



CATHCART & DISTRICT HOUSING ASSOCIATION
LTD

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING
HELD ON TUESDAY 20 AUGUST 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	✓	

Attendance 89%

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch	✓	
Lorraine Glasgow	✓	
Grahame Cairns	✓	
Emma Connelly	✓	
Suzanne Lavelle (Items 1-2)	✓	
Sean O'Sullivan (Zoom) (Items 1-3)	✓	

Item No.	Issue	Action By
1.0	Apologies, Declarations of Interest & Notifiable Events	
1.1	Apologies were received from AP.	
1.2	There were no declarations of interest.	
1.3	There were no notifiable events to report.	
2.0	Advice Service Annual Report 2023/24	
2.1	<p>Suzanne provided an overview of the Welfare Rights & Money Advice Service Annual Report. She highlighted the key figures relating to Cathcart & District Housing Association, including:</p> <ul style="list-style-type: none"> • [REDACTED] fuel vouchers were issued with a value of £[REDACTED]. • [REDACTED] cash first payments were issued with a value of £[REDACTED]. • [REDACTED] households supported through the [REDACTED], with an overall value of £[REDACTED]. • [REDACTED] cases ([REDACTED] households) were closed. <p>Suzanne then provided more information about the various fuel support initiatives. These projects proved successful by benefitting tenants through the distribution of fuel vouchers and providing energy-efficient goods such as air fryers, thermal curtains, and draft excluders.</p>	

She informed the Committee that her application to the [REDACTED] [REDACTED] was successful. The funding amounting to £[REDACTED] will provide [REDACTED] Energy Advisers for [REDACTED] years and includes [REDACTED] fuel vouchers specifically allocated for the project.

The Energy Advisers will play a key role in alleviating fuel poverty and reducing fuel debt, while also promoting digital and financial inclusion. They will educate clients on the most efficient use of heating systems, help identify additional energy efficiency measures, and provide guidance on damp and condensation issues. Suzanne explained that tenants must get a visit from the Energy Adviser to receive a fuel voucher. This visit aims to promote behavioural change and ensure tenants are on the right tariff. The project commenced in [REDACTED] with [REDACTED] households being seen so far and is set to run until [REDACTED].

Suzanne shared that [REDACTED] secured funding from the [REDACTED] [REDACTED], allowing them to employ a part-time Welfare Rights Officer until [REDACTED]. She noted that [REDACTED] will begin in [REDACTED] and that the [REDACTED] operates in the same areas as they do, making it a good link. [REDACTED] also received funding for a Money Advice Assistant from the Scottish Government's [REDACTED] in [REDACTED]. She explained that this position has been helpful by ensuring accurate record-keeping and allowing the welfare advisors to focus on their key responsibilities.

Suzanne expressed concern about the significant reduction in [REDACTED] [REDACTED] which impacts new tenants, many of whom are moving into tenancies with inadequate furnishings and no floorings, risking their ability to sustain their tenancy.

The [REDACTED] had been scraped by the Scottish Government which previously supported initiatives such as the social landlord fuel support fund and the home heating fund. Suzanne is exploring other funding opportunities and recently met with the [REDACTED] to request assistance with carpets as the [REDACTED] is only awarding items for eating, heating and sleeping. However, the [REDACTED] is not interested in providing carpets as they see it as improving housing association stock.

Suzanne highlighted another challenge ahead: the Department for Works and Pension's plans to transition the remaining individuals on legacy benefits to Universal Credit. She advised that the DWP tested [REDACTED] cases, noting that [REDACTED] cases required assistance with their claims, and [REDACTED] required home visits. She emphasised that this sample size is quite small. Suzanne expressed that the welfare rights team is keen to assist people with the migration process, ensuring their benefits are maximised before they move to UC as they will receive transitional protection.

Suzanne detailed that we could expect to see an increase in sanctions and referenced a case study involving a CDHA tenant. Another campaign that Suzanne's team want to run is challenging these sanctions.

