

**The Minutes of Ruchazie Housing Association Management Committee  
Meeting held on Thursday 25<sup>th</sup> March 2021 Via zoom @ 6pm**

**Present:**

Hugh Holland  
Ann Macdonald  
Tommy McGuigan  
David Mackenzie  
David Khan  
Patrick Uti  
Chelle Caldwell  
Gillian Bell  
Katrina Philips

**Observer**

Kuran Olak

**In Attendance:**

Janice Shields  
Moira Smith  
Fiona Jolly

Interim Director  
Finance Officer  
Minute Secretary

**The chairman Welcomed Kuran as an observer to the Management Committee**

1.	Register & Declaration of Interest	None
2.	Apologies	Robina Rigley & Brian Tollett
2.	Minutes of Previous Meeting	<b>Minute 25<sup>th</sup> February 2021</b>  Amended Minute to Include A Macdonald in Register  Approved: C Caldwell Seconded: A Macdonald
3	Matters Arising Action Log	Matters Arising and Action Log - Noted  ITEM 62 – Review of Committee Reports – remains open  Observer – Noted  Draught budget returns to the agenda tonight for approval  Scotland Excel an agenda tonight for approval
4	Business Plan Review	Committee were thanked for attending the recent business planning meetings, these have proved useful and the updated business plan will be available on the portal once approved. The changes were noted and JS welcomed comments from Committee. Members noted the changes and agreed priorities remain the same, committee noted the changes, it was true representation of conversations at the planning meetings and satisfied that the actions and targets set out with sequence and dates. JS thanked the Committee for their feedback and advised Committee that the plan would be reported on quarterly.

		<b>Management Committee approved the review and changes to the Business Plan</b>
5.	Finance / Budget Draft 3	<p>MS presented the draft budget (V3) following discussion at the February meeting where Committee asked that the interest cover was reviewed, and consideration be given to other options that may be available to increase this in light of the bullet payment to the Co-op bank in August 2021.</p> <p>Committee were presented with options to consider and agreed that the option to renegotiate the Co-op loan was not the best way forward, given that the loan would be fully repaid and RHA would have reduced overall debt per unit and this would be viewed favourably.</p> <p>Delaying the component replacement programme was not considered acceptable. Committee considered the option to delay planned maintenance programmes, this would have minimum impact, it will not cause concern with tenants, the programme could be taken forward and it would provide the interest cover required by Committee.</p> <p>By delaying the planned maintenance only for a short time, covenant interest cover has improved to 268% with an interest cover of £53K. Committee agreed that this gave comfort as there is headroom it does make sense that there will be no impact to tenants and things will move forward and tenants should be advised of any changes to programme. Likely that tenants will not see any significant delays and there would be potential for some of that activity to drop out. It is important that quarterly review is carried out on budgets to identify any opportunities.</p> <p>DK had made the initial request for review, and he has advised that he is comfortable with the changes made</p> <p><b>Committee approved the Budget for 2021/22</b></p> <p><b>Treasury Management Strategy- previously circulated.</b> The Treasury Management is a key financial plan for the new financial year and this document aims to look at how we will manage are loans and any surplus that we may have going forward. The budget cash flow for 2021/22 suggests that we will have surplus funds of between £350,000 and up to just over £600,000. We currently have £500,000 invested in the Nationwide Building Society. Currently the nationwide is offering the best rates but obviously as we move through the year we will be monitoring what other options might become available.</p> <p>The Co-op loan final bullet payment is due in August 2021.</p> <p>There were no comments from Committee. <b>And Committee approved the Treasury Management Strategy.</b></p>
6.	Annual Committee Review	<p>Committee discussed the proposed programme for the Annual Review of Committee effectiveness. A task carried out annually usually in early spring.</p>

		<p>JS asked Linda Ewart to provide a proposal to Committee that would be provide assurance that the Committee is compliant with Standard 6 of the Standards of Governance and Financial Management.</p> <p>It was agreed that the proposal to hold group meetings followed by one to one phone calls and a report presented to Committee in August to include information on skill gaps, training recommendations and any other requirements to ensure compliance.</p> <p>Only Linda was approached to carry out this task, in line with procurement policy for services under £5k and one quote obtained.</p> <p>DM commented that this rate was favorable, it is a good opportunity for an external eye to be cast over the committee and only that meeting remotely may present challenges for the observer, JS hopes that the committee will be able to meet face to face before the end of the year, some committee members hope it is sooner than that.</p> <p><b>Committee approved the appointment of Linda Ewart to carry out the annual review at a cost of £2,200. JS to discuss programme with LE.</b></p>
9	Directors Report	<p>JS presented report and updated key issues as noted</p> <p>Cash received still remains at a consistent level. Committee to note that February was a short month and late payments received early March impacted on it being slightly lower.</p> <p>EVH Pay Award – 2 year deal – noted, effective 1<sup>st</sup> April, Staff to be notified in advance. HH to sign off on Directors Salary.</p> <p>Grant Funding Received Members noted £115k, from various funding pots including the National Lottery for the pantry, from Glasgow City Council, GWSF. These funds have been used to date to provide support for energy costs, support in food provision and provision of activity packs for children during the Easter break. There is still approx. £20k to be used and this requires to be committed by end of May 2021.</p> <p>There is provision to support the Allotment projects and some vouchers to be issued in an emergency. EHRA funding contributed to food vouchers and energy payments</p> <p>Committee noted that we have been able to support all of our tenants depending on their needs.</p> <p>Scottish housing regulator - All returns have been submitted on time.</p> <p>JS updated Committee on the recent meeting with SHR with HH also in attendance. SHR confirmed that RHA engagement plan will be the standard issue (low engagement). RHA are now compliant with no further engagement other than the standard returns. JS acknowledged the support of staff and all committee in getting through the intervention period. Both staff and</p>

committee displayed passion and determination to deliver this positive outcome for RHA, even the last year provided an even greater challenge and we have been able to demonstrate our commitment throughout. There is one key outstanding task for the GIP (human rights and equalities) where further guidance is still to be issued. HH confirmed the meeting with the Regulator had went well and thanked Committee and Staff for their hard work.

