



# CATHCART & DISTRICT HOUSING ASSOCIATION LTD

## MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 20 JUNE 2023 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		✓
Teresa Gallagher		✓
Lesley Dunan		✓

Attendance 64%

### IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch	✓	
Lorraine Glasgow		✓
Grahame Cairns	✓	
Emma Connelly	✓	
Claire Beckley (Zoom)	✓	

Item No.	Issue	Action By
<b>1.0</b>	<b>Apologies, Declarations of Interest &amp; Notifiable Events</b>	
1.1	Apologies were received from LD, BS, PC, TG and LG.	
1.2	There were no declarations of interest.	
1.3	Christine informed the Committee that ( <i>number redacted</i> ) notifiable event was submitted to the SHR.	
<b>2.0</b>	<b>Data Protection Compliance Training</b>	
2.1	<p>Claire Beckley, Data Protection Officer explained to the Committee that she would deliver a brief training session on data protection compliance and then would provide an overview of the progress report.</p> <p>She then covered the following:</p> <ul style="list-style-type: none"> <li>• Changes to Data Protection Legislation</li> <li>• Brexit</li> <li>• CDHA as a data controller</li> </ul>	

	<ul style="list-style-type: none"> <li>• Data Protection principles</li> <li>• Data Protection Impact Assessments (DPIAs)</li> <li>• Personal data breaches</li> <li>• Subject access requests</li> <li>• Data subjects rights</li> <li>• CDHA and compliance.</li> </ul> <p>Claire then summarised the 12 month action plan and noted we have looked at policies, procedures, privacy notices and other documents.</p> <p>GH asked what the UK is proposing for the EU to take away the adequacy decision. Claire advised the UK is removing many of the statutory requirements such as the need to have a Record of Processing Activities (ROPA) and reducing the need for DPIAs in many circumstances. The EU is mainly concerned about the removal of the need for evidence for compliance and the lack of formality.</p> <p>SH expressed it must be difficult ensuring that contracts are in place with all contractors and suppliers. Claire advised we work hard to ensure these are in place and where we have data processors, we have a statutory duty as the Data Controller under Article 28 for setting out what the data processor can do with that data. She explained in terms of the data sharing agreements, there is no statutory requirement, but it is a contractual issue. Claire confirmed it is a huge piece of work.</p> <p>CC asked what our process is when someone makes a request verbally and what is shared back with the requester. Claire advised we have a data subject rights procedure in place, and we would write back to the individual and provide the information requested within 30 calendar days. She detailed that if the case is complex, we can extend this to 3 months. Claire is raising awareness regarding these issues. A lot of Housing Associations, as part of their complaints process, are failing to extract data as a subject access request.</p> <p>CC asked if the thinking behind verbal requests was to make it a more inclusive process. Claire explained previously a data subject had to pay (<b>figure redacted</b>). She advised people are more conscious of their rights and they use this as part of negotiations and usually as part of a dispute. Claire confirmed there is no way to reject subject access requests.</p> <p>The Committee then thanked Claire for the insightful training session.</p> <p><i>Claire Beckley left the meeting at 6.55 pm.</i></p>	
<b>3.0</b>	<b>Minutes of the Full Committee of Management Meeting 18 April 2023</b>	
3.1	The minutes of the Management Committee meeting held on 18 <sup>th</sup> April 2023 were proposed for approval by SH and seconded by TT.	
<b>4.0</b>	<b>Matters Arising</b>	
4.1	There were no matters arising.	
4.2	<b>Follow Up Actions Report</b> Emma went through the key highlights and actions taken arising from the meeting.	
<b>5.0</b>	<b>Minutes of the Finance &amp; Audit Sub Committee Meeting 23 May 2023</b>	
5.1	The minutes of the Finance & Audit Sub Committee meeting held on 23 <sup>rd</sup> May 2023 were proposed for approval by GH and seconded by CC.	
<b>6.0</b>	<b>Matters Arising</b>	