Suzanne then asked if anyone had any questions. LD enquired about [REDACTED] [REDACTED]. Suzanne confirmed this is a grant equivalent to one month's rent paid in advance, specifically for homeless people. LD asked if the tenant is required to repay this. Suzanne clarified it does not need to be repaid and goes directly to the housing association to secure the property.

	<p>SH commented that the welfare rights team have had a busy year. BS added that some of the figures are astounding.</p> <p><i>Suzanne Lavelle left the meeting at 6.45 pm.</i></p>	
3.0	Annual Accounts for the Year Ended 31st March 2024	
3.1	<p>Reconciliation</p> <p>Sean explained that since the preparation of the management accounts, several year-end adjustments have been made during the year end process including the [REDACTED] year end information received and final component accounting charges. He clarified that the year end pension adjustment relates to actuarial movements and this figure is provided by the [REDACTED] each year.</p> <p>Sean highlighted that there was higher amortised grant, higher gain on disposal, lower management costs, a non-capitalised grant (feasibility study) and lower bad debts. There were additional repair costs and higher factoring bad debts. He reported that we have increased the bad debt provision. There was a surplus of £[REDACTED] for the year.</p>	
3.2	<p>Report of the Committee of Management</p> <p>Sean explained that the Report of the Committee of Management was prepared with Grahame in Christine's absence. This summarises the main highlights of the year. The Committee's statement on internal financial controls is noted on pages 5 and 6.</p> <p>Sean then provided an overview of the annual accounts for the year ended 31st March 2024.</p>	
3.3	<p>Statement of Comprehensive Income</p> <p>He reported that turnover for the year was £[REDACTED] and the annual surplus for the year before the main pension adjustment was £[REDACTED]. This adjustment results in a bottom-line surplus for the year of £[REDACTED].</p>	
3.4	<p>Statement of Financial Position</p> <p>Sean pointed out that fixed assets were £[REDACTED] and net assets were £[REDACTED]. Cash was £[REDACTED].</p> <p>Note 24 relates to housing stock which has gone down this year due to the house sales. Note 25 on operating leases, primarily concerns the office. Sean referred to note 29 and confirmed that there are no outstanding capital commitments at the year end.</p> <p>GH asked if the Report of the Committee of Management mentions the HAG funding for acquisitions. Sean confirmed this is covered in section 4.2 under future business growth. GH then asked if there was scope to expand this, for example, the Association welcomed that funding. Christine advised we hoped that the funding would continue but unfortunately, it has since ceased.</p>	
3.5	<p>Questions</p> <p>Sean asked if there were any questions on the accounts.</p> <p>CC highlighted that note 18 on share capital includes references to [REDACTED] and [REDACTED]. Sean acknowledged this was a typo and proposed to correct this. GH pointed out that the share capital figures for [REDACTED] did not reconcile. Sean confirmed he would change this. GH requested that the CDHA logo be added to the front page of the accounts. Sean agreed to add this.</p>	<p>SO</p> <p>SO</p> <p>SO</p>

