



CATHCART & DISTRICT HOUSING ASSOCIATION LTD

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 15 OCTOBER 2024 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 | ✓ | |
| Trudi Tokarczyk | ✓ | |
| Gamal Haddou | ✓ | |
| Patricia Crockett | ✓ | |
| Lesley Dunan | ✓ | |
| Stephen Grimsley | ✓ | |

Attendance 100%

IN ATTENDANCE:

| Staff Member | Attended | Apologies |
|-----------------------|-----------------|------------------|
| Christine Leitch | ✓ | |
| Lorraine Glasgow | ✓ | |
| Grahame Cairns | ✓ | |
| Emma Connelly | ✓ | |
| Joe Dewar (Items 1-4) | ✓ | |

| Item No. | Issue | Action By |
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| 1.0 | Apologies, Declarations of Interest & Notifiable Events | |
| 1.1 | No apologies were received. | |
| 1.2 | There were no declarations of interest. | |
| 1.3 | There were no notifiable events to report. | |
| 2.0 | Election of Office Bearers | |
| 2.1 | <p>Christine sought the election of the Office Bearers prior to business starting.</p> <p>Chairperson: SH nominated AP for the position of Chairperson, and this was seconded by MM. AP accepted the position.</p> <p>Vice Chairperson: SH nominated MM for the position of Vice Chairperson, and this was seconded by PC. MM accepted the position.</p> <p>Treasurer: MM nominated CC for the position of Treasurer, and this was seconded by TT. CC accepted the position.</p> <p>Secretary: SH nominated Christine Leitch for the position of Secretary, and this was seconded by SG. Christine accepted the position.</p> | |

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| | Following these elections, AP then assumed the role of Chairperson for the meeting. | |
| 3.0 | Election of Sub Committees | |
| 3.1 | <p>The Finance & Audit Sub Committee would comprise of the following members: CC, MM, GH, BS, SH, and TT.</p> <p>Chairperson: Christine asked CC if he would be happy to continue with the position of Chairperson. CC accepted the position.</p> <p>Christine detailed that historically, it would be the Office Bearers who would be on the Staffing Sub Committee. The Staffing Sub Committee would comprise of the following members: AP, MM, CC, and GH.</p> | |
| 4.0 | Tenants & Residents Regulatory Compliance Review | |
| 4.1 | <p>AP introduced Joe Dewar, Compliance Consultant to the Management Committee.</p> <p>Joe provided an overview of the Tenants and Residents Regulatory Compliance Review, outlining that the purpose of the report is to provide an update to the Management Committee on the Annual Tenants and Residents Health and Safety Compliance Validation Plan for 2024. He highlighted that this report represents Phase 1 of the review, and a detailed report on Phase 2 is scheduled to be presented to the Committee in [REDACTED].</p> <p>Joe recommended that the Management Committee note this updated validation position of the compliance “Big 7” (Phase 1) priority areas which are a key focus of the Scottish Housing Regulator (SHR).</p> <p>The “Big 7” includes:</p> <ol style="list-style-type: none"> 1. Gas Safety 2. Electrical Safety 3. Water Safety 4. Fire Safety 5. Asbestos 6. Damp and Mould 7. Lift Safety <p>He explained that the maintenance/asset management team has made significant progress in collating the certification and evidence-based documentation and carrying out electronic scans of validated compliance certification. Joe confirmed that the Association is compliant in gas safety, electrical safety, water safety, fire safety, asbestos and damp and mould. He noted that lift safety does not apply to CDHA as there are no lifts in our properties but is beneficial to keep it in mind for any future new build projects that may include lifts.</p> <p>Joe shared his screen to present Appendix 1: Big Compliance 7, a comprehensive Excel document that outlines compliance details, including service and inspection frequency, responsible staff members, locations of evidence and certification storage, and verification statuses. He noted that he and Jonathan conducted the final checks.</p> <p>Joe also updated the Committee on the SHR's establishment of advisory groups tasked with reviewing current ARC indicators and developing appropriate,</p> | |

