



CATHCART & DISTRICT HOUSING ASSOCIATION **LTD**

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING **HELD ON THURSDAY 21 AUGUST 2025 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	✓	
David Little (Co-optee)	✓	

Attendance 64%

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch	✓	
Lorraine Glasgow	✓	
Grahame Cairns	✓	
Emma Connelly	✓	
Jonathan Lee	✓	
Lorna Ravell (Items 1-2)	✓	
Suzanne Lavelle (Items 1-3)	✓	
Sandy Squires (Items 1-4)	✓	
Sean O'Sullivan (Item 4)	✓	

Item No.	Issue	Action By
1.0	Apologies, Declarations of Interest & Notifiable Events	
1.1	Apologies were received from AP, LD, GH and TT.	
1.2	There were no declarations of interest.	
1.3	There were no notifiable events to report.	
2.0	Committee Appraisal Report	
2.1	Lorna provided an overview of the Committee Appraisal Report. She attended the Management Committee meeting on 17th June and included her observations on how the meeting ran in Section 4, emphasising that this is a key aspect of governance. Lorna noted that there was a lot of participation from various members. Although a few members were quieter, all members appeared interested and engaged. She advised that the Committee is in a good place in terms of governance of the organisation.	

	Based on the quality of this meeting, including the level of discussion and scrutiny, Lorna has no concerns over the committee's ability to fulfil its functions and exercise good approaches to the overall governance of the Association. Lorna then summarised the results of the collective survey in Appendix 1. She pointed out that the survey achieved a 100% response rate. Overall, the survey was very positive, however, four responses were answered poor or very poor. These areas were discussed during the individual appraisal meetings, and the Committee were asked if there were any concerns. Lorna sensed that most members were confident about those areas, and no one was particularly concerned. Appendix 2 compares the appraisals from 2022 and 2025. Lorna noted that there was little difference between the two years, although the number of members was fewer in 2022. In addition, the 2025 survey received four poor or very poor responses. Despite this, Lorna expressed that the surveys were very positive in both years. Appendix 3 is a summary of the committee's training and development needs. Lorna suggested that this information could be used to develop a training and development plan for the next couple of years. She then asked if there were any questions. MM explained that she does not recognise the acronym AFR mentioned in question 3 in Appendix 1 and is unaware of bins being discussed at the Finance & Audit Sub Committee. She also mentioned that grass cutting has been discussed, but only in relation to contractor performance. Lorna advised that this would have been from someone who attends those meetings and suggested reconfirming the terms of reference for that group. CC added that Lorna addressed the poorly and very poorly responses during the individual meetings and was not sure where this had come from. Lorna explained that this was the reason why the individual meetings are held after the collective survey. If anything flags up, Lorna has the opportunity to discuss any concerns. MM asked whether someone might have misunderstood the question. Lorna acknowledged that this could be a possibility. She advised that with surveys, it is better to focus on the overall themes and what we can do with this. She mentioned that it is difficult to understand what someone meant, or they may have misinterpreted the question. Lorna reiterated that the survey was very positive overall. MM commented that the training recommendations were particularly good. Lorna advised that it is a good opportunity to restate a few things, given that there are a few newer committee members. <i>Lorna Ravell left the meeting at 6.45 pm.</i>	
3.0	Advice Service Annual Report 2024/25	
3.1	Suzanne summarised the Advice Service Annual Report for 2024/25, highlighting a ■■■% increase in financial gains. She explained that the year has been particularly busy due to people migrating to UC. The cases they are dealing with take a considerable amount of time and the people who are now migrating over are often the most vulnerable and require more support. Suzanne mentioned difficulties with contacting the ■■■■, and their approach for vulnerable support is a telephone claim.	