3.6	<p>Management Letter</p> <p>Sean explained that the external auditors must issue a formal report to the Management Committee on their findings from the audit. He reported that there are ■■■ management recommendations.</p> <p>He explained that section 4 is the follow up of previously issued management letter recommendations and confirmed that both items have been addressed. Sean then summarised the adjusted errors, mentioning that there were no unadjusted errors.</p> <p>CC asked whether the numbers in row ■ should be equal. Sean advised that they likely should be and would check this with the auditors. He then detailed that the auditors had given an unqualified audit report with no significant weaknesses identified.</p>	SO
3.7	<p>Response to Management Letter</p> <p>Sean explained that he had drafted the response letter. He then summarised the response.</p> <p>The Management Committee confirmed they were happy with the response to the Management Letter.</p>	
3.8	<p>Letter of Representation</p> <p>Sean detailed that the letter of representation is provided to the auditors to confirm that the Committee is satisfied and has fulfilled their responsibilities set out in the engagement letter.</p> <p>The Annual Accounts for the year ended 31st March 2024 were proposed for approval by GH and seconded by LD subject to the requested amendments being made.</p> <p><i>Sean O'Sullivan left the meeting at 7.15 pm.</i></p>	
4.0	Minutes of the Full Committee of Management Meeting 18 June 2024	
4.1	The minutes of the Management Committee meeting held on 18 th June 2024 were proposed for approval by PC and seconded by CC.	
5.0	Matters Arising	
5.1	<p>BS asked if we have received funding for adaptations. Lorraine confirmed we received £■■■■. BS asked how the Association plans to allocate these funds. Grahame advised we had a look at this and were considered having a medical adaptation policy on how to prioritise the funds, but this is already addressed in the reactive maintenance policy. He suggested that we may want to set up a separate budget, however, this comes from a different funding stream.</p> <p>Christine asked if ■■■ mentioned the possibility of requesting additional funds. Lorraine confirmed that ■■■ indicated that we could approach them again for more funds if we have spent most of the budget. BS remarked that private owners used to pay ■% for the way in and ■■■ might expect similar contributions from housing associations.</p>	
5.2	<p>Follow Up Actions Report</p> <p>Emma summarised the key points and actions from the last meeting, noting the following:</p>	

	<p>8.2 Factoring Arrears Report Lorraine has included a note outlining our billing figures from last year and this year.</p> <p>9.11 Senior Management Work Priorities "Monitoring and forecasting of the budget" has been added to the senior management's work priorities.</p> <p>11.1 Integrated Asset Management Strategy The Committee proposed several changes to the strategy which have been implemented. This includes references to reporting on EESSH2 have been removed. A glossary has been included and the photo on page 25 has been removed.</p> <p>The SWOT analysis table has been revised to address employee retention and recruitment, and this change has also been reflected in the Business Plan to ensure consistency.</p> <p>15.1 Policy Review The committee recruitment policy now includes references to the entitlements, benefits, and payments policy. In the succession planning policy, Lorraine's job title has been amended in the organisational chart.</p> <p>16.4 [REDACTED] The Association donated £[REDACTED] to the [REDACTED].</p>	
6.0	Finance	
6.1	<p>Finance Report Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers, and regular payments. She detailed that we received [REDACTED] lots of HAG relating to the final claim costs for [REDACTED] and the work costs associated with the acquisition of [REDACTED].</p> <p>Lorraine highlighted that there were [REDACTED] payment runs made during the month. Both additional deposits have now matured, with the first £[REDACTED] reinvested for another year and the second for [REDACTED] months.</p> <p>SH brought up the repairs invoice from [REDACTED] and commented that she thought they only dealt with the [REDACTED] service. Grahame confirmed they do house clear-outs and other activities. Lorraine added they also do needle sweeps.</p>	
6.2	<p>Factoring Arrears Report Lorraine summarised the factoring arrears report and highlighted that the balance at the end of July was £[REDACTED].</p> <p>She then provided an update on the serious arrears cases.</p> <p>Lorraine confirmed there are [REDACTED] cases with [REDACTED]. She explained that these cases have exhausted our internal debt recovery process, and we have asked [REDACTED] to send the debtors a letter giving them [REDACTED] days to settle their accounts.</p> <p>SH asked about the abbreviations L/L and O/O. Lorraine confirmed they stand for landlord and owner occupier.</p>	
7.0	Directors Report	