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| | <p>meaningful indicators related to tenant and resident safety, specifically addressing issues like damp and mould. The updated ARC will be implemented for the collection year 2025/26, with landlords expected to report under the new indicators in [REDACTED], while the existing ARC will remain in effect until then. Joe discussed this with Christine and Grahame to ensure they are prepared. He then opened the floor for questions regarding Appendix 1. TT remarked that it looks impressive.</p> <p>Joe detailed that Phase 2 covers other compliance areas, including emergency lighting, smoke detectors, heat detectors, and carbon monoxide detectors. He pointed out that the Association is fully compliant in all areas except for the Scottish Quality Housing Standard (SHQS). Joe expressed that he does not think that any housing association has achieved 100% compliance with SHQS. Christine provided examples, highlighting that we could own flats in a block where we do not factor which does not have a close door. If there is no agreement among all owners, this prevents us from completing the work. Another example is older properties meeting energy performance standards. LD asked if this goes against us. Christine advised that we provide justifications for any non-compliance. Joe clarified that this does not imply that our houses are substandard.</p> <p>CC highlighted that the annual performance report does not include damp and mould. Christine clarified that this has not come from the SHR yet. CC enquired whether damp and mould are considered statutory. Christine confirmed that they are not at present, but it will be included in the next ARC.</p> <p>Joe concluded that there have been significant improvements in 2024 with tenant and resident health and safety compliance. He stated that Cathcart & District Housing Association is in an excellent position and is leading the way in terms of compliance with tenant health and safety standards.</p> <p>GH remarked on the thoroughness of the report, while TT expressed that the committee was very impressed.</p> <p><i>Joe Dewar left the meeting at 7 pm.</i></p> | |
| 5.0 | Minutes of the Full Committee of Management Meeting 20 August 2024 | |
| 5.1 | The minutes of the Management Committee meeting held on 20 th August 2024 were proposed for approval by SH and seconded by CC. | |
| 6.0 | Matters Arising | |
| 6.1 | <p>SH asked BS if there were any updates regarding the [REDACTED]. BS confirmed that he does not have any new information to share.</p> <p>TT shared that she delivered a performance presentation at [REDACTED], where they confirmed that there is currently no funding. Christine mentioned that there has been a recent announcement indicating that some of the previously cut housing budget has been partially reinstated. GCC has issued a letter stating they are [REDACTED], and we have a mid-year review coming up. Christine thinks that funding will be [REDACTED] HAG funded rather than [REDACTED].</p> | |
| 6.2 | <p>Follow Up Actions Report</p> <p>Emma summarised the key points and actions from the last meeting, noting the following:</p> | |

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| | <p>3.0 Annual Accounts Sean has incorporated the CDHA logo onto the front page of the accounts and has corrected the inaccurate dates and figures for note ■ regarding share capital.</p> <p>3.6 Management Letter CC pointed out that the figures in row ■ in the table under section ■ concerning adjusted errors were inconsistent. This has now been corrected.</p> <p>7.3.2 Staff Appraisals A summary of the staff appraisals was provided to the Staffing Sub Committee.</p> <p>11.1.2 IT Disaster Recovery Policy Emma has removed the reference to the external USB drive that was taken offsite daily as this practice is no longer carried out.</p> | |
| 7.0 | Minutes of the Finance & Audit Sub Committee Meeting 27 August 2024 | |
| 7.1 | The minutes of the Finance & Audit Sub Committee meeting held on 27 th August 2024 were proposed for approval by CC and seconded by GH. | |
| 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 mentioned that there were ■ payment runs completed during the month.</p> <p>Lorraine highlighted that we received £■ from the sale of the flat at ■ ■ ■. She noted that the balance on the deposit account is £■ and we have an additional two deposits of £■ each in other accounts. Christine confirmed that our total deposits amount to approximately £■.</p> <p>CC enquired about the TV licence charge on the Mastercard. Lorraine confirmed this pertains to the meeting room TV and the one at ■. SH commented that she believed the licence was only for watching live TV. Christine clarified that BBC iPlayer can be used and there is also music played during Christmas gatherings. CC then asked if this covered performing rights, to which Lorraine confirmed it did not.</p> <p>LD asked about the payment to ■. Lorraine confirmed this is our staff clock-in and out system.</p> | |
| 8.2 | <p>Factoring Arrears Report Lorraine summarised the factoring arrears report, noting that there was a credit balance at the end of September. She explained that all factoring bills have been distributed, indicating that the balance will no longer be in credit next month.</p> <p>She then provided an update on the serious arrears cases.</p> <p>Lorraine confirmed that the table lists the cases that have exhausted our internal debt recovery process. She noted that out of those cases, ■ have paid in full and we have instructed court action on ■ owners.</p> | |
| 9.0 | Directors Report | |
| 9.1 | <p>Regulatory Christine confirmed that there are no engagement issues with the SHR or any notifiable events.</p> | |

