



# CATHCART & DISTRICT HOUSING ASSOCIATION LTD

## MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 21 NOVEMBER 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	✓	
Lesley Dunan	✓	
Albert Wright		✓

### IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch		✓
Lorraine Glasgow	✓	
Grahame Cairns		✓
Emma Connelly	✓	

Attendance 73%

Item No.	Issue	Action By
<b>1.0</b>	<b>Apologies, Resignations, Declarations of Interest &amp; Notifiable Events</b>	
1.1	Apologies were received from AP, AW, SH, Christine Leitch, and Grahame Cairns. In the absence of AP, MM chaired the meeting.  The Committee asked staff to pass on their get-well wishes to ████████.	
1.2	Marion informed the Committee that TG has resigned with immediate effect due to personal reasons. The Committee expressed gratitude to TG for her contribution and time on the Management Committee.	
1.3	There were no declarations of interest.	
1.4	There were no notifiable events to report.	
<b>2.0</b>	<b>Minutes of the Full Committee of Management Meeting 17 October 2023</b>	
2.1	The minutes of the Management Committee meeting held on 17 th October 2023 were proposed for approval by LD and seconded by GH.	

3.0	<b>Matters Arising</b>	
3.1	There were no matters arising.	
3.2	<p><b>Follow Up Actions Report</b>  Emma went through the key highlights and actions taken arising from the meeting. She noted the following:</p> <p>8.1 Finance Report  The payment for [REDACTED] was rejected as the contractor had updated their bank details and not informed us.</p> <p>8.2 Factoring Arrears Report  Lorraine has updated the graph to now say “current position” as opposed to “current arrears”.</p> <p>10.1 Assurance Statement  The Statement has been updated to be addressed to “Dear SHR” rather than “Dear Sirs”.</p> <p>13.1 Cyber Security Report  <b>Section redacted due to cyber security.</b></p> <p>14.1.3 Maintenance Policy  The red triangles in one of the appendices have been replaced with blue dots so all appendices are now uniform.</p> <p>14.1.5 Decant Policy  Grahame has added the word reasonable to Section 6 Expenses. The sentence now reads <i>“We will meet all reasonable associated costs”</i>.</p>	
4.0	<b>Finance</b>	
4.1	<p><b>Finance Report</b>  Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers, and regular payments. She detailed that we received HAG for stage 3 adaptations and the [REDACTED] and [REDACTED] for [REDACTED]. A further [REDACTED] was claimed [REDACTED] for stage 3 adaptations.</p> <p>LD asked what HAG stands for. Lorraine confirmed this is Housing Association Grant. BS enquired about the hats that had been purchased. Lorraine advised these are hats Grant has purchased for the winter heating packs.</p> <p>Lorraine explained that invoices are loaded onto [REDACTED], and the bulk payment is transferred to the [REDACTED]. The bank immediately rejected the payment of [REDACTED] for [REDACTED] last month. Andrew called the contractor who advised they had changed bank account. The payment was then sent to their new account details.</p> <p>Lorraine noted on the [REDACTED] invoice run, the big expense was the annual fee for our Housing Management system and the rest was for repairs. On the [REDACTED] run, there was an invoice from [REDACTED] for the [REDACTED] at [REDACTED]. The HAG has been claimed and received for this invoice which is noted in the cashbook reconciliation. Lorraine advised we have received the quarterly invoice for unmetered supplies from [REDACTED], but we will receive half of this back from the owners.</p>	

4.2	<p>She expressed that the payment for [REDACTED] seems high, but this was for the [REDACTED] for the [REDACTED] and advice regarding [REDACTED]. CC commented that he saw [REDACTED]. Lorraine advised that a solicitor wrote to her looking for more information. She added the Association withdrew from the factoring service on [REDACTED].</p> <p><b>Factoring Arrears Report</b></p> <p>Lorraine summarised the factoring arrears report and highlighted that the balance at the end of the month was not too far off from last year's balance. She advised that the factoring bills were issued in [REDACTED], and we have sent out reminders to owners.</p> <p>The graph has been updated to note the current position as this takes into account credits and debits.</p> <p>Lorraine then provided an update on the serious arrears cases.</p>	
5.0	<p><b>Rent Arrears Report</b></p>	
5.1	<p>Lorraine advised that Grahame prepared the rent arrears report and if anyone has any questions or comments, she will take this back to Grahame.</p> <p>BS and CC highlighted [REDACTED] tenant has a large debt of [REDACTED] and has completed [REDACTED]. They asked for more information on this case. Lorraine confirmed she would pass this on to Grahame. CC then asked how an account gets to this stage. GH commented that there was a ban on evictions during the Covid period.</p> <p>GH asked if the technical arrears increase slightly each month due to a delay with universal credit and housing benefit. Lorraine confirmed to her knowledge that this was correct.</p>	GC
6.0	<p><b>Tenant Satisfaction Survey Tender Report</b></p>	
6.1	<p><i>Section redacted due to commercial sensitivity.</i></p>	
7.0	<p><b>Cyber Security Update Report</b></p>	
7.1	<p><i>Section redacted due to cyber security.</i></p>	
8.0	<p><b>Data Protection Quarterly Report</b></p>	
8.1	<p>Emma provided an overview of the Quarterly Data Protection Report. She advised the report covers the reporting period [REDACTED] to [REDACTED] and noted the following:</p> <ul style="list-style-type: none"> <li>• [REDACTED] subject access request was received.</li> <li>• [REDACTED] freedom of information requests were received.</li> <li>• There were no data breaches reported.</li> </ul> <p>Emma provided more information on the freedom of information requests that were received and detailed that [REDACTED].</p> <p>She summarised the activities completed during the period. Emma then summarised the planned activities for the next period which include arranging a training session with the DPO and staff to discuss data retention and email management, arranging a "clearing day" with staff to review paper files in the office and the store room, updating the Record of Processing Activities (ROPA) to record data owners, reviewing the contractor and supplier</p>	

