyone had any comments or questions. SH commented that it is quite shocking seeing all the items in red. BS also noted that the action plan is quite comprehensive.  Christine expressed that we would need to see how Covid-19 has affected our rent arrears, as rental income is our main source of income. Christine advised that kitchen and bathroom replacements may need to be put on hold.  Christine reported that the Government have advised that no tenant is to be evicted during this time.</p>	

	Christine detailed that repairs is another concern as the Coronavirus will have a huge impact on contractors.	
<b>7.0</b>	<b>Management Performance Report</b>	
7.1	Morna provided an overview of the Management Performance Report.	<b>MS</b>
7.1.1	<p><b>Rent Arrears</b></p> <p>Morna explained that the rent arrears are sitting at 6.9% which is higher than hoped for. Morna has researched other Housing Association's arrears levels and CDHA are not the best but also not the worst.</p> <p>The rent arrears figure is subject to change as Morna had a discussion with CD Consultancy who confirmed that benefit arrears can be excluded as this is a technical arrear which have not yet been paid.</p> <p>SH asked why the arrears are so high. Morna then clarified that Universal Credit claims are taking about 6-8 weeks to process and 32 of our tenants are waiting on their claims to come through.</p> <p>Morna stated that by getting tenants on Universal Credit we are then guaranteed a payment. Morna explained that the Housing Officers are keeping a record of tenants who are going onto UC and making sure they have all the help required. The Association gets verification back from UC and we are notified if a tenant loses their job and starts a claim.</p> <p>The Association are not currently serving notices or taking anyone to court and are taking the attitude of "if you cannot pay the full rent amount, then please pay something until your benefits kick in".</p>	
7.1.2	<p><b>Reletting &amp; Voids</b></p> <p>Morna advised that the voids and re-letting are on hold at the moment. Morna explained that she did a viewing of one of our void properties and kept her distance. However, the waiting list applicant turned the property down as they could not afford to keep two flats running or to source a removable van. Logistically it is unlikely that we will be able to resume lettings until other services are once again available.</p>	
7.1.3	<p><b>Tenancy Sustainment</b></p> <p>Morna explained that referrals to welfare rights and money advice have increased this month and should increase due to Covid-19.</p>	
7.1.4	<p><b>Complaints</b></p> <p>Morna noted that many of the complaints was due to noise issues. Morna detailed that the Housing Officers are trying their best to deal with these complaints.</p> <p>GCC Noise Team is currently not operating so the Housing Officers are phoning residents to speak about the issues to reduce any further complaints.</p>	
7.1.5	<p><b>Estate Management</b></p> <p>Morna explained that the estate management service is currently suspended.</p> <p>PC commented that her close and the close next door, the residents are keeping it tidy by sweeping up and cleaning.</p>	
7.2	<p><b>Report on Rent Accounts affected by Covid-19</b></p> <p>Morna explained that the number of rent arrears cases have increased due to</p>	

	<p>Covid-19. The Housing Officers are keeping a record of the tenants which have been affected.</p> <p>Notice of proceedings have stopped and are on hold at the moment. The Housing Officers are still following procedures on the system by adding notes such as promises to pay and the date when a tenant's benefit should be starting.</p>	
8.0	<b>A.O.C.B</b>	
8.1	<p><b>Garden Maintenance</b> SH noted that the gardeners are doing open areas and not coming through closes which is fair enough.</p> <p>SH then commented that she looks after the garden but does not cut the lawn as the gardeners usually deal with this but if she had a lawnmower, she could cut the grass. Morna expressed that gardeners are not classed as key workers which makes this exceedingly difficult and suggested those in the close could chip in for the cost of a lawnmower.</p> <p>Christine recommended holding fire for a bit as Nurture are nearly at the stage where they will be able to provide a full service as they have ordered PPE. Once this has been received, they will be able to come through the closes.</p>	
8.2	<p><b>Close Cleaning/Bulk Uplift Trade Off</b> Christine reiterated that there is no close cleaning service at the minute, but the services are being paid for. Power-lite use a company to clear out flats and if they can get somewhere to dispose of bulk, they will pick up bulk lying in the area. Christine explained that if this can get done, we could do a one-time tidy up in lieu of the close cleaning service. GH expressed that this would be useful.</p> <p>MD identified that there is conflicting information online about the recycling centre at Polmadie as on google it says it is open until 7:45pm but on the GCC website it states it is closed to the public as it is deemed as non-essential travel.</p> <p>MD then asked if there was any liaison with the community police regarding petty crime etc. Morna explained that she is in touch with them quite a lot to obtain different advice and that she has been told that they will not come out just now for usual noise complaints etc.</p>	
8.3	<p><b>Management Committee Appraisal Feedback Report</b> Christine advised that due to Covid-19 that we are unable to set up any of the training sessions which were previously discussed at the last meeting. All members then noted the contents of the report.</p> <p>GH identified that the cover page of the feedback report contains reference to staff. Christine proposed that she would change the title page.</p>	
8.4	<p><b>Policy Update</b> The following policies were presented for approval:</p> <ul style="list-style-type: none"> <li>• Committee Appraisal Policy</li> <li>• New Staff Induction Policy</li> </ul>	

8.5	<ul style="list-style-type: none"> <li>• Membership Policy</li> <li>• Corporate Clothing Policy</li> </ul> <p>MM then asked the Committee if they all had read the above policies. All members agreed.</p> <p>BS referred to the New Staff Induction Policy and that the section on introducing new staff to facilities and showing them around the office, that fire escapes should be mentioned.</p> <p>BS also advised that the Health and Safety Administrator should sign off papers for new staff to read and complete. Christine confirmed that Health and Safety is mentioned but it is not specific of what it involves. Christine noted that we would take BS's comments on board.</p> <p>The above policies were then proposed for approval by SH and seconded by PC.</p> <p>BS asked what staff are doing when they are going into the office alone and referred to the lone-working policy. Christine clarified that staff are going in individually and are notifying each other on the work group chat when they arrive and when they are leaving the office. Morna also mentioned that there are security cameras.</p> <p>Christine explained that needs must during this time as there are some parts of our work which is unable to be done at home such as Grant goes in to log the mail and Nicole does the banking. Christine expressed that it is not ideal, but all staff are aware of who is in the office at the time.</p> <p><b>Zoom</b></p> <p>MD proposed that if the next Committee meeting is remote could we use Zoom instead. MD expressed that the rationale behind using Zoom is that you can see everyone. GH seconded this proposal.</p> <p>SH asked if we all had to see each other. GH confirmed that Zoom is a lot clearer visually and for hearing and speaking. BS then raised the issue that Zoom could be a security problem and is a calculated risk.</p> <p>GH expressed that there is a risk if people are not putting in a password, but the Administrator can set up password protected groups and issue the password to all participants.</p> <p>Emma proposed to set up Zoom for the next remote Committee meeting.</p>	
9.0	<p><b>Date of Next Meeting</b></p> <p>GH passed on his thanks to staff and Christine for working through this current situation. MM seconded this.</p> <p>Christine commented that all staff have been pulling together and keeping in regular contact which is quite comforting. Christine also noted that staff are keeping the business ticking away, and that we are lucky to have a housing system which is web-based and easily accessible on any platform.</p> <p>The next Management Committee meeting will be held on <b>19<sup>th</sup> May 2020 at 6:30pm.</b></p>	