	The welfare rights team prefer to set up an online claim as they can then provide support themselves. This also allows them to identify any mistakes made by the [REDACTED] which is demonstrated in some of the case studies. The [REDACTED] ([REDACTED]) is only providing basic items for heating, sleeping, and eating, resulting in Suzanne looking at alternatives. She expressed that this is more work for fewer outcomes, yet the team continues to put pressure on the [REDACTED] and [REDACTED] who are putting homeless individuals into properties without the basic essentials. The Energy Advice Service was launched in 2024 and has assisted 721 households so far. The target is to reach 1,100 households by June 2026. The carers project was also launched at the same time. Suzanne highlighted that the feedback received has been excellent. MM was surprised that money advice cases take several years to resolve. Suzanne explained that the debt arrangement scheme can last up to five years and the money advice team provides an annual report. CC asked if there were any decisions the Committee needed to take. Suzanne confirmed none at the moment. She mentioned that various projects are funded until [REDACTED], and she is monitoring the [REDACTED] for further funding. Suzanne reported that the team are successfully meeting their targets. She shared that the carers project is achieving much higher-level outcomes compared to other carers centres across Scotland. As a result, they are now looking at this as a model and will feature in a documentary on how to provide effective services. <i>Suzanne Lavelle left the meeting at 7 pm.</i>	
4.0	Annual Accounts for the year ended 31st March 2025	
4.1	Sandy Squires provided an overview of the annual accounts for the year ended 31st March 2025. He expressed that it has been a good year for the Association and highlighted that turnover increased by a few hundred thousand pounds, largely due to acquisitions and rent increases. Sandy noted that operating surplus was £[REDACTED] compared to £[REDACTED] in the previous year. He pointed out that interest receivable was very favourable, but this is starting to drop now. Sandy then spoke about the pension scheme liability and clarified that the Association has no control over this. He noted that trade and other debtors on page 14 moved significantly, attributing this to HAG receivable for some of the developments. Sandy reassured that this is a timing issue rather than a real debtor. Sandy explained that the deferred capital grant previously sat at the top of the balance sheet, but now it sits at the bottom under deferred income due to new accounting rules. This figure increased due to new developments. He reported that net assets stand at £[REDACTED]. While cash balances are relatively low compared to other housing associations, so is the debt. Sandy advised that there is a lot of scope to increase borrowing. From a business perspective, this is a good position as the Association is not sitting with excess debt.	

	Sandy noted that the cash balance has gone down by £[REDACTED] in the Statement of Cash Flows. He highlighted that the payments to acquire and develop housing properties amounted to £[REDACTED], while grants received totalled £[REDACTED]. Sandy explained that the Association spent £[REDACTED] on new housing properties which reduced the cash balance by £[REDACTED]. He reiterated that it has been a really positive year for the Association. Sandy then outlined the role of the auditors, advising that FMD prepare the accounts and work with Lorraine to provide the auditors with a backup file. Findlay's check that the accounts match the backup and ensure that nothing is missed. He mentioned that the team got on well during the audit, and everything they checked was in order. Christine expressed that it was one of the smoothest audits the Association has had. Sandy explained that there is nothing to report in the audit report, and Findlay's can issue a clean audit report. Sandy then discussed the committee minutes and explained that the minutes are reviewed during the audit. He noted that CDHA's minutes are quite concise, especially for a smaller association. Sandy mentioned that while some housing associations get bogged down with issues like grass cutting and bins, CDHA doesn't. Sean then explained the reconciliation between the Management Accounts and the Final Audited Accounts. Since the preparation of the management accounts, several year-end adjustments have been made during the year end process. He noted that the reconciliation was only £[REDACTED] which is very minor. He highlighted that there was higher amortised grant, lower repair costs, lower bad debts, lower depreciation, lower medical adaptations income, lower gain on disposal and higher management costs. Sean clarified that the year-end pension adjustment relates to actuarial movements, and this figure is provided by the Pension Trust each year. He advised that it is relatively small this year, and this figure tends to be quite volatile. Sandy referred to the management letter and explained that the auditors were able to issue a clean audit opinion on the financial statements. Sean added that the responses to the management letter and letter of representation were standard, given the content of the auditor's management letter. The Annual Accounts for the year ended 31st March 2025, Response to Management Letter and Letter of Representation were proposed for approval by SH and seconded by CC. <i>Sandy Squires and Sean O'Sullivan left the meeting at 7.20 pm.</i>	
5.0	Minutes of the Full Committee of Management Meeting 17 June 2025	
5.1	The minutes of the Management Committee meeting held on 17 th June 2025 were proposed for approval by BS and seconded by SG.	
6.0	Matters Arising	
6.1	Christine referred to item 9.2 and informed the Committee that a policy on Domestic Abuse is being presented for approval tonight. She also provided an update on the Housing Officer vacancy.	
6.2	Follow Up Actions Report Emma summarised the key points and actions from the last meeting, reiterating the following:	