	third party register to ensure it is up to date and submitting CDHA's quarterly statistics for Q2 to the Scottish Information Commissioner.	
<b>9.0</b>	<b>Policy Review</b>	
9.1	Before the undernoted policies were approved, an overview was given of each one.	
9.1.1	<p><b>Debt Management Policy</b></p> <p>The Committee noted a number of minor changes were made to the policy including an update to the payment methods, inclusion of the bad debt provision table, mention of settling in visits, and updates to legislation.</p> <p>Emma explained that GH had commented on the bad debts provision table in the debt management policy consultation. She advised this was a recommendation in the Auditors Management Letter.</p> <p>GH asked if the wording could be updated at 7.6 in relation to online card payments. Lorraine confirmed this change would be made.</p>	EC
9.1.2	<p><b>Tenancy Sustainment Policy</b></p> <p>The Committee noted that no changes have been proposed.</p> <p>CC pointed out that in the Debt Management Policy, it mentions that a settling-in visit would be carried out within 8 weeks but in Appendix 1 of the Tenancy Sustainment Policy, it says within 6 weeks. Emma confirmed that the Housing Officers aim to visit tenants between 6 to 8 weeks from the date of entry and would amend both policies to reflect this.</p> <p>The policies were proposed for approval by CC and seconded by PC.</p>	EC
<b>10.0</b>	<b>A.O.C.B</b>	
10.1	<p><b>Committee Training</b></p> <p>Emma explained that ██████ has been in contact to advise the original trainer is available to deliver the ██████ session next year. She asked if the Committee had any preferred dates in mind. The Committee suggested looking at dates in ██████. Emma confirmed she would contact ██████ with potential dates.</p>	EC
10.2	<p><b>Window Wanderland</b></p> <p>MM advised that the Cathcart Community Council is running the Window Wanderland project in Cathcart for the first time this year. She expressed this has been quite popular in Mount Florida for the past 3 to 4 years.</p> <p>MM explained that the Community Council is looking for donations. She pointed out that the Association did not give any money for the defibrillator at ██████ ██████ as they raised the funds themselves. MM asked the Committee if they were happy to contribute.</p> <p>The Committee agreed on a donation of ██████ to the Window Wanderland project. Lorraine confirmed she would contact ██████ from the Community Council to arrange payment.</p>	LG
10.3	<p><b>Development Site</b></p> <p>CC commented that contractors are working on the site behind the advertising board at ██████. MM explained that Andy will provide an update next week.</p>	

10.4	<p><b>Staff Sickness Insurance</b></p> <p>CC asked if the Association has staff sickness insurance. Lorraine confirmed we do not.</p> <p>GH advised that at [REDACTED], they had illness insurance that was in place for the management team, and it was usually per named individual. He explained the insurance would provide them with a sum of money if an individual was off sick which could be used to provide sickness cover.</p> <p>Lorraine explained that she and [REDACTED] are speaking to [REDACTED] about the insurance renewal next month and she will ask about this type of insurance. She added that we do not need agency staff unless it is to provide cover for the [REDACTED].</p> <p>Lorraine expressed she is not sure what to expect with the increases in insurance costs. TT highlighted that insurance has gone up across the board.</p>	LG
11.0	<p><b>Date of Next Meeting</b></p>	
11.1	<p>The next Management Committee meeting will be held on <b>19<sup>th</sup> December 2023</b> at 6.30 pm.</p> <p>It was noted that refreshments would be served as it was the pre-Christmas meeting.</p> <p>There being no further business, the meeting closed at 7.30 pm.</p>	