6.1	There were no matters arising.	
<b>7.0</b>	<b>Finance</b>	
7.1	<p><b>Finance Report</b> Christine advised she would cover the finance and accountancy sections in the absence of Lorraine and Fettes.</p> <p>She provided an overview of the Finance Report and covered the bank reconciliation, transfers, and regular payments. SH expressed that the <b>(service redacted)</b> bill was huge. Christine confirmed this is for <b>(duration redacted)</b> and approx. <b>(percentage redacted)</b> will be billed out to owners.</p> <p>Christine noted there is <b>(figure redacted)</b> lodged in the deposit account. She advised the invoice runs are largely down to day-to-day maintenance, planned maintenance and project work.</p>	
7.2	<p><b>Factoring Arrears Report</b> Christine summarised the factoring arrears report and provided an update on the arrears cases.</p>	
<b>8.0</b>	<b>Accountancy</b>	
8.1	<p><b>Loan Portfolio Annual Return 2022/2023</b> Christine explained the Association is required to submit the Loan Portfolio Return to the SHR annually and this will be put through the SHR's portal following Committee approval tonight. The Regulator collects information about our borrowing and funding arrangements and uses this to assess the regulatory risks faced by the Association and to benchmark against other RSLs.</p> <p>Christine reported that approximately <b>(percentage redacted)</b> of our stock is unencumbered and we only have loans with <b>(company redacted)</b>. Our total loan debt at 31<sup>st</sup> March 2023 is <b>(figure redacted)</b>.</p> <p>There are no issues with covenant compliance.</p> <p>Christine then summarised the facilities pages which breaks down how our loans are made up. She pointed out that some pages do not apply to us including Embedded Interest Rate Derivatives, IGF Lend, IGF Borrow, ISDAs and ISDA Covenants. Christine and GH explained SONIA which stands for Sterling Over Night Indexed Average.</p> <p>GH asked if Fettes could show the calculation behind the interest cover covenant for the next Finance and Audit Sub Committee meeting.</p> <p>Christine explained that we would add an addendum to the agenda detailing all the returns the Association is required to make during the year.</p> <p>The Loan Portfolio Annual Return 2022/2023 was proposed for approval by CC and seconded by GH.</p>	<p><b>FM</b></p> <p><b>EC</b></p>
8.2	<p><b>Treasury Management Annual Report</b> Christine explained the purpose of the report is to provide the Management Committee with details of the Association's current treasury management operations. The Treasury Management Policy notes the requirement to report to the Management Committee at least once a year on treasury management operations.</p> <p>The report contained the following information:</p>	

	<ul style="list-style-type: none"> <li>• Secured stock per lender and stock valuation data as at 31/03/23</li> <li>• Loan information in relation to each lender as at 31/03/23</li> <li>• Asset cover information</li> <li>• Details of unsecured stock as at 31/03/23</li> <li>• Future proposed borrowings</li> <li>• Projected cash flow position</li> <li>• Covenant compliance</li> <li>• Interest earnings from surplus funds</li> <li>• Compliance with policy</li> <li>• Treasury strategy for the next 12 months.</li> </ul> <p>Christine advised there are normally 3 bases on which stock shall be valued by lenders – existing use value, existing use value with sales, and market value subject to tenancies. The Associations secured stock values, on average, at around <b>(figure redacted)</b> per property on an existing use basis. Valuations range from around <b>(figure redacted)</b> to <b>(figure redacted)</b> per unit.</p> <p>Christine noted that around <b>(percentage redacted)</b> of debt is on a fixed rate basis with the balance on a variable rate. She then explained the term asset cover and noted the excess security is approx. <b>(figure redacted)</b>. She highlighted there are <b>(number redacted)</b> properties unsecured to any lender. In terms of future borrowings, the Association can borrow around a further <b>(figure redacted)</b> on an existing use basis. When using the market value subject to tenancies valuation basis there is an ability to borrow <b>(figure redacted)</b>.</p> <p>The long-term projections indicate a reasonable cash position. Christine reiterated that there are no issues with covenant compliance.</p> <p>Christine asked if there were any questions. GH commented the report was very comprehensive.</p>	
<b>9.0</b>	<b>Directors Report</b>	
9.1	<b>Regulatory</b> Christine confirmed there are no engagement issues.	
9.2	<b>Governance Matters</b> Following a discussion with the office bearers, the proposal is to carry out the committee appraisal process in-house this year. Christine detailed that she has changed the form this year as she received comments last year from members advising that the form was off-putting. <p>Christine asked the Committee if they can return the forms to Emma by the end of <b>(month redacted)</b> and a report will go to the <b>(month redacted)</b> meeting so the Committee can agree on a training programme. She advised the Committee can also agree on someone conducting the process externally next year and mentioned <b>(name redacted)</b> who attended the Away Day. MM commented that <b>(name redacted)</b> is very good too.</p>	
9.3	<b>Annual Audit</b> Christine informed the Committee that the external audit commenced the week beginning <b>(date redacted)</b> and the auditors have been very positive about the ease of doing their checks. They were set up with access to our system and we were able to file transfer the documents.	

