



# CATHCART & DISTRICT HOUSING ASSOCIATION LTD

## MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 17 FEBRUARY 2026 AT 6.30 PM IN THE ASSOCIATION'S OFFICES AT 3-5 RHANNAN ROAD

### PRESENT:

Committee Member	Attended	Apologies
Marion McMillan (Chair)	✓	
Sue Harper (Vice Chair)	✓	
Chris Carr	✓	
Bruce Strathearn	✓	
Gamal Haddou	✓	
Patricia Crockett ( <i>Leave of Absence</i> )		
Lesley Dunan	✓	
Stephen Grimsley	✓	
David Little	✓	

Attendance 100%

### IN ATTENDANCE:

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

Item No.	Issue	Action By
<b>1.0</b>	<b>Apologies, Declarations of Interest &amp; Notifiable Events</b>	
1.1	No apologies were received.	
1.2	There were no declarations of interest.	
1.3	Christine advised that there is one notifiable event to report. Further details are included in the Director's Report.	
<b>2.0</b>	<b>Minutes of the Full Committee of Management Meeting 20 January 2026</b>	
2.1	The minutes of the Management Committee meeting held on 20 <sup>th</sup> January 2026 were proposed for approval by DL and seconded by SG.	
<b>3.0</b>	<b>Matters Arising</b>	
3.1	There were no matters arising.	
3.2	<p><b>Follow Up Actions Report</b> Emma summarised the key points and actions from the last meeting, noting the following:</p> <p>5.11 Website <b>Section redacted due to commercial sensitivity.</b></p> <p>5.4.3 [REDACTED] <b>Section redacted due to commercial sensitivity.</b></p>	

	<p>10.1.3 Standing Orders Policy Emma has amended the wording regarding approval of the draft minutes by the Chair of the Finance &amp; Audit Sub Committee, where requested. She has also updated references from “Governing Body” to “Management Committee”.</p>	
<b>4.0</b>	<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 reported that we received £[REDACTED] for the sale of the [REDACTED] at [REDACTED]. We also paid £[REDACTED] for the purchase of [REDACTED].</p> <p>MM noted that the sale of the [REDACTED] at [REDACTED] was on the previous finance report. Lorraine confirmed that the payment on this report was the deposit received from the [REDACTED].</p> <p>Lorraine highlighted that the £[REDACTED] lodged in the deposit account is maturing. Fettes has requested the funds to be reinvested for a further [REDACTED] months. CC queried why only [REDACTED] months. Lorraine explained that due to the [REDACTED], there is a possibility that HAG funding may not be received in time. Christine advised that there are sufficient funds available, and these funds will not be required for [REDACTED].</p> <p>LD queried an invoice for £[REDACTED] from [REDACTED]. Lorraine confirmed this relates to the landlord supply and door entry systems in the closes we factor, which is then recharged to the owners.</p> <p>SH noted that the invoices for [REDACTED] appear to be quite high. Jonathan explained that we carried out an account reconciliation and several payments had been missed from the previous year. BS asked whether the [REDACTED] [REDACTED] is an [REDACTED] service. Lorraine confirmed they are. BS expressed that the cost appears to be relatively low.</p>	
4.2	<p><b>[REDACTED] Membership Affiliation Fee 2026/27</b> Lorraine reported that the [REDACTED] membership affiliation fee for 2026/27 is £[REDACTED] which is an increase of [REDACTED]% compared to the previous year.</p> <p>The Committee agreed to renew the membership. This was proposed for approval by SH and seconded by LD.</p>	
4.3	<p><b>Factoring Arrears Report</b> Lorraine summarised the factoring arrears report, noting that the balance is higher than this time last year. She explained that the [REDACTED] bills were issued at the start of January, increasing the balance. Additionally, invoices were £[REDACTED] higher than last year.</p> <p>She then provided an update on the serious arrears cases.</p>	
<b>5.0</b>	<b>Factoring Charges 2026/27</b>	
5.1	<p>Lorraine sought Committee approval to increase the management fee by [REDACTED]% in line with the rent increase. She noted an error in the report and confirmed that the correct figure should be £[REDACTED].</p> <p>She advised that garden maintenance charges vary by block and insurance costs are as per the renewal premium. CC asked whether the bulk uplift charge would</p>	

	<p>increase. Lorraine confirmed that no increase is proposed as this was increased last year.</p> <p>The factoring charges for 2026/27 were proposed for approval by GH and seconded by BS.</p>	
<b>6.0</b>	<b>Directors Report</b>	
6.1	<p><b>Regulatory</b> Christine confirmed that there are no engagement issues with the SHR.</p> <p>She then provided more information on the notifiable event.</p>	
6.2	<p><b>Governance &amp; Policy Matters</b> Christine informed the Committee that AP has resigned due to family and business commitments. TT has also resigned for personal and work reasons. Christine advised that she had written to AP and would also write to TT thanking them for their support.</p> <p>Following AP's resignation, volunteers were sought for the position of Vice Chairperson until the next AGM. SH, former Chairperson of the Finance &amp; Audit Sub Committee volunteered for the role. Christine asked whether any other members wished to be considered. As no further nominations were received, a proposer and seconder were requested. GH proposed SH's appointment which was seconded by LD.</p> <p>Christine noted that we are down to nine committee members. Three tenants who have expressed an interest in joining the Committee have been contacted. An information session has been arranged for [REDACTED] [REDACTED] [REDACTED] which would comprise of a presentation and informal discussion. Christine asked whether the Chair and/or Vice Chair would be available to provide a committee member's perspective.</p> <p>Christine explained that we considered advertising for committee members in [REDACTED]. However, many housing associations are currently seeking board members.</p>	
6.3	<p><b>Staffing</b> <i>Section redacted due to confidentiality.</i></p>	
6.4	<p><b>Development</b> <i>Section redacted due to commercial sensitivity.</i></p>	
6.5	<p><b>Former Tenant Complaint</b> <i>Section redacted due to confidentiality.</i></p>	
6.6	<p><b>Committee Events</b> The next [REDACTED] Open Meeting will be held on [REDACTED] [REDACTED] [REDACTED]. Christine and MM will attend, and other members are welcome to join.</p>	
6.7	<p><b>Business Planning</b> Christine confirmed that a separate report has been issued to the Committee.</p>	
6.8	<p><b>Acquisitions</b> <i>Section redacted due to commercial sensitivity.</i></p>	