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| 9.2 | <p>Governance & Policy Matters</p> <p>She detailed that the AGM was held on 2nd September, with ■ members in attendance. The turnout was very good given the wet weather.</p> <p>Sandy presented the annual accounts, and we were pleasantly surprised with this year's bottom line compared to the previous year as we have gone from a deficit to a surplus. Void loss was significantly lower than last year, and bad debts have also decreased. Christine expressed that this improvement is largely due to the ■</p> <p>■ Additionally, there were challenges with ■, but Jonathan has addressed those issues and implemented a new system.</p> <p>We welcomed one new member to our committee. Christine carried out the first induction session with him prior to the committee meeting.</p> <p>Following the Committee appraisal process, a number of training needs and requests have been identified.</p> | |
| 9.3 | <p>Staffing</p> <p><i>Section redacted due to confidential information.</i></p> | |
| 9.4 | <p>Development</p> <p><i>Section redacted due to commercial sensitivity.</i></p> <p>Acquisitions</p> <p><i>Section redacted due to commercial sensitivity.</i></p> | |
| 9.5 | <p>ARC</p> <p>Christine explained that the ARC validation audit went well this year. Given the improvement in our reporting system, we have agreed that we will only require ■ of consultancy with ■ next year.</p> | |
| 9.6 | <p>Internal Auditors</p> <p>Christine detailed that the first audit on rent arrears and tenancy sustainment has taken place and the next audit on voids is nearing completion. ■ will be presenting their findings at the Finance and Audit Sub Committee meeting in ■.</p> | |
| 9.7 | <p>Directors Work Priorities</p> <p>TT enquired about the ■ salary review included in the Directors work priorities. Christine advised that this was discussed at the Staffing Sub Committee.</p> | |
| 10.0 | Quarterly Housing Management Services Performance Report | |
| 10.1 | Grahame summarised the housing management performance report. | |
| 10.1.1 | <p>Rent Collection and Tenancy Sustainment</p> <p>He highlighted that arrears are decreasing at a very gradual rate, and we have targeted our biggest cases.</p> <p>Grahame then provided an update on the arrears cases and the actions taken.</p> <p>TT explained that ■ is hosting a session on ■ focusing on arrears and innovative approaches. She highlighted that ■ has a good process in place. TT expressed she thinks it would be beneficial for the team to participate in the session.</p> | |

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| <p>10.1.2</p> <p>10.1.3</p> <p>10.1.4</p> | <p>Relets, Voids and Waiting List</p> <p>Grahame noted that void loss was █% which remains well within the target of █%. He elaborated on past challenges we faced regarding void loss and council tax. TT advised that Jonathan delivered a presentation on voids and contractors, receiving positive feedback. She highlighted this as a good practice example using CDHA.</p> <p>Grahame reported that we have made █ pre-arranged visits and █ have been completed. The visits have identified issues related to █. He emphasised that this is impressive, given that our housing team consists of only three members and that they have only been carrying out these visits for █ months.</p> <p>Grahame noted that referrals made to █ have increased. MM highlighted a significant rise in money advice referrals. Grahame explained this is due to the identification of benefit breaks and improved record-keeping. He pointed out that communication with the welfare rights team is excellent.</p> <p>Grahame noted that there were █ voids during the quarter, with an average relet time of █ days. He also highlighted that the number of people on our waiting list increased. We recently received a Freedom of Information request from █ asking for information on our waiting list.</p> <p>Customer Service and Complaints</p> <p>Emma reported that during the second quarter, there were █ Stage 1 complaints and █ Stage 2 complaints. All complaints were responded to within the agreed timescales. There has been a significant decrease in the number of Stage 1 complaints received compared to the previous quarter, attributed to a decrease in █-related complaints. Grahame noted that █ complaints were low in the second quarter, with only █ complaints being reported.</p> <p>Garden Maintenance</p> <p><i>Section redacted due to commercial sensitivity.</i></p> | |
| <p>11.0</p> | <p>Annual Assurance Statement 2024</p> | |
| <p>11.1</p> | <p>Christine explained that she has prepared a draft assurance statement which is required to be signed by the Chairperson and submitted to the SHR once approved by the Committee.</p> <p>The Assurance Statement reflects on all the work done throughout the year and confirms that the Committee have the assurance that the Association is meeting the terms of the regulatory framework, the 7 regulatory standards and health and safety compliance.</p> <p>She mentioned that Emma distributed a link to the evidence bank which is available for anyone seeking assurance. The evidence bank is continuously updated and includes committee reports, internal audit reports, appraisal reports, training plans, GDPR compliance plans etc.</p> <p>Christine detailed that in the past, the SHR has picked 11 organisations to do a verification visit. She expressed she would be reasonably confident if the SHR selected us.</p> <p>The Annual Assurance Statement 2024 was proposed for approval by SH and seconded by PC.</p> | |

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| 12.0 | Policy Review | |
| 12.1 | Before the undernoted policies were approved, an overview was given of each one. | |
| 12.1.1 | Business Continuity Policy Emma outlined several changes to the policy including: <ul style="list-style-type: none"> • Row T1 has been deleted from sheltered housing • The job title in row T2 has been amended • The number of staff members listed in row G5 has been updated • [REDACTED] from [REDACTED] has updated row IT4. | |
| 12.1.2 | Mobile Device Management Policy She indicated that the only changes to the policy pertain to job titles. | |
| 12.1.3 | Unacceptable Actions Policy Emma noted that no changes are being proposed to this policy. All three policies were approved by the Management Committee. | |
| 13.0 | A.O.C.B | |
| 13.1 | Potential Co-Optee <i>Section redacted due to confidential information.</i> | |
| 14.0 | Date of Next Meeting | |
| 14.1 | The next Management Committee meeting will be held on 19th November 2024 at 6.30 pm. There being no further business, the meeting closed at 8.00 pm. | |