<p>9.4</p> <p>9.5</p> <p>9.6</p> <p>9.7</p> <p>9.8</p> <p>9.9</p>	<p>We had hoped to get the accounts tonight but there are still a few sections to tidy up. Christine advised that <i>(month redacted)</i> would be too late to approve the accounts and asked the Committee if they would be available to attend a short Zoom meeting in <i>(month redacted)</i>. The Committee agreed.</p> <p><b>Development</b> <i>Section redacted due to commercial sensitivity.</i></p> <p><b>Maintenance</b> <i>Section redacted due to confidentiality.</i></p> <p><b>Landlord Compliance</b> Christine informed the Committee that we are now doing the final checks on any outstanding EICRs and EPCs. She has asked maintenance for a list of outstanding properties. <i>(Number redacted)</i> contractors are working on the programme and are prepared to take on <i>(number redacted)</i> per day.</p> <p><b>Flats Proposal</b> <i>Section redacted due to confidentiality.</i></p> <p><b>Annual Return on the Charter</b> Christine confirmed that the ARC return has been submitted. <i>(Organisation redacted)</i> has made their findings available through their data management tool and the comparisons will be presented to the Committee later tonight. She explained comparison information from the Regulator will be available in <i>(month redacted)</i>, however, only <i>(number redacted)</i> landlords can be compared at a time, whereas <i>(organisation redacted)</i> shows the whole peer group.</p> <p><b>Committee and Staff Away Day</b> Christine explained the Away Day was a great success and she has started work on the business planning process. She is putting together a consultation survey to go out with the next newsletter.</p>	
<p><b>10.0</b></p>	<p><b>Rent Arrears Report</b></p>	
<p>10.1</p>	<p>Grahame provided an overview of the rent arrears report. He expressed that having <i>(name redacted)</i> will aid him so he can focus on the arrears. He suggested that for a period of at least <i>(duration redacted)</i>, we might reduce our focus on estate management to allow for a sustained focus on arrears and void work.</p> <p>Grahame updated the Committee on the recent court order for an eviction. He pointed out that we are not seeing big drops in the arrears yet.</p> <p>Grahame then asked if anyone had any questions. GH highlighted that the number of cases under <i>(figure redacted)</i> has increased by <i>(number redacted)</i>. Grahame explained these are housing benefit cases and this is a technical arrear until we receive the <i>(number redacted)</i> payment.</p> <p>GH asked if we are looking at a like-for-like comparison with <i>(month redacted)</i> V <i>(month redacted)</i> or if will there be an increase month on month even if the arrears are coming down. Grahame advised we will always see a technical arrear increase due to the housing benefit payment schedule, but we should be focusing on the tenant arrears coming down.</p>	

	TT suggested showing the Committee the number of cases without technical arrears. Grahame confirmed we could do that, and he can put this in brackets to show what is tenant arrears. The Committee agreed this would be helpful.	<b>GC</b>
<b>11.0</b>	<b>A.O.C.B</b>	
11.1	<p><b>ARC Benchmarking Report</b></p> <p>Christine shared her screen and presented <i>(organisation redacted)</i> report to show a comparison with other RSLs. She then went through the following ARC indicators:</p> <ul style="list-style-type: none"> <li>• Percentage of tenants satisfied with the overall service provided by their landlord</li> <li>• Percentage of tenants satisfied with the quality of their home</li> <li>• The number of emergency repairs completed in the reporting year</li> <li>• The total number of hours taken to complete emergency repairs</li> <li>• The total number of working days taken to complete non-emergency repairs</li> <li>• The average working days taken to complete non-emergency repairs</li> <li>• Percentage of reactive repairs carried out in the year completed right first time</li> <li>• Percentage of tenants satisfied with the landlord's contribution to the management of the neighbourhood they live in</li> <li>• Percentage of new tenancies sustained for more than a year</li> <li>• Gross rent arrears as a percentage of rent due for the reporting year</li> <li>• Percentage of rent due lost through properties being empty</li> <li>• The average length of time to re-let properties.</li> </ul> <p>TT explained that the percentage of tenants satisfied with the overall service and the quality of their homes has gone down for the sector overall. She commented that other organisations have had issues with contractors.</p> <p>It was highlighted that CDHA and <i>(organisation redacted)</i> were at the bottom of the peer group for various repair indicators. Christine has noted various comments on the return. CC asked if we have this data going back. TT confirmed it should be held for a few years. CC then suggested comparing the data to see if there is a trend. Christine confirmed we can do this to see if there is a pattern.</p> <p>GH asked if there is governance information within this. TT explained not at the minute and asked what he would like to see. GH suggested committee attendance. Christine explained that this isn't collected in the ARC, but they ask for staff turnover and sickness. MM commented that attendance at committee meetings is usually pretty good.</p>	
11.2	<p><b>Assurance Review of Tenancy Sustainment and Debt Management</b></p> <p>Christine reported that <i>(company redacted)</i> carried out an internal audit of tenancy sustainment and debt management. The review considered the arrangements for tenancy sustainment and the management and recovery of rent arrears. The review covered policies and procedures covering tenancy support and debt management; arrangements for assisting tenants to sustain their tenancies including welfare advice and debt prevention; arrangements for monitoring the effectiveness of measures put in place to support tenants in sustaining their tenancies; arrangements for monitoring and recovering rent</p>	