7.1	Regulatory	
7.1.1	Notifiable Event <i>Section redacted due to confidential information.</i>	
7.2	Governance and Policy Matters	
7.2.1	Committee Recruitment <i>Section redacted due to confidential information.</i>	
7.2.2	Committee Appraisals Grahame mentioned that there is a separate report on the appraisals.	
7.2.3	AGM He confirmed that the AGM will be held on Monday 2 nd September 2024 and [REDACTED] nomination form has been received.	
7.3	Staffing <i>Section redacted due to confidential information.</i>	
7.4	Development Development will be touched upon later under A.O.C.B.	
7.5	Internal Auditors Grahame mentioned that he hoped the auditors would have finished their report; however, [REDACTED] is currently on annual leave, so we won't be able to present it at next week's Finance & Audit Sub Committee meeting. Christine asked if we had received any feedback from the auditors. Grahame confirmed there were a few issues, but overall, the process was satisfactory. He noted on reflection that it might have been more efficient if the auditors had come to the office as the process took longer than expected. MM asked if the auditors planned to visit the office in the future. Grahame indicated that he would discuss this with Christine.	SMT
8.0	Quarterly Housing Management Services Performance Report	
8.1	Grahame summarised the housing management performance report and noted a downward trend in the rent arrears. He recognised the efforts of the welfare rights team and the number of tenants who have benefited from their assistance. In [REDACTED], there were [REDACTED] cases with arrears exceeding £[REDACTED], this has reduced to [REDACTED] cases. Grahame expressed that whilst this number is still high, it demonstrates the work the housing management team has done. He updated the Committee on [REDACTED] ongoing court cases. Grahame noted a significant increase in referrals to money advice. He reported that void rent loss was [REDACTED]%, with only [REDACTED] voids in the quarter. The waiting list has decreased owing to the number of cancellations. Emma provided an overview of the complaints received in the quarter. She detailed that there were [REDACTED] Stage 1 complaints, [REDACTED] of which were related to [REDACTED] and [REDACTED] Stage 2 complaints. All complaints were responded to in time. Emma noted that [REDACTED] compliments were received during the quarter. MM requested an update on the meeting with [REDACTED]. Grahame explained that a follow-up meeting was planned. He also mentioned that a satisfaction survey	

	was distributed, and we have received a high number of dissatisfied responses. The Committee then discussed the [REDACTED] service further and acknowledged the poor service.	
9.0	Data Protection Quarterly Report	
9.1	<p>Emma highlighted that the data protection report covers the reporting period Q1 April to June 2024. Within this period, we had no subject access requests, [REDACTED] freedom of information requests, and [REDACTED] data breaches. She then elaborated on the freedom of information requests received and the data breaches.</p> <p>During the quarter, the quarterly statistics for Q4 were submitted to the Scottish Information Commissioner, two policies were reviewed and approved by the Committee, the first vulnerability scan was carried out and the Data Protection Officer provided training on data protection compliance to the Management Committee.</p> <p>The planned activities for the next period Q2 July to September include reviewing the clear desk and clear screen policy, reviewing [REDACTED] data protection impact assessments and submitting the quarterly statistics for Q1.</p>	
10.0	Committee Appraisal Report	
10.1	<i>Section redacted due to confidential information.</i>	
11.0	Policy Review	
11.1	Before the undernoted policies were approved, an overview was given of each one.	
11.1.1	<p>Clear Desk and Clear Screen Policy</p> <p>Emma detailed that this policy is a template provided by our Data Protection Officer. She advised there is only one amendment to the policy which states that by default, screens will automatically lock after [REDACTED] minutes of inactivity.</p>	
11.1.2	<p>IT Continuity & Disaster Recovery Policy</p> <p>Emma explained that [REDACTED] from [REDACTED] has reviewed the policy and there are no changes. She mentioned that, at the Committee's request last year, a statement addressing ransomware and not paying cyber criminals has been included.</p> <p>GH enquired about the external USB drive which is taken offsite each day. Christine clarified this is outdated and [REDACTED] [REDACTED] She confirmed this sentence would be removed.</p> <p>The policies were proposed for approval by SH and seconded by LD.</p>	EC
12.0	A.O.C.B	
12.1	<p>Community Council Craig Road Presentation</p> <p><i>Section redacted due to commercial sensitivity.</i></p>	
12.2	<p>[REDACTED]</p> <p>BS commented that there has been no progress made in relation to the former [REDACTED].</p>	
13.0	Date of Next Meeting	
17.1	<p>The next Management Committee meeting will be held on 15th October 2024 at 6.30 pm.</p> <p>The AGM will be held on 2nd September 2024 at 7.00 pm.</p>	

	There being no further business, the meeting closed at 8.20 pm.	
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Signed

Chairperson

Date