#### Scotland Excel

RHA application for Scotland Excel has now been approved. RHA can access contracts previously negotiated and likely be able to make savings.

Committee approved this membership application previously and ask Committee to approve the draw down of the Gas Service Contract. We are able to draw down a 4 year contract with City Building but savings of approx. £6k on this year's budget. RHA as an associate member can draw down other services and works if appropriate.

JS recommended but any committee members who are not familiar with Scotland Excel make themselves familiar as it is certainly worthwhile for cost savings.

**Committee approved the drawdown of a 4 year contract with City Building from Scotland Excel at a cost of £23,045 per year.**

DM commended staff and Existing committee members, all of the hard work and effort that has been put in to get the Association to where it is now , a journey that has caused a lot of strain the time and effort should not go unrecognised. Positive comments from the SHR are to be welcomed. Thanks also given to staff for the amount of funding that has been received to support tenants. There will not be many organisations that will be able to beat those figures per tenant, something RHA should be proud of and to make sure this is recognised. Note the Scottish Housing News article.

#### **Kick Start - Scheme through the Wise Group**

JS explained the programme and details had already been circulated. JS asked Committee for approval to approach The Wise group and have a conversation about the possibility of a position in the scheme at RHA. The new contract with Total Homes may provide an opportunity for some training and work experience in monitoring the contract. The role provided should be a new role. The Wise Group provide support, there are no costs to RHA but we can provide some training and experience for a young person and support them into employment.

Committee are supportive of the idea, agreed it was a good opportunity, asking if a local person would be employed. JS explained that DWP likely Shettleston JC would be the main partner, but it would be good to get someone local. Perhaps other organisations are open to reciprocal arrangements to support.

JS will contact employability Support worker at Easthall park to get some information.

		<p><b>Committee agreed for JS to Progress further with the Kick-start initiative.</b></p> <p>Benchmarking EHRA – Circulated Previously – Noted</p> <p>Committee noted that's the EHRA committee papers and minutes will be available on the portal going forward. HH &amp; JS attend on and off all committee members are welcome to attend.</p> <p>EHRA – committee shadowing. <b>Committee approved Calvay Committee member to observe at our meeting on the 29<sup>th</sup> April.</b></p> <p>This is an opportunity to observe other governing body meetings and can be accessed by all committee members.</p> <p><b>Insurance Renewal</b></p> <p>The Insurance renewal was presented for approval. Committee advised that increase is as a result of increased claims across the industry especially in cyber related claims and management liability claims. Committee asked to note that these increases are likely to rise over the next few years as advised by Insurance broker.</p> <p><b>Committee approved the insurance renewal at a cost of £23,665.22</b></p>
Policy Review		<p>3 Policies for Review and Updated Section of Tenancy Management</p> <p>Complaints Handling Policy - review of policy and procedures in line with the updated complaint handling procedure published in January 2020, and expected to be implemented by April 2021. Staff have undertaken training and training is available to Committee through Share. Both policy and procedures have been adopted from the SPSO guidance.</p> <p>Committee asked for details of complaints to be included in quarterly performance report and to include complaints and compliments in newsletters.</p> <p><b>Complaints Policy and Procedure approved</b></p> <p>Compensation Policy – in addition to the repairs and maintenance policy this policy reflects compensation available to tenants in line with the Housing Scotland act 2001</p> <p><b>Compensation Policy approved</b></p> <p>D Khan joined the meeting at this point</p> <p>Tenancy Management Policy Update – Committee asked to consider an addition 8.13 – 8.16. This will allow RHA to consider exceptional circumstances when considering application for succession to tenancy. There are a number of circumstances where this could apply, e.g. children under 16 left at home after a tenants dies. This addition allows for RHA to consider each case individually and gives to grant a tenancy under these circumstances, where someone does not have the right to succeed. The government guidance does cover</p>

		<p>exceptional circumstances and end the act itself gives you the ability to have that type of consideration and their policy. Following discussion including links to the Allocation Policy and keeping a consistent approach it was agreed to include a clause that says the decision will only be approved by management Committee once all investigations have been carried out. Committee to note that any allocation in this way would not be a succession.</p> <p><b>Tenancy Management amendment to Policy approved subject to additional wording regarding management Committee approval.</b></p>
9	AOB	<p><b>Write Offs</b> – JS presented the report which was previously circulated.</p> <p>There are no wrote –offs for the year 2020/21.</p> <p>No debts owed from terminations, credit balances will be reduced with Housing Benefit is repaid.</p>
	Correspondence	<p>EVH Update – Noted</p> <p>Updates will be available on the portal as and when available.</p> <p>GWSF – Noted discussion paper on 2040Starategy produced by Scottish Government. Committee asked to review the document and let JS know if any further information is required.</p> <p>Scottish Housing Regulator – Confirmed all returns due to be submit as normal.</p>
10	Date of Next Meeting	Thursday 29 <sup>th</sup> April @6pom via zoom

**Meeting Closed**

I certify that the foregoing minute has been approved as a true and accurate reflection of the meeting held on Thursday

Date

Signed



Chairperson