<b>7.0</b>	<b>Report against the Business Plan Strategic Objectives</b>	
7.1	<p>Christine explained that the purpose of the report is to update the Management Committee on our performance against each of the strategic objectives set out in the business plan. The report also provides the opportunity for Committee members to request any additional information to be included in the business plan.</p> <p>She confirmed that the Association has either met or is on track to meet the strategic objectives.</p> <p>The Committee noted the report. Christine invited any comments or questions.</p> <p>CC mentioned carbon reduction and whether the Association should be measuring our carbon emissions. He referred to areas such as the office and commuting. Christine queried how this could be measured and CC suggested using utility bills as a starting point. Grahame advised that the four-day working week would have contributed to lowering our emissions. CC added that his organisation has to calculate working from home contributions too. Grahame explained that the government is not currently imposing carbon reporting requirements on RSLs.</p> <p>Grahame pointed out that the Association's office is well-positioned geographically as our housing stock is located close to the office. In addition, our estate management team have use of an electric vehicle. Christine added that many staff members walk to appointments. Grahame detailed that the Association [REDACTED] [REDACTED] so we are limited in the upgrades we can carry out.</p> <p>GH referred to the Energy Savings Opportunity Scheme (ESOS) which his organisation is required to comply with, but they have consultants to measure this. He added that this only applies to larger organisations. Christine asked CC who his organisation reports carbon emissions to. CC advised that they are required to do this as they are on the [REDACTED]'s framework. Christine confirmed that there is currently no requirement from bodies such as the SHR for CDHA to undertake carbon reporting, but she will look into this further.</p> <p>The report was proposed for approval by SH and seconded by CC.</p>	CL
<b>8.0</b>	<b>Rent Arrears Performance Report</b>	
8.1	<p>Grahame provided an overview of the rent arrears performance report, highlighting that rent arrears had decreased slightly, largely due to [REDACTED]. He was surprised to see a downward movement over the festive period, when arrears would typically be expected to increase.</p> <p>Former tenant arrears also decreased, with over £[REDACTED] recovered. Grahame commented that in previous organisations, former tenant arrears were usually a forgotten income stream and written off. He mentioned the [REDACTED], noting that the Association may receive £[REDACTED] and £[REDACTED] in relation to [REDACTED] cases. While some funding had been anticipated, the amounts were lower than expected.</p> <p>SH advised that she had used [REDACTED] to summarise the committee papers. It was agreed that this would be reviewed with [REDACTED] and the Data Protection Officer.</p>	EC

<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>Allocations Policy</b> Grahame explained that a consultation had been undertaken in relation to the Allocations Policy. The Management Committee approved the recommendations arising from the consultation in November 2025, and these amendments have now been incorporated into the policy.</p> <p>He reported that [REDACTED] had approached us about [REDACTED]. He explained that [REDACTED] applicants would be processed as Section 5 referrals and would receive wrap-around support which is beneficial in sustaining tenancies. Grahame proposed that the Association consider trialling a small number of cases once further information about the service is obtained. He noted that [REDACTED] is currently participating and [REDACTED] has previously trialled the approach.</p>	
9.1.2	<p><b>Customer Care Policy</b> Christine advised that the policy has been updated to reflect the Association's new opening hours.</p> <p>CC queried why section 15.3 had been removed. Christine explained that the Association previously had a staff uniform prior to Covid-19, however, it had been discontinued. She noted it can be difficult to determine how someone is dressed professionally. MM commented that the uniform looked smart. Christine advised that it was expensive. SH added that it is expensive and unnecessary.</p> <p>Grahame confirmed that staff are aware of clothing requirements when attending home visits and are provided with appropriate items such as jackets and footwear. Christine added that the estate management team are given steel toe-capped boots and all health and safety requirements are met.</p>	
9.1.3	<p><b>Training &amp; Development Policy</b> Emma advised that more training providers have been added to the list.</p> <p>CC expressed that the person who carried out the [REDACTED] training was very good. Christine explained that he can deliver a cyber security presentation to the staff team.</p> <p>The policies were proposed for approval by SG and seconded by CC.</p>	
<b>10.0</b>	<b>A.O.C.B</b>	
10.1	<p><b>Window Wanderland</b> CC mentioned Cathcart Window Wanderland. Christine confirmed that details have been added to the Association's website and Facebook page to promote the event.</p>	
10.2	<p><b>Car Parking</b> BS highlighted ongoing parking issues in the area. The Committee then discussed this in more detail.</p>	
<b>11.0</b>	<b>Date of Next Meeting</b>	
11.1	<p>The next Management Committee meeting will be held on <b>17<sup>th</sup> March 2026</b> at 6.30 pm.</p> <p>There being no further business, the meeting closed at 7.35 pm.</p>	