



# CATHCART & DISTRICT HOUSING ASSOCIATION LTD

## MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 16 NOVEMBER 2021 AT 6.30 PM VIA ZOOM CLOUD MEETINGS

### PRESENT:

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

### IN ATTENDANCE:

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

Attendance 81%

Item No.	Issue	Action by
<b>1.0</b>	<b>Apologies, Declarations of Interest &amp; Notifiable Events</b>	
1.1	Apologies were received from Christine Leitch and PC.	
1.2	There were no declarations of interest.	
1.3	There were no notifiable events to report.	
<b>2.0</b>	<b>Development Report</b>	
2.1	<i>Section redacted due to commercial sensitivity.</i>  <i>Andy left the meeting at 6.50 pm.</i>	
<b>3.0</b>	<b>Minutes of the Full Committee of Management Meeting 19 October 2021</b>	
3.1	The minutes of the Management Committee meeting held on 19 <sup>th</sup> October 2021 were proposed for approval by SH and seconded by CC.	
<b>4.0</b>	<b>Matters Arising</b>	
4.1	There were no matters arising.	

4.2	<p><b>Follow Up Actions Report</b> Emma went through the key highlights and actions taken arising from the Management Committee meeting held on 19<sup>th</sup> October 2021.</p>	
5.0	<p><b>Finance</b></p>	
5.1	<p><b>Finance Report</b> Lorraine provided an overview of the Finance Report. She also covered the bank reconciliation, transfers, and regular payments. Lorraine highlighted there was a few factoring refunds as some owners were paying in monthly instalments and when the <i>(month redacted)</i> bills were issued they still had a large credit balance and requested their money back.</p> <p>Lorraine explained <i>(Company redacted)</i> has provided us with dongles that are being paid for using the digital inclusion grant. <i>(Number redacted)</i> payment runs were made during October and a breakdown has been provided of each run. CC asked if we have two franking machines and Lorraine advised the contract was recently renewed and we only have one franking machine.</p> <p>Lorraine noted <i>(figure redacted)</i> was paid to <i>(Company redacted)</i> and this is the first year we have started to pay as we were getting it for free previously. CC asked what is <i>(Company redacted)</i> and Lorraine confirmed what service they provide. GH asked if this is within our budget and Lorraine advised it was budgeted for as we knew it was going to happen.</p> <p>Lorraine highlighted another large item is the <i>(Company redacted)</i> quarterly factoring bills and SH asked what this is for. Lorraine confirmed they are a property management company.</p>	
5.2	<p><b>Factoring Arrears Report</b> Lorraine summarised the factoring arrears report. Lorraine expressed the balance at the end of the month is a lot healthier than this time last year.</p> <p>Lorraine then gave an update on the arrears cases.</p>	
6.0	<p><b>Directors Report</b></p>	
6.1	<p><b>Committee Appraisals</b> MM informed the Committee that Christine will be contacting <i>(Company redacted)</i> to arrange the appraisals for the beginning of the year.</p>	CL
6.2	<p><b>Communication and Digital</b> Lorraine and Morna praised Grant for the work he has carried out on communicating with tenants and digital inclusion. Morna mentioned Grant is planning on creating more graphs to keep the Committee up to date on progress. CC referred to the graphs and asked what number is this in proportion to the number of properties. Morna confirmed this is out of <i>(number redacted)</i> tenants. She expressed some tenants are not interested or able to get to grips with the tenant portal and the internet etc. Morna reported that Grant works on trying to get more tenants involved in the portal on a monthly basis.</p>	
6.3	<p><b>Accountancy Services</b> Lorraine advised FMD Financial Services will take over accountancy services from at the end of November. Lorraine mentioned a meeting was held last week with Fettes and Sean.</p>	

