



# CATHCART & DISTRICT HOUSING ASSOCIATION LTD

## MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 20 APRIL 2021 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		✓
Trudi Tokarczyk	✓	
Gamal Haddou	✓	
Patricia Crockett	✓	

### IN ATTENDANCE:

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

Attendance 72%

Item No.	Issue	Action by
<b>1.0</b>	<b>Apologies, Resignations, Declarations of Interest &amp; Notifiable Events</b>	
1.1	The Chair welcomed all attendees to the meeting and thanked everyone for their attendance.  Apologies were received from SH, BS and, MD.	
1.2	<b>Declarations of Interests &amp; Notifiable Events –</b> There were no declarations of interest.	
1.3	<b><i>Section redacted due to confidential information.</i></b>	
<b>2.0</b>	<b>Minutes of the Full Committee of Management Meeting 16 March 2021</b>	
2.1	The minutes of the Management Committee meeting held on 16 <sup>th</sup> March 2021 were proposed for approval by CC and seconded by PC.	
<b>3.0</b>	<b>Matters Arising</b>	
3.1	No matters were arising from the minutes.	
<b>4.0</b>	<b>Finance</b>	

4.1	<p><b>Finance Report</b></p> <p>Lorraine provided an overview of the Finance Report. Lorraine also covered the bank reconciliation, transfers, and regular payments.</p> <p>Lorraine then went through the payments we have received from <b>(Company redacted)</b>. Lorraine explained the CPO for <b>(property redacted)</b> went through at the end of March. The Committee expressed this was excellent news.</p> <p>Lorraine asked if there were any questions. GH asked if any of this money has to be treated as a credit i.e. not shown as income in the present financial year. Lorraine apologised and explained she would pass this on to Clark. GH advised that although the cash has come in for March, this would need to be shown for April as there is no expenditure against it. Lorraine confirmed there is expenditure against all of the figures apart for the digital inclusion grant as we have not spent anything on this yet. Lorraine explained she would mention this to Clark.</p>	LG/CD
4.2	<p><b>Bills for Approval and Payment</b></p> <p>Lorraine summarised the bills for approval and highlighted that the biggest items were for gas installations and repairs. Lorraine then gave a breakdown of the repairs' invoices.</p> <p>Lorraine explained she was seeking Committee approval to add on an invoice of <b>(figure redacted)</b> for the buildings' insurance. Lorraine advised approx. <b>(figure redacted)</b> of this will be collected back from the owners for their insurance premiums. Lorraine asked if an invoice of <b>(figure redacted)</b> for <b>(Company redacted)</b> could also be paid with the rest of the bills. The Committee agreed to add on the two invoices for payment.</p> <p>The bills were approved for payment by GH and seconded by VK.</p>	
4.3	<p><b>Factoring Arrears Report</b></p> <p>Lorraine summarised the factoring arrears report. Lorraine explained we had a large credit at the end of March and this is partially attributable to the Compulsory Purchase Order at <b>(property redacted)</b>. Lorraine asked the Committee if Clark could write off the owners' arrears of <b>(figure redacted)</b> for the year end. The Committee agreed to write this sum off.</p> <p>Lorraine explained a few big repairs are being carried out at <b>(property redacted)</b> and we have asked the owners to pay for the work upfront which has also added to the credit balance.</p> <p>Lorraine reported the finance department has been working on the arrears and they have decreased. Lorraine advised no new cases have been referred to BTO.</p> <p>Lorraine then gave an update on the arrears cases.</p>	CD
5.0	<p><b>Rent Review Report</b></p>	
5.1	<p>Christine thanked TT for carrying out the comparison exercise. Christine explained when doing the landlord comparison, it is assumed CDHA is below the national average by <b>(figure redacted)</b>. Christine then explained at first glance, the Association is <b>(figure redacted)</b> below when using next year's</p>	

