CATHCART & DISTRICT HOUSING ASSOCIATION LTD

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING
HELD ON TUESDAY 21 OCTOBER 2025 AT 6.30 PM
IN THE ASSOCIATION'S OFFICES
AT 3-5 RHANNAN ROAD

PRESENT:

Committee Member	Attended	Apologies
Marion McMillan (Chair)	√	
Alastair Penney (Vice Chair)	√	
Chris Carr	√	
Sue Harper	√	
Bruce Strathearn	√	
Trudi Tokarczyk	√	
Gamal Haddou	√	
Patricia Crockett	√	
Lesley Dunan	√	
Stephen Grimsley	√	
David Little	√	

Attendance 100%

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch	√	
Lorraine Glasgow	√	
Grahame Cairns	√	
Emma Connelly	√	
Jonathan Lee	√	
Joe Dewar (Items 1-4)	√	

Item No.	Issue	Action By
1.0	**Apologies, Declarations of Interest & Notifiable Events**	
1.1 1.2 1.3	No apologies were received. There were no declarations of interest. There were no notifiable events to report.	
2.0	**Election of Office Bearers**	
2.1	Christine sought the election of the Office Bearers prior to business starting. **Chairperson**: AP nominated **MM** for the position of Chairperson, and this was seconded by BS. MM accepted the position. **Vice Chairperson**: MM nominated **AP** for the position of Vice Chairperson, and this was seconded by PC. AP accepted the position. **Treasurer**: Christine confirmed there is no requirement to appoint a Treasurer. **Secretary**: MM nominated **Christine Leitch** for the position of Secretary, and this was seconded by SH. Christine accepted the position.	

3.0	**Election of Sub Committees**	
3.1 3.2	The **Finance & Audit Sub Committee** would comprise of the following members: CC, MM, GH, BS, LD, and SG. **Chairperson:** GH nominated **CC** for the position of Chairperson, and this was seconded by SH. CC accepted the position. Christine detailed that historically, it would be the Office Bearers and the Chairperson of the Finance & Audit Sub Committee who would be on the Staffing Sub Committee. The **Staffing Sub Committee** would comprise of the following members: MM, AP, CC, and GH.	
4.0	**Tenants & Residents Regulatory Compliance Review**	
4.1 4.1.1	Joe Dewar provided an overview of the Tenants and Residents Regulatory Compliance Review. He explained that the purpose of the report is to provide an update to the Management Committee on the Annual Tenants and Residents Health and Safety Compliance Validation Plan for 2025. The report covers Phase 1 and Phase 2 of the review. Joe summarised the expectations of the Scottish Housing Regulator (SHR). He reported that the SHR expects housing associations to have comprehensive and robust internal processes to assure themselves and the regulator that they are meeting their health and safety compliance duties. This includes regular and timely reporting to the governing body. He also advised that the SHR takes a risk-based and proportionate approach to regulation and can take action if they identify significant risks or serious failings in a landlord's health and safety compliance performance. **Phase 1** Joe recommended that the Management Committee note this positive validation position of the compliance "Big 7" (Phase 1) priority areas which are a key focus of the SHR. The "Big 7" includes: 1. Gas Safety 2. Electrical Safety 3. Water Safety 4. Fire Safety 5. Asbestos 6. Damp and Mould 7. Lift Safety He confirmed that Gas, Electrical, Water, Fire, Asbestos and Damp and Mould Safety have all been validated as compliant. Lift Safety is not applicable to CDHA. Joe explained that this forms part of the Annual Assurance Statement (AAS). He confirmed that the Association meets all our duties in relation to tenant and resident health and safety and has obtained appropriate assurance. GH asked whether the Association has an asbestos register and if this is included in the AAS evidence base. Jonathan confirmed there is a register, however, it is not saved in the AAS evidence base, but it can be presented at the next Finance & Audit Sub Committee meeting.	