	<p>arrears, where appropriate; controls over the write-off of arrears and management information; and reporting arrangements.</p> <p>Grahame advised that the report highlighted <b>(number redacted)</b> important points which are being actioned on. He expressed he was disappointed with the former tenant arrears.</p>	
11.3	<p><b>Data Protection Quarterly Report</b></p> <p>Emma apologised for the late issuing of the report as it was due in <b>(month redacted)</b>, however, a Management Committee meeting is not held this month.</p> <p>Emma advised the report covers the reporting period <b>(period redacted)</b>.</p> <p>She noted the following:</p> <ul style="list-style-type: none"> <li>• <b>(number redacted)</b> subject access requests were received.</li> <li>• <b>(number redacted)</b> freedom of information requests were received.</li> <li>• <b>(number redacted)</b> data breaches were reported.</li> </ul> <p>Emma provided more details on the freedom of information requests that were received and then summarised the highlights completed during the period. The next report is due in <b>(month redacted)</b> which will cover <b>(period redacted)</b>.</p>	
11.4	<p><b>Policy Review</b></p> <p>Before the undernoted policies were approved, an overview was given of each one.</p>	
11.4.1	<p><b>Succession Planning Policy</b></p> <p>Emma explained some minor changes were made to the policy such as it now mentions the staff appraisal policy which was implemented in <b>(date redacted)</b> and the tenancy engagement team has been changed to the Housing Management Team/Corporate Services Officer. The organisational structure has also been updated.</p>	
11.4.2	<p><b>Equality and Diversity Policy</b></p> <p>Emma advised she has been working on reviewing this policy with the Data Protection Officer and Assistant Housing Officer Grant. <b>(Organisation redacted)</b> published guidance last year on equality data collection. The data can be collected anonymously or can be linked to an individual. Emma proposed that we collect equalities data anonymously for tenants, housing applicants, job applicants and committee members.</p> <p>The policy mentions the UK leaving the EU, the updated Scottish Social Housing Charter and equality impact assessments. Emma has also been working with <b>(company redacted)</b> on anonymising some fields on the system such as ethnicity. She is waiting on hearing back from <b>(job title redacted)</b>.</p> <p>Emma asked the Committee if they are happy with the Association collecting equalities data anonymously. The Committee agreed. Emma advised an article will be included in the next newsletter.</p> <p>The policies were proposed for approval by GH and seconded by SH.</p>	
11.5	<p><b>Charitable Donation</b></p> <p>Christine explained the <b>(organisation redacted)</b> is proposing to purchase a</p>	

	<p>defibrillator to be housed at <b>(location redacted)</b>. They have asked if the Association would like to contribute and donate towards this. She advised we donated to the <b>(organisation redacted)</b> last year and have not made a charitable donation this year.</p> <p>Christine suggested one could go outside of our office. The Committee thought this was a good idea. AP commented there is one in the pharmacy and the dentist surgery, however, it is only open during working hours. CC asked if local businesses could provide sponsorship.</p> <p>The Committee then discussed this further and agreed on donating <b>(figure redacted)</b> for the defibrillator at <b>(location redacted)</b>.</p> <p>The Committee agreed that we would look into providing a defibrillator outside of the office another time.</p>	
<b>12.0</b>	<b>Date of Next Meeting</b>	
12.1	<p>The next Management Committee meeting will be held on <b>15<sup>th</sup> August 2023</b> at 6.30 pm.</p> <p>There being no further business, the meeting closed at 8.30 pm.</p>	