	9.2 Governance and Policy Matters A policy on Domestic Abuse is being presented tonight.	
7.0	Finance	
7.1	Finance Report Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers and regular payments. We received £[REDACTED] in HAG for [REDACTED] and £[REDACTED] for an insurance claim related to [REDACTED]. Additionally, a payment of £[REDACTED] was made to [REDACTED] for the [REDACTED] project. Lorraine highlighted the amounts on deposit and advised that £[REDACTED] has been invested for another six months. She noted that there were two invoice runs during the month. SH enquired about the [REDACTED] invoice for landfill. Jonathan explained the recycling centre wasn't accepting housing association refuse, so we had to pay for landfill privately. Housing Associations across the central belt were affected. MM mentioned that the Scottish landfill ban is set to come into effect on 31st December 2025, with waste supposedly being sent to England. CC asked about the interpreter invoice. Grahame explained that we have used this service for allocations to communicate with prospective and current tenants, and we have utilised Google Translate whenever possible. BS asked whether [REDACTED] is a new contractor. Jonathan confirmed that they were appointed during the procurement process.	
7.2	Factoring Arrears Report Lorraine summarised the factoring arrears report, noting that the balance is similar to this time last year. She explained that the [REDACTED] factors bills have been issued which has led to a slight increase in arrears. Lorraine then provided an update on the serious arrears cases. Additionally, [REDACTED] cases were referred to [REDACTED], and [REDACTED] have since been paid in full.	
8.0	Directors Report	
8.1	Regulatory Christine confirmed that there are no engagement issues with the SHR or any notifiable events. A meeting was held with our regulation management team on 18th June which was a general chat to discuss the work of the Association. They assured us that CDHA is compliant and there are no issues. The SHR has requested an update on our development programme. It was agreed to send them the latest development report following the Finance & Audit Sub Committee meeting. They will also receive updates when we are looking for private finance and getting on-site.	
8.2	Governance Christine mentioned that she is working on various policies and developing a strategy for emptying [REDACTED]. She advised that this will be a significant task as we need to empty [REDACTED] and [REDACTED], and we do not have any decant flats.	

8.3	Staffing <i>Section redacted due to confidential information.</i>	
8.4	Development <i>Section redacted due to commercial sensitivity.</i>	
8.5	Lock Ups <i>Section redacted due to commercial sensitivity.</i>	
8.6	Old Van Christine explained that the sale of the old van did not work out as planned. It was a diesel van that did not drive far distances and was found to have been jump-started on many occasions. The engineer ran diagnostics which revealed that the electrics had been fried and the van could not be repaired. BS added that he would follow up with the [REDACTED] welfare fund.	
8.7	Appraisals Christine mentioned that Lorna covered the committee appraisals. Staff appraisals have also been completed, and the training calendar will be presented at the October meeting.	
8.8	AGM Christine noted that the AGM will be held on 1st September 2025. The members required to stand down this year are TT, GH and LD. Christine informed the Committee that some of the letters with the nomination forms were sent out without postage. The letters have been re-sent, and we have extended the period for nominations. The papers were also sent out this week. Christine explained that we can send correspondence by email to Share Members next year.	
8.9	Rent Harmonisation <i>Section redacted due to confidential information.</i>	
8.10	Defibrillator Christine explained that the Committee had previously discussed the possibility of installing a defibrillator outside the office. She enquired whether we should include this in next year's budget. SH asked if there was funding available. Christine suggested asking [REDACTED] as it would be a community benefit. BS explained that sometimes the local authority funds it. CC asked if we knew how often the one at the church had been used. MM mentioned there is one at the school which was intended to be outside, but it is inside the secretary's office. Christine proposed to contact the church. CC suggested contacting the community council. Christine also mentioned the Langside Area Partnership. MM advised that an application would need to be submitted to the Langside Area Partnership and suggested asking the community council for their thoughts.	

8.11	Four Day Week During the appraisal process, a feedback sheet was issued to staff. Christine believes that the responses were an honest review of the new working hours, with everyone confirming that they have enough time to complete their duties and that their workload is manageable. This is supported by the Q2 figures, preparation for meetings and the AGM which is well underway, and the accounts were completed on time. Our latest information from the SHN benchmarking return shows that CDHA is leading in a number of areas including voids and turnaround times for lets. Our rent arrears have more than halved in the last two years and we are confident this will stay the same. To date, there has been no ill effect on the service and no complaints have been received. Christine expressed that there is a renewed feeling of enthusiasm in the office, and all teams are working well together to ensure duties are completed on time. Grahame held a meeting with the tenant engagement panel today, and one of the tenants commented that they found the four day week easier to follow as they knew we were open all day Monday through Thursday.	
8.12	A.O.C.B CC highlighted that there is a “To Let” sign at the [REDACTED] and [REDACTED]. SH mentioned that this has been empty for a while. MM added that she thought this would have been a development. BS explained that there is a further meeting to discuss the [REDACTED]. He advised that a community group has been campaigning for rejections. BS then remarked that this site would be ideal for low-level housing. Christine agreed this was a good idea but pointed out that it would be very expensive. CC asked if we would be interested in that site. Christine explained that we currently have enough on our plate. She advised that the cash planning target is [REDACTED]% grant and [REDACTED]% private finance. Christine explained that if we get any more [REDACTED] funding, it would be [REDACTED]%. She pointed out that we are not happy with some of the [REDACTED] referrals, noting a disconnect between the [REDACTED] and the [REDACTED]. Grahame explained that [REDACTED] are asking for [REDACTED]% of our lets, but the Association has no control over who is allocated. He has requested a meeting with the homeless team to ask how they are preparing these individuals for a tenancy.	
9.0	Housing Management Services Performance Report	
9.1	Grahame provided an overview of the housing management services performance report. He pointed out that the rent arrears are quite static, primarily due to tenants migrating from Housing Benefit to Universal Credit. Grahame then highlighted the difficulties tenants face when applying for benefits, a point which Suzanne touched upon. He mentioned that [REDACTED] is operating a tenant grant fund aimed at preventing homelessness. The Association has put forward our higher arrears cases who are engaging with us, however, some tenants chose not to go ahead as they feel they are honour bound to pay the arrears themselves. [REDACTED] has not clarified how they will allocate the funds, but there have been over [REDACTED] applications.	