	Jonathan noted that [redacted] properties contain low-level asbestos such as flooring or ceilings, and the next survey is due in [redacted]. He added that the register is built into [redacted] and notifies a contractor if a property has asbestos. Joe confirmed that he has reviewed the evidence, register, survey and the actions. SG enquired about water safety and whether water tanks are being replaced. Jonathan explained that there is an ongoing annual programme of works to test the communal tanks. He noted there are [redacted] communal water tanks. The evidence can also be presented to the Finance & Audit Sub Committee. Joe added that water safety is also carried out as part of the validation review. Joe detailed that staff have attended training on gas safety, asbestos, working at height, risk assessments, manual handling, fire doors etc. He then summarised the continual improvements to systems and processes to maintain high-quality information and system-driven reporting. Christine added that the Association continues to make effective use of our software package. Joe reported that [redacted] carried out an external audit in April 2025. He reviewed the audit report and thought the Association should challenge this as EVH noted non-compliance with FS1 (Policy and Procedures) and FS4 (Periodic and Auditable Housing Keeping). However, CDHA has adopted the [redacted] Health and Safety Control Manual which includes a fire safety policy. [redacted] amended their audit report in September 2025 stating that the Association conforms with FS1 and part conforms with FS1. The revised report concluded: *“Overall, this was a very good audit that showed a high level of compliance with the organisation's health and safety responsibilities as a landlord. There were only a few areas for improvement noted, most of which can be addressed in a short timescale or have already been identified by the organisation.* *Since the audit was carried out in April 2025, CDHA have addressed the areas for improvement. The landlord safety policy statement and accompanying roles and responsibilities have been signed and a fire safety policy has been formally accepted and implemented. This audit report was reissued in September 2025 to reflect that actions from the audit have been addressed”.* Joe recommended that the Association adopt their own Fire Safety Policy, especially in light of the new ARC indicators on fire safety, electrical safety and damp and mould. GH asked whether [redacted] had issued similar inaccurate conclusions to other organisations. Joe advised that he was not aware and noted that some RSLs use other auditors instead of [redacted]. He then highlighted that [redacted]’s final report confirms a high level of compliance. Joe summarised that the Association is in a very good position in relation to tenant and residents' health and safety compliance. This has also been evidenced within the revised [redacted] external audit report.	
4.1.2	**Phase 2** Joe then presented Phase 2 of the compliance review which covers other areas of compliance such as smoke, heat and carbon monoxide detectors, emergency lighting, energy performance certificates and fire alarms for the office etc. He reported that 17 out of 18 areas are compliant, with the only exception being the Scottish Quality Housing Standard (SHQS).	

	Christine explained that this is due to the old white meter heating in [redacted] properties which is not meeting the standard of EPC. She mentioned that the Association plans to invest in modern heating, however, we were unsuccessful with the SHNZ grant application. Joe explained that the SHR has found that some landlords have lacked sufficient evidence of compliance. He confirmed that CDHA are not in this position as all compliance areas can be fully evidenced. Joe concluded by reaffirming that the Association is in a very good position. *Joe Dewar left the meeting at 6.55 pm.*	
5.0	**Minutes of the Full Committee of Management Meeting 21 August 2025**	
5.1	The minutes of the Management Committee meeting held on 21st August 2025 were proposed for approval by SH and seconded by SG.	
6.0	**Matters Arising**	
6.1 6.2	There were no matters arising. **Follow Up Actions Report** Emma summarised the key points and actions from the last meeting, noting the following: 8.10 Defibrillator An update on the defibrillator is included in the Director's Report.	
7.0	**Minutes of the Finance & Audit Sub Committee Meeting 26 August 2025**	
7.1	The minutes of the Finance & Audit Sub Committee meeting held on 26th August 2024 were proposed for approval by MM and seconded by CC.	
8.0	**Matters Arising**	
8.1 8.2	There were no matters arising. **Follow Up Actions Report** Emma summarised the key points and actions from the last meeting, noting the following: 2.1 Management Accounts At the last meeting, GH queried the increase in insurance costs. An email trail between our Finance Consultant and Insurance Broker explaining the increase has been provided. 7.1 KPI Report Grahame has amended the KPI report and removed the N/A columns. 8.1.1 IT Disaster Recovery Policy The paragraph referring to backup tapes has been removed from the policy.	
9.0	**Finance**	
9.1	**Finance Report** Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers and regular payments. She reported that several HAG payments have been received, including the final payment for the [redacted], [redacted] payments for [redacted] and [redacted] for the [redacted] for the [redacted] project. Lorraine noted that the [redacted] for the [redacted] have been paid, and the HAG has been claimed which will show on the next report.	