6.4	<p><b>Equality Data Collection</b></p> <p>Morna explained she and Grant are working on equality data collection and will be attending SHN's Practice Exchange Forum in December. They have spoken to a few different organisations to see what they are doing in relation to this. Morna proposed to put a report together for the December meeting.</p>	MS
6.5	<p><b>Rent Consultation</b></p> <p>GH asked what the timescale is for the rent consultation. Morna explained she is working on a comparison just now and CDHA is involved with GWSF. Morna will put together a report for Monday to discuss further at the Finance and Audit Sub Committee.</p>	MS
<b>7.0</b>	<b>Housing Management</b>	
7.1	<p><b>Management Performance Report</b></p> <p>Morna explained she has been looking into the rent collection figures.</p> <p><i>Section redacted due to confidential information.</i></p>	
7.2	<p><b>Arrears Trends and Comparisons</b></p> <p>Morna shared her screen and presented to the Committee CDHA's overall end of years comparison between 2017 and 2021 and highlighted arrears have been increasing. She also showed a comparison with Local Housing Associations arrears over the past 3 years. Morna asked the Committee if they would like a copy of the comparisons issued with the papers and the Committee confirmed they were happy seeing this on the night of the meeting. She then presented the arrears comparison for September and October.</p> <p>Morna advised we are booking tenants in to see a Welfare Rights Officer as soon as possible and in some cases when they are accepting the property. She mentioned Suzanne may be able to get grant funding to help those in arrears if they were affected by Covid-19. The Housing Management team is working on a spreadsheet to identify those affected and Suzanne will check to see if they are eligible.</p> <p>TT identified that <i>(organisations redacted)</i> arrears have decreased and suggested having a chat with them to see what they are doing. GH commented the Regulator has stated that arrears have decreased back to pre-Covid levels. Morna advised CDHA reported <i>(figure redacted)</i> at the end of the year and if we receive all the benefit we expect this year we are sitting at <i>(figure redacted)</i>. Morna added when she reports on arrears she does this without the exclusions. CC commented it is in everyone's interest if those organisations whose arrears are on a downward trend share best practice on what they are doing. MM suggested contacting GWSF and Morna proposed she would email David Bookbinder.</p>	MS
<b>8.0</b>	<b>A.O.C.B</b>	
8.1	<p><b>Management Letter and Reply</b></p> <p>GH asked for clarification on the auditors comment regarding the housing register and component accounting. Lorraine explained Craig has been looking into this and we are trying to set up our housing management system to allow us to report this way. GH suggested asking FMD if they have software that would allow them to do this for CDHA and Lorraine confirmed she would ask.</p> <p>The Management Letter and Reply was proposed for approval by SH and seconded by GH.</p>	

8.2	<b>Policy Review</b>	
8.2.1	<p><b>Digital Strategy</b> Emma explained Christine has put together the Digital Strategy and has included a timeline on when we aim to achieve the key deliverables. CC expressed the table in Appendix A was quite eye opening when comparing postal to online.</p>	<b>LG</b>
8.2.2	<p><b>Bad Debts Provision Policy</b> Morna advised she has included an explanation at 3.3 and asked if everyone was ok with the wording. The Committee agreed.</p>	
8.2.3	<p><b>Payroll Policy</b> Lorraine highlighted she made one change which was employees now receive their payslips digitally through the <b>(Company redacted)</b> portal rather than a paper copy.</p>	
8.2.4	<p><b>Unacceptable Actions Policy</b> Emma explained she has changed the word complainants to customers and included a definition of the term. In addition, reference has been made to freedom of information and data protection in relation to customers' rights when contacting the Association.</p> <p>GH asked if waiting list applicants should be included in the policy. The Committee then discussed the various names available to refer to a housing applicant e.g. waiting list applicant, prospective tenant and Emma proposed to add this into the policy. CC asked if there is a panic button at reception and Emma stated there is. CC also enquired if we have a lone worker policy and Morna confirmed we do have one in place.</p> <p>The policies were proposed for approval by VK and seconded by TT.</p>	
8.3	<p><b>Equality Impact Assessments</b> GH advised the Association will need to look into equality impact assessments going forward and training may need to be required. Morna explained she and Grant are working on equality data collection and other things just now and she will provide a proposal at the next Committee meeting.</p>	<b>MS</b>
8.4	<p><b>Cash for Kids</b> Emma explained the last two years the Association has donated to <b>(Charity redacted)</b> rather than sending out Christmas Cards and asked if the Committee wished to do this again. The Committee agreed to donate to <b>(Charity redacted)</b>. Emma confirmed this would be included in the Christmas newsletter.</p>	
<b>9.0</b>	<b>Date of Next Meeting</b>	
9.1	<p>The next Management Committee meeting will be held on <b>21<sup>st</sup> December 2021</b> at 6.30 pm.</p> <p>There being no further business, the meeting closed at 7.40 pm.</p>	