	Grahame explained that the average relet time had dropped dramatically compared to 2023/24. He referred to the ARC guidance from [REDACTED] regarding the exclusion of major repairs from relet calculations. CDHA has one of the lowest relet times in the SHN benchmarking return. Grahame advised that if we got audited, we could demonstrate why we have discounted those times. He expressed that our waiting list remains very high. Grahame then noted that we are only allocating approximately [REDACTED] properties to our waiting list, and the rest go to [REDACTED] MM commented that it is very unfair to those on the waiting list. Grahame shared this was his view too. He has plans to start an allocation review which he will present to the Committee. Grahame provided an overview of the complaints and compliments received. The Committee remarked that they liked the commentary in the complaints report. Grahame discussed the long-standing ASB case currently in court. Grahame mentioned that the Housing Officers are now prioritising properties that did not allow access last year when carrying out this year's annual visits. He mentioned we have a forced access policy used for gas servicing or electrical inspections. The tenancy agreement states we must give 24 hours, or we will force access. Grahame advised that we will be initiating court actions to gain access and will trial this with a few tenants. He noted that void spend is quite high. Grahame highlighted that we have [REDACTED] compliments for garden maintenance. He is putting together a paper in October to see if the Committee want to go out to tender or appoint directly. He also plans to carry out another landscape maintenance survey.	
10.0	Data Protection Quarterly Report	
10.1	Emma highlighted that the data protection report covers the reporting period Q1 April to June 2025. Within this time period, there were [REDACTED] subject access requests, no freedom of information requests, no environmental information requests and no data breaches. During this period, the quarterly statistics for quarter 4 were submitted to the Scottish Information Commissioner. The Record of Processing Activities (ROPA) was reviewed and updated, along with privacy notices. The Data Protection Officer briefed and trained staff and the Management Committee on data protection compliance. Emma explained that the Data Use and Access Act 2025 (DUAA) came into force on 19th June 2025 and will come into effect in phases. It amends, but does not replace UK GDPR, the Data Protection Act and the Privacy and Electronic Communications Regulations (PECR). The DUAA establishes a body corporate, the Information Commission, to replace the Information Commissioner's Office. Other changes include relaxation of cookie consent requirements on websites, 'soft opt-in' for charities regarding marketing communications, and a relaxation of purpose limitation rules, allowing personal data to be reused for different purposes from which it was originally collected. Claire confirmed that changes are minimal in terms of data protection practice. Whilst the DUAA, will not have any significant impact regarding the Association's data protection compliance, various policies and procedures will need to be updated to reflect the changes, including terminology.	

11.0	Policy Review	
11.1	Before the undernoted policies were approved, an overview was given on each one.	
11.2	CCTV Policy Emma confirmed that the only change to the policy is that the Information Commissioner's Office has now changed to the Information Commission.	
11.3	Domestic Abuse Policy Christine explained that this is a new policy. CC enquired whether any evidence of domestic abuse in a flat would flag up. Christine explained that an alert would be added to our housing management system informing staff to attend in twos etc. Grahame added that the consensus now is to adopt a proactive approach.	
11.4	Notifiable Events Policy Emma explained that the SHR's Regulatory Framework was updated last year, and the policy has been amended to reflect the Regulator's guidance. CC asked about the timescales outlined in section 1.1. Christine mentioned the Complaints against the Director Policy. She then explained that we should notify the SHR as soon as we know about an event, or beforehand if they are anticipated such as the retirement of the Director. The policies were proposed for approval by SH and seconded by PC.	
12.0	Date of Next Meeting	
12.1	The next Management Committee meeting will be held on 21st October 2025 at 6.30 pm. The AGM will be held on 1 st September 2025 at 7.00 pm. There being no further business, the meeting closed at 8.30 pm.	

Signed

Chairperson

Date