	There is £[redacted] sitting in the deposit account, with £[redacted] in a separate deposit account. SH queried the payment to [redacted] as she thought the contract had been terminated. Jonathan explained that we have a 3-year [redacted] with [redacted] for [redacted]. This is the last year of the plan.	
9.2	**Factoring Arrears Report** Lorraine summarised the factoring arrears report, noting that the balance is higher than this time last year. She explained that the factor bills have been sent out. Lorraine then provided an update on the serious arrears cases. She confirmed that most cases that have been referred to [redacted] have now either paid in full or paid something towards the balance.	
10.0	**Directors Report**	
10.1 10.2 10.3 10.4 10.5 10.6 10.7	**Regulatory** Christine confirmed that there are no engagement issues with the SHR or any notifiable events. **Governance & Policy Matters** She advised that she has been working on a decant strategy for [redacted] and [redacted], noting that the scale of the contract requires planning and consideration. **Staffing** ***Section redacted due to confidentiality.*** **Development** ***Section redacted due to commercial sensitivity.*** **Lockups** ***Section redacted due to commercial sensitivity.*** **Lone Worker Devices** ***Section redacted due to staff safety.*** **SHNZ Grant Application** Christine explained that despite a detailed submission by Andy, the SHNZ grant application for modern heating was unsuccessful. She has included the feedback in her report. She expressed that it is possible that our submission did not wholly satisfy the requirement to detail innovative heating such as heat pumps. Christine explained that we would use the sale proceeds of the lockups and will look at next year's budget to upgrade as many SHQS-failing properties as possible which are largely failing due to white meter heating. LD asked if it would be gas central heating. Christine confirmed we are looking at modern high heating which is still electric but can be controlled. Grahame mentioned restrictions in legislation about installing gas, however, we may be able to retrofit. LD asked if some properties don't have gas at all. SG confirmed his property has a gas supply, but it is capped.	

	CC asked if there had been any further response from the funders. Jonathan explained he attended a final Zoom meeting, confirming no change in outcome. He noted that they have a clear objective and are looking at air source heat pumps, solar panels, triple glazing etc.	
10.8	**Rent Harmonisation** ***Section redacted due to confidentiality.***	
10.9	**Defibrillator** Christine noted that the estimated cost of a defibrillator is approximately £[redacted]. LD confirmed that the one in the church has been used twice. Christine suggested approaching local businesses in December to seek donations towards the cost. The defibrillator would be situated at the front of our office, making it accessible to all. It was mentioned that one is at the train station, however, it is upstairs on the platform and less accessible.	
10.10	**Appendix 1 –Resident Decant and Rehousing Strategy** ***Section redacted due to confidentiality.***	
10.11	**Appendix 2 – Risk Report** Christine advised that the Risk Register has been updated, and the format has been changed so it is easier to read. Items in red are the new areas since the last review. GH suggested several amendments including removing future risk and keeping current risk, removing future likelihood, taking out the risk score and removing the three colour columns on the right. He also recommended adding that we have tenants on the Committee under SR1 existing controls. TT suggested that the Committee should look at risk at the next away day and recommended [redacted] from [redacted]. She added that [redacted] can also carry out a refresher session after the away day. Christine confirmed that training will be arranged, followed by a full review of the risk register. CC mentioned that in the business plan, we added opportunity alongside risk.	
10.12	**Stone Surveys** SH asked for an update on the stone surveys. Jonathan confirmed that a full report will be presented at the Finance & Audit Sub Committee meeting. He advised that [redacted] who has years of experience in factoring will be sending a letter recommending that owners increase their direct debit for 12-18 months to spread the cost. He expressed that our stock is in good condition, although five blocks require urgent attention. CC commented that the survey costs are not too expensive. Jonathan confirmed it is approximately [redacted] per block. CC asked if the surveys would be done periodically. Jonathan explained that it is a long process of engaging with owners. The surveys are being sent out with recommendations, and the Association is creating a master sheet detailing priorities. SH asked if insurance would cover repair costs. Jonathan confirmed this wouldn't be covered by insurance, and Lorraine mentioned that this is wear and tear. Jonathan advised that only one block required immediate repair after the storm, with the remaining works to be programmed over the next two years.	

