



# CATHCART & DISTRICT HOUSING ASSOCIATION LTD

## MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 20 FEBRUARY 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	✓	
Betty Carter		✓
Trudi Tokarczyk	✓	
Gamal Haddou	✓	
Patricia Crockett		✓
Lesley Dunan	✓	

Attendance 60%

**IN ATTENDANCE:**

Staff Member	Attended	Apologies
Christine Leitch (Zoom)	✓	
Lorraine Glasgow	✓	
Grahame Cairns	✓	
Emma Connelly	✓	
██████████ (Zoom) (Items 1-2)	✓	

Item No.	Issue	Action By
<b>1.0</b>	<b>Apologies, Declarations of Interest &amp; Notifiable Events</b>	
1.1	Apologies were received from AP, CC, BC, and PC.	
1.2	There were no declarations of interest.	
1.3	There were no notifiable events to report.	
<b>2.0</b>	<b>Tenant Satisfaction Survey Results Presentation</b>	
2.1	<p>MM introduced ██████████ from ██████████.</p> <p>██████████ informed the Committee that she will be delivering a presentation on the results of the tenant satisfaction survey. ██████ interviews were carried out which represents a ██████ response rate from the Association's tenant base and provides data accurate to +/- ██████%.</p> <p>██████████ detailed that we are meeting the regulatory requirements in terms of the design of the survey and the survey sample is broadly representative across the Association's tenant base. She then summarised the results.</p>	

	██████████ left the meeting at 7 pm.	
<b>3.0</b>	<b>Minutes of the Full Committee of Management Meeting 16 January 2024</b>	
3.1	The minutes of the Management Committee meeting held on 16 <sup>th</sup> January 2024 were proposed for approval by SH and seconded by GH.	
<b>4.0</b>	<b>Matters Arising</b>	
4.1	There were no matters arising.	
4.2	<p><b>Follow Up Actions Report</b></p> <p>Emma explained there was only one follow up action from the last meeting and Lorraine will provide an update on the damage at ██████████. Lorraine advised that a drain beneath the building had collapsed causing it to back up waste into the close. This resulted in underground and excavation work.</p>	
<b>5.0</b>	<b>Finance</b>	
5.1	<p><b>Finance Report</b></p> <p>Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers, and regular payments. She noted we received ██████ of ██████ for the ██████████ and ██████ for the ██████ fees for ██████████. The final invoice of ██████ has been paid to ██████████.</p> <p>The Association has ██████ on deposit which matures in ██████. The ██████ on deposit matured on ██████ ██████████ and has been reinvested for a further ██████████. This received approx. ██████ in interest.</p> <p>SH asked about the payment to ██████████. Lorraine confirmed this is for the welfare rights service. LD asked what the car park rent is. Lorraine advised that the car park at the office belongs to the ██████████, and we rent it from them.</p>	
5.2	<p><b>Factoring Arrears Report</b></p> <p>Lorraine summarised the factoring arrears report and highlighted the balance is up from this time last year. She then provided an update on the serious arrears cases.</p>	
5.3	<p><b>Factoring Charges 2024/25</b></p> <p>Lorraine explained she is seeking committee approval to increase the management fee by 5.6% which is the same as the rent increase. This is currently ██████████ per year and would increase to ██████████ per year.</p> <p>Lorraine advised that some other housing associations charge ██████ per year so CDHA is at the bottom end of the spectrum. There will be no change to the garden maintenance or backcourt cleaning fees, and we are still waiting for the figures for the insurance premiums.</p> <p>SH asked what was happening with the close cleaning. Christine advised she spoke to the estates team, and they will carry on as a team of █. All the closes will be cleaned once a fortnight starting from ██████. MM asked if they would still do bin store cleaning. Christine confirmed they will still do that and the windows.</p> <p>The factoring charges for 2024/25 were proposed for approval by GH and seconded by LD.</p>	
<b>6.0</b>	<b>Directors Report</b>	
6.1	<p><b>Regulatory</b></p> <p>Christine advised there are no engagement issues with the SHR.</p>	