	<p>figures. Christine advised that when local authorities and specialised housing associations are removed, our studio apartment rents are more or less on a par with housing associations similar to CDHA. Christine pointed out that not a lot of housing associations have studio apartments within their housing stock.</p> <p>Christine announced the rent review report has been amended to only apply to one-bedroom flats as the exercise showed this size of property is <b>(figure redacted)</b> below the national average. Christine confirmed any changes that have been made are shown in red text.</p> <p>Christine asked the Committee if there were any questions on the report. GH enquired about the duration of the rent restructure. Christine explained she has left the X<sup>th</sup> year in the table for parity and the table is showing an increase of <b>(figure redacted)</b> per annum on the assumption that other RSL's increase their rents by <b>(figure redacted)</b>. GH expressed that this seems like a long time. GH then suggested that the Association should compare our rents with a third organisation such as <b>(organisation redacted)</b>. Christine agreed and proposed she would add in another organisation.</p> <p>Christine then mentioned another option of when properties become void which the Committee discussed in detail.</p> <p>Christine advised if we shorten the period we would then have to increase the percentage per annum for the sitting tenants. MM asked if this would be affordable for the sitting tenants. Christine confirmed our rents would still meet the affordability test as all of our properties are passing this. Our rents are also below the local housing allowance. Christine asked what the Committee's thoughts were on this.</p> <p>GH explained he knows of other organisations that have done their restructure immediately if a property becomes empty. GH recommended putting a suggestion in the consultation paper asking tenants what duration the rent restructure should be over. GH expressed he feels X years is a bit too long. Christine agreed that we could add a couple of options to the paper.</p> <p>Christine proposed she will issue the Committee with another report with a shorter duration for the rent restructure. GH expressed he was happy to delegate this to Christine as the Committee has received two papers now. The Committee agreed to delegate this work to Christine.</p> <p>The Rent Review Report was proposed for approval by GH and seconded by TT.</p>	<p>CL</p> <p>CL</p> <p>CL/MS</p>
<p><b>6.0</b></p>	<p><b>Directors Report</b></p>	
<p>6.1</p>	<p><b>Covid-19</b></p> <p>Christine referred to the Scottish Government's timetable for easing coronavirus restrictions and highlighted there have been a few changes from 12<sup>th</sup> April and more due on 26<sup>th</sup> April. Christine informed the Committee that our repairs service will commence on Monday 26<sup>th</sup> April which will include routine and non-emergency repairs.</p> <p>Christine advised that we have had no further gas servicing issues. In the ARC we will be reporting two services that were not carried out on time as they were due the week after the first lockdown in 2020. Christine added that staff will still be working from home and remotely for some time to come.</p>	

6.2	<p><b>Governance</b> Christine advised that the annual return is due for submission on the original date. Christine explained that the ARC is being validated by <b>(Company redacted)</b> this week who has validated the majority of indicators.</p> <p>Christine reported a few issues have been identified which are Home Master related and Morna is dealing with these. Christine explained there will be a few caveats in the ARC this year to explain why some of the times are longer as the Regulator still want the Association to record repairs from the day that repairs are reported, even though that during restrictions we could not attend to any routine repairs. Christine thinks the Regulator wants to know how many repairs have been affected by Covid-19.</p>	MS
6.3	<p><b>Freedom of Information</b> Christine provided the Committee details on the recent FOI request received. TT advised that we can signpost people to the SHR's website to look for this information.</p>	
6.4	<p><b>Communication with Tenants</b> Christine explained that staff are keeping our website and Facebook page up to date and it is a great resource for putting our newsletter out. Christine explained that once Allan and Grant are out speaking to more and more tenants our digital and email base will increase and the Association will be able to send out more information this way.</p>	
6.5	<p><b>Procurement and Investment</b> Christine reported that we have started the procurement process for the reactive maintenance contract and we have retained <b>(Company redacted)</b> as agreed upon last year. <b>(Name redacted)</b> is putting a package together and hopefully, soon we will have the SPD on the Scottish Procurement website. Christine explained that last year our Internal Auditor recommended we have a schedule of rates. Christine advised this is a large document and can have upwards of 20,000 entries and we are hopeful this can be dropped into Home Master.</p> <p>Craig is looking at procuring the window replacement contract and he anticipates he will have this information for the Finance and Audit Sub Committee. Craig is also overseeing the gas installation. Christine explained that <b>(Company redacted)</b> has held this contract up slightly as they had stringent rules in place and were not allowed to work in tenanted properties.</p>	CS
6.6	<p><b>Development</b> <b>Section redacted due to commercial sensitivity.</b></p>	
6.7	<p><b>Business Plan</b> Christine explained the Business Plan is a separate item on the Agenda and will be covered later in the meeting.</p>	
6.8	<p><b>Bulk Uplift</b> Christine explained the bulk uplift service contract is now up and running. <b>(Company redacted)</b> did a clear-up around the area before the contract started. The Association will monitor the contract, especially in areas where</p>	

	people might use it for fly-tipping such as lanes. Christine advised if this does become a problem we will then look at installing cameras.	
<b>7.0</b>	<b>Housing Management</b>	
7.1	<b>Management Performance Report</b> Morna gave an overview of the Management Performance Report.	<b>MS</b>
7.1.1	<b>Rent Collection</b> Morna reported that rent collected for the month has gone up significantly as the Association has now received all <b>(number redacted)</b> payments from benefits due for the year. Morna explained that the arrears have not come down and reasoned this is because each month when she does the arrears report, she deducts the benefits still due in for the year as per the ARC guidance. Morna advised that for this month she has not deducted this as she wanted <b>(Consultant name redacted)</b> to check this was correct. Morna confirmed she will have a final figure on this by the end of the week which she will email out to the Committee.  Morna explained that due to the restrictions, contractors being on furlough, and work not getting done in properties, the Association was shutting the voids down. <b>(Consultant name redacted)</b> was aware of the Regulator's guidance on this and the final figure for the voids at the end of the year is <b>(figure redacted)</b> . The Regulator is looking for the Association to not record the void loss when the contractors can get in to carry out works.  Morna explained where the contractors have been furloughed and it has been emergency repairs only, the Regulator wants us to record the void loss and the lettable days which is why this figure has increased so much. Morna expressed that given the circumstances, this is not a massive jump compared to the previous year.	
7.1.2	<b>Reletting and Voids</b> Morna advised the voids that have been held for works, the Association has quite rightly held them for works. Morna explained that she and <b>(Consultant name redacted)</b> went through the voids thoroughly, and we are doing what we should be doing.	
7.1.3	<b>Tenancy Sustainment</b> Morna expressed there are still referrals to the Welfare Rights Officers.	
7.1.4	<b>Complaints</b> <b>Section redacted due to confidential information.</b>	
7.1.5	<b>Estate Management</b> Morna remarked that the Housing Officers are carrying out estate management visits whenever they can and the Maintenance Officer is overseeing the garden maintenance. The Estate Assistants are also reporting any issues.	
7.1.6	<b>Waiting List</b> Morna advised that there is still movement on the waiting list and applications are still coming in.	