11.0	**Annual Assurance Statement 2025**	
11.1	Christine explained that she has prepared a draft assurance statement which is required to be signed by the Chairperson and submitted to the SHR once approved by the Committee. She then summarised the report. The Assurance Statement reflects on all the work done throughout the year and confirms that the Committee have the assurance that the Association is meeting the terms of the regulatory framework, the 7 regulatory standards and health and safety compliance. She mentioned that Emma distributed a link to the evidence bank which is available for anyone seeking assurance. The evidence bank is continuously updated and includes committee reports, minutes, internal audit reports, and financial statements etc. Christine detailed that in the past, the SHR has picked 11 organisations to do a verification visit. She expressed that she would be reasonably confident if the SHR selected us. Emma shared that she and Jonathan attended SHARE's 'Meet the SHR' event, where they spoke to [redacted], Regulation Manager at the SHR and lead for the assurance statement visits. [redacted] advised that the SHR plans to visit all RSLs eventually. TT commented that the Association does not use online software for Committee papers. Christine confirmed that the committee papers are sent out electronically to the committee iPads. Committee members can also attend meetings virtually. The Management Committee unanimously approved the Annual Assurance Statement for 2025.	
12.0	**Quarterly Housing Management Services Performance Report**	
12.1	Grahame provided an overview of the housing management services performance report, noting a reduction in arrears with gross arrears at [redacted]% and net arrears at [redacted]%. GH asked about the [redacted] tenant grant fund. Grahame explained that [redacted] had announced funding that RSLs could bid for to assist tenants with rent arrears. CDHA submitted an application and put forward [redacted] of our higher arrears cases. However, we are waiting for a response. The void rent loss target is [redacted]% and we are currently sitting at [redacted]%. The average relet time for quarter 2 was [redacted] days. Grahame highlighted an increase in referrals made to money advice, largely due to the migration from Housing Benefit to Universal Credit. CC noted an increase in social work referrals. Grahame advised that issues have been identified during the annual visits and social work is not actioning cases as expected. He then spoke about one case. Grahame expressed that there is a high demand for housing, with over 1,000 applicants on our waiting list. Grahame summarised the complaints received in the quarter.	

	Grahame highlighted that ASB has been relatively quiet in quarter 2 and gave an update on the court case. TT asked whether all evictions come to the Committee. Grahame confirmed that rent arrears evictions do and assumes it applies to ASB cases as well. TT suggested delegating the ASB eviction decisions to the Director due to potential timing issues with committee meetings. Grahame explained that the court gives their decision, but the papers can take 4-6 weeks. He suggested this could be referred to the Office Bearers if required.	
13.0	**Tenders**	
13.1 13.2	**Landscape Maintenance** ***Section redacted due to commercial sensitivity.*** **Legal Services** ***Section redacted due to commercial sensitivity.***	
14.0	**Policy Review**	
14.1 14.1.1 14.1.2 14.1.3 14.1.4	Before the undernoted policies were approved, an overview was given of each one. **Mutual Exchange Policy** Grahame explained that he thought it would be better to have a separate Mutual Exchange Policy to provide clear guidance to staff on the mutual exchange process. While some organisations merge this with their Allocations Policy, he felt it was neater to keep it separate. **Tenants Right to Compensation** Christine explained that no changes are proposed to this policy. CC highlighted that on page 120 in section 1.2 it says “your landlord”. Grahame explained that this is a standard legislative policy. CC then asked if photographs are attached to [redacted] for post-installation works. Grahame advised that tenants must provide evidence for compensation requests, and we would ask for photographs. Jonathan explained that we have pictures of all post-inspection component replacements, but these are not stored on [redacted] due to storage size. PC asked if a lot of tenants renovate their houses and submit compensation requests. GH clarified that it only applies to former tenants. Grahame confirmed we have not received as many requests compared to where he worked previously. PC then asked if tenants need to do the improvements through CDHA’s contractors. Grahame confirmed that we would give guidance on the specification, but we would not recommend contractors. **Transfer, Assignation and Succession of Tenancy Policy** Grahame noted an update to the appeals and complaints section. He explained that this policy may need to be reviewed again due to the new Housing (Scotland) Bill. **Value for Money Policy** Grahame highlighted updates to the policy, including the mention of newsletters, the tenant portal and the tenant engagement panel.	

	The policies were proposed for approval by SH and seconded by LD.	
15.0	**A.O.C.B**	
15.1	[redacted] **Annual Conference** Christine explained that [redacted] is holding their Annual Conference on 25th November 2025. She asked if anyone would like to attend. SH, PC and TT all expressed an interest in attending.	
16.0	**Date of Next Meeting**	
16.1	The next Management Committee meeting will be held on **18th November 2025** at 6.30 pm. There being no further business, the meeting closed at 8.00 pm.	

Signed .... **Chairperson**

Date ....