<p>6.2</p> <p>6.3</p> <p>6.4</p> <p>6.5</p> <p>6.6</p> <p>6.7</p>	<p><b>Governance and Policy Matters</b> Christine detailed that in line with the SHR’s recent guidance, we are required to review and update our Asset Management Strategy (AMS) which forms a salient part of the Business Plan. ██████ was contacted to provide a quotation and he has quoted ██████ at ██████ plus VAT. TT noted this was a good price.</p> <p>Christine was seeking committee approval to appoint ██████ to assist with the AMS. This was proposed for approval by SH and seconded by MM.</p> <p>Christine advised that she is working on the written section of the business plan and ██████ will update the 30 year projections.</p> <p>Christine informed the Committee that the SHR’s new framework has been launched and this will come into force on 1<sup>st</sup> April 2024. She is preparing a comparison report for the March Committee meeting.</p> <p><b>Staffing</b> <i>Section redacted due to confidential information.</i></p> <p><b>Bulk Uplift</b> Christine explained there is no further update on the bulk uplift proposals.</p> <p><b>Committee Training</b> Christine expressed the risk management session was successful and the next session will be held on ██████ and will be on sustainability.</p> <p><b>Internal Auditors</b> Christine advised that our internal auditors have been in place for ██████ years and as a result, we are required to re-tender the service. A notice has been uploaded to ██████ with a closing date of ██████ at ██████.</p> <p>Christine explained she did not put a post box on the notice and asked tenderers to return their submissions to ██████. She will arrange for a few committee members to come into the office.</p> <p><b>█████ Wage Negotiation</b> <i>Section redacted due to confidential information.</i></p>	
<p>7.0</p>	<p><b>Rent Increase Consultation Report</b></p>	
<p>7.1</p>	<p>Grahame provided an overview of the rent increase consultation report. He highlighted that ██████ tenants responded and ██████ tenants preferred an increase of 5.6%. Some of the comments fall under the scope of the tenant satisfaction survey.</p> <p>Grahame referred to ██████’s rent increase survey and highlighted that CDHA is at the lower end compared to other RSLs. He explained that the Association tries to assist tenants with the challenges they face, and the welfare rights service recently helped approx. ██████ tenants with providing them with air fryers, curtains etc.</p> <p>SH highlighted that one comment noted that staff need to check things such as the closes and estates. Grahame confirmed that visits are being carried out. SH recommended that the Association should inform tenants visits are taking place so they are aware.</p>	

	<p>Grahame highlighted that the housing team will be doing annual home visits which allows tenants to discuss matters and provide feedback. There will also be maintenance surveys, and this will be assisted with the restructuring of the maintenance team.</p> <p>GH referred to a comment that stated they have had a [REDACTED] rent rise over the last [REDACTED] years. Grahame advised that most of the comments were left anonymously, and we would contact anyone who left their details. Christine added we have gone over the comments left in the rent consultation and tenant satisfaction survey and gone back to those identified and taken action on it. She also mentioned that the committee made the conscious decision to hold back on close cleaning due to the cost-of-living crisis.</p> <p>MM commented that the issue of car parking was raised at the community council and most of the tenants at [REDACTED] have a car. Christine explained we would never be able to police this and it was part of the planning that it was a car-free development.</p>	
<b>8.0</b>	<b>Rent Arrears Report</b>	
8.1	<p>Grahame provided an overview of the rent arrears report. He pointed out that the arrears are continuing to come down, albeit slowly.</p> <p>Grahame reported that he looked at [REDACTED] cases and the vast majority have agreements in place.</p> <p>LD asked how long the Association waits to write to tenants when they go into arrears. Grahame explained if we know the tenant's circumstances, we will write to them if the first payment has been missed. He expressed that Grant and Hayley have been very good at tackling early offenders. LD asked what support we offer when someone is struggling. Grahame explained we carry out a budget management exercise and refer the tenant to the welfare rights team to see what benefits they are entitled to. If they are not entitled to anything, then a reasonable agreement will be considered.</p> <p>GH asked if the big drop in the corresponding figures for [REDACTED] was due to write offs. Grahame advised this could have been due to write offs last year, but some will have moved to former tenant arrears, and we have some who have cleared their arrears.</p>	
<b>9.0</b>	<b>Tenant Satisfaction Survey 2023-24 and Action Plan</b>	
9.1	Grahame summarised the tenant satisfaction survey report and action plan. He highlighted that there are 3 areas for the Association to work on in the year ahead.	
9.2	<p><b>Repairs</b></p> <p>Grahame advised there have been historic issues with [REDACTED]. He is pleased repair satisfaction has increased compared to the previous survey. However, this is marginally below the Scottish average. The Action Plan for this area includes:</p> <ol style="list-style-type: none"> <li>a) Restructuring of the maintenance team.</li> <li>b) Analysis of the information provided.</li> <li>c) Drill into the damp and mould responses and revisit tenants and update the register.</li> <li>d) Develop [REDACTED] texting repair satisfaction surveys after each work order is issued and include them in quarterly committee reports.</li> </ol>	