8.0	<b>A.O.C.B</b>	
8.1	<p><b>Business Plan</b></p> <p>Christine explained she had hoped to have the final written document along with the alternations to the graphs and 30-year projections, however, Clark has unfortunately been ill for the last few weeks and has been unable to complete this work. Christine recommended that the Committee agrees on the content in the written document and if they are all agreed to, Emma will go ahead and make those changes. Clark will then deliver the graphs and projections to the Finance and Audit Sub Committee in May. The Committee confirmed they were happy with this.</p> <p>Christine then asked if there were any comments on the written section of the Business Plan. GH referred to page 19 and asked why the benchmarking group had stopped. Christine advised that <b>(Company redacted)</b> used to host this group but then it fell away and a few organisations withdrew at that point. Christine added that she also felt we were compiling the same information twice as CDHA is also a member of <b>(Company redacted)</b>.</p> <p>GH highlighted that in the second table on page 31, the dates are incorrect. Christine advised that Emma would amend this. GH then wanted to relay a question to Clark and asked how realistic are the salary rises of <b>(figure redacted)</b>. GH added does Clark feel this is fair. Christine asked if this was detailed in the Business Plan. GH confirmed that this is on page 31 in the last table. Christine will ask Clark to have a look at this.</p> <p>Christine detailed she and MM had a discussion regarding appendix 5 on page 36 about the Committee biographies and the table. Christine asked the Committee if they would prefer to keep the table as it has been scored out. MM commented the table allows people to take a quick look to see who is on the Committee. The Committee agreed to keep the table in with the Committee's names and positions.</p> <p>The Committee asked Christine if they could pass on their well wishes to Clark.</p> <p>The Business Plan was proposed for approval by CC and seconded by GH.</p>	<p>EC CD</p> <p>EC CD CL</p>
8.2	<p><b>Committee Staff Away Day</b></p> <p>Christine explained that an Away Day is usually held in May rather than a Committee meeting, however, due to coronavirus we did not hold one last year. Christine asked the Committee what their thoughts were and if they would like to have another meeting or a training night instead. Christine advised there was a business planning session held in December and she would not propose to do another day on business planning. Christine suggested we could invite someone along to talk about current topics or we could do one or two training sessions.</p> <p>GH expressed equal opportunities and policy impact assessments could be a topic as this is quite hot at the moment. TT commented she would agree that training is the way forward.</p> <p>Christine asked what the Committee's thoughts were on how long the session should last. TT commented that the meeting should not be over two hours. Christine proposed she will organise one of the training sessions and would contact <b>(Name redacted)</b>. She will provide the Committee details on the session.</p>	<p>CL</p>

8.3	<p><b>Policy Review</b> Before the Committee approved the undernoted policies, Christine provided an overview of each one.</p>	
8.3.1	<p><b>Data Protection Impact Assessment Policy</b> Christine explained that she and Emma have been working with our Data Protection Officer on a range of policies and documents. A Data Protection Impact Assessment (DPIA) is a process designed to help us identify and minimise the data protection risks of a project or planned change. Christine explained we have been working on a DPIA for office staff returning to work after Covid-19. Christine advised the Committee will approve the DPIA once finalised.</p> <p>The Data Protection Impact Assessment Policy was proposed for approval by VK and TT.</p>	
8.3.2	<p><b>Security Incident and Personal Data Breach Notification Policy</b> Emma explained the Committee approved our breach notification policy last May and our Data Protection Officer has slightly altered this policy and it now includes security incidents.</p> <p>The Security Incident and Personal Data Breach Notification Policy was proposed for approval by PC and seconded by GH.</p>	
8.4	<p><b>Committee Vacancy</b> Christine explained that we have received one interest for the casual vacancy on the Management Committee which was advertised in the newsletter. Christine advised this was received from <b>(name redacted)</b> who has filled in an application form. Christine will arrange for her and Marion to have a chat with <b>(name redacted)</b> about coming onto the Committee. Christine asked the members if they were ok with this and the Committee agreed.</p>	CL
9.0	<p><b>Date of Next Meeting</b></p>	
9.1	<p>The next Management Committee meeting will be held on <b>15<sup>th</sup> June 2021</b> at 6.30 pm.</p> <p>There being no further business, the meeting closed at 7.40 pm.</p>	