<p>9.3</p> <p>9.4</p>	<p>e) The Maintenance Officer will carry out annual surveys of CDHA properties to improve our stock knowledge and our planned maintenance programme.</p> <p>MM asked about those who had reported damp or mould. Grahame explained respondents were asked if they were comfortable with providing their contact details. He and Jonathan went through the list and there were only ■ out of ■ we were not aware of.</p> <p><b>Tenant Portal</b></p> <p>Grahame explained that tenants can use the tenant portal to report repairs, check their rent balance, update contact information, and contact the Association. The Action Plan for this area includes:</p> <p>a) Create a campaign to raise the profile of the tenant portal via newsletters, website, social media, emails, and other relevant publications when the new system goes live.</p> <p>b) Promote the campaign to highlight how to report repairs and update personal details via the portal.</p> <p>Grahame expressed that the new portal looks fantastic and can be used on desktops, phones, iPads etc. He reported that ■ is starting to test the portal next month and once this goes live, the Association will engage with tenants again.</p> <p><b>Affordability</b></p> <p>Grahame explained the third area is affordability where tenants are not finding it easy to heat their homes or pay rent. The Action Plan includes:</p> <p>a) Maximise potential funding streams to reduce fuel poverty, and work with partner agencies.</p> <p>b) Utilise the website, newsletter, social media, and the tenant's portal to raise awareness of energy/advice support available.</p> <p>SH suggested including an article in the newsletter about the funding for energy efficiency goods which was a massive success. Grahame commented it was interesting to see that so many tenants read the newsletter.</p> <p>BS asked if the Association posts on social media. Grahame confirmed we regularly post on our website and Facebook page. BS expressed that the quality of newsletters is really good. The committee then discussed the frequency of newsletters.</p> <p>BS asked how energy advice is given out. Grahame confirmed this is through our welfare rights team. Christine explained that ■ is in the process of applying for funding for an energy advisor.</p> <p>Grahame advised that ■ highlighted that footfall in the office is high. MM commented that the office is very accessible.</p>	
<p><b>10.0</b></p>	<p><b>Data Protection Quarterly Report</b></p>	
<p>10.1</p>	<p>Emma advised that the data protection report covers the reporting period from October to December. She noted there were ■ subject access requests, freedom of information requests, or data breaches reported.</p> <p>During this period, the Data Protection Officer delivered a training session to staff on email management, data destruction, and data retention.</p>	

	<p>A clearing day was also arranged with staff and paper files were reviewed in the office and the storeroom. The contractor and supplier register was reviewed and updated and the quarterly statistics for quarter ■ were submitted to the Scottish Information Commissioner. The planned activities for the next period ■ to ■ include carrying out the ■ and submitting the quarterly statistics for quarter ■.</p> <p>Emma explained that ■ has advised there is a data protection bill going through Parliament, so we have agreed to delay the review of data protection policies. One of the changes is to create a clearer legal basis for political parties to process personal data for the purposes of democratic engagement.</p>	
<b>11.0</b>	<b>Policy Review</b>	
11.1	Before the undernoted policies were approved, an overview was given of each one.	
11.1.1	<p><b>Committee Member Induction Policy</b></p> <p>Emma explained there are minor changes proposed in Appendix 1. She explained that CC suggested having photos of current committee members with a biography which may help new members settle in quicker. The Committee agreed to include a link to the committee biographies on the website.</p>	<b>EC</b>
11.1.2	<p><b>Rent Setting Policy</b></p> <p>Christine explained there have been some changes to the legislation in the policy. She advised that GH had mentioned including a new build premium as new builds are likely to be a lot higher than the existing tenement stock. GH also mentioned changing debit cards to e-payments in section 10.3. Christine confirmed these changes would be made.</p> <p>The policies were proposed for approval by SH and seconded by LD.</p>	<b>CL</b>
<b>12.0</b>	<b>A.O.C.B</b>	
12.1	<p><b>Window Wanderland</b></p> <p>TT expressed that the Window Wanderland project went well and was on BBC news. MM explained that there were 99 window displays and the workshops were well attended.</p>	
<b>13.0</b>	<b>Date of Next Meeting</b>	
13.1	The next Management Committee meeting will be held on <b>19<sup>th</sup> March 2024</b> at 6.30 pm. There being no further business, the meeting closed at 8.00 pm.	