

**The Minutes of Ruchazie Housing Association Management Committee
Meeting held on Thursday 27th May 2021 Via zoom @ 6pm**

Present:

Ann Macdonald (Chair)
Tommy McGuigan
David Mackenzie
David Khan
Chelle Caldwell
Katrina Philips
R Rigley

Observer

Linda Cameron, Provanhall HA

In Attendance:

Janice Shields
Moiria Smith
Fiona Jolly

Interim Director
Finance Officer
Minute Secretary

Ann Macdonald thanked members for attending and welcomed Linda Cameron, Provanhall Housing Association as an meeting observer, and reminded everyone about confidentiality.

1.	Register & Declaration of Interest	None to be recorded
2.	Apologies	H Holland, B Tollett, P Uti, K Olak
3.	Minutes of Previous Meeting	Minute 29th April 2021 Approved: C Caldwell Seconded: K Philips
4.	Matters Arising Action Log	Matters Arising and Action Log – Noted Action 75 – Committee Annual Review Timetable noted – Members reminded to return personal effectiveness forms if not already done so. Action 76 – Tenancy Management Policy – amendments made and circulated to Committee. Noted Action 77 – RHA now been approved by DWP as Kickstart employers, Funding Application to be signed by Secretary. JS and MS to take forward Action 78 – Abandonment Policy amendments made and circulated to Committee. RR raised the question in the case of Domestic Abuse, how would arrears be treated? JS advised that this would be looked at on a case by case basis to gather the full extent of how the arrears occurred. It would be unlikely there would be a blanket write off policy. Cases would be dealt with sympathetically and we would seek to help and offer assistance where possible. KP – Advised that in her experience of dealing with victims of Domestic Violence, financial control can often be a factor that has contributed to the arrear.

		<p>GB – advised it would be good practice to possibly not charge the tenant for any damage to the property that had occurred as a result of domestic abuse, however writing off arrears would need more consideration</p> <p>T McG - agreed that cases should be dealt with case by case.</p> <p>Abandonment Policy – amendments made and circulated to Committee, Policy approved.</p> <p>Domestic Violence Policy Committee noted FJ had completed the CIH online registration to the Make a Stand Pledge against Domestic Abuse. Awaiting information pack from CIH to draft Domestic Abuse Policy.</p> <p>Development Opportunity Bankend Street D McK advised that this piece of land was not showing up on Council vacant land project register. D McK to forward link to JS.</p>
5.	Audit and Risk Committee	<p>Audit and Risk Committee Minutes Noted David Khan provided a committee with a summary of the recent Audit and Risk Committee meeting. It was note that the Risk Consultants believe the risk scores are quite harsh. JS to arrange meeting to review risk scores.</p>
6.	Finance Q4 Management Accounts	<p>The Finance Officer presented the Q4 Management Accounts previously circulated.</p> <p>MS gave an overview of the key issues which included</p> <ul style="list-style-type: none"> - Slight increase in arrears driven by balance held against tenant who is subject to eviction notice. - Committee asked to note that whilst arrears have not moved in the way that we perhaps feared, we need to be mindful of the risk of a creeping increase with changes to the economy opening back up - Cash levels – ended the year with a higher level of cash, due to delays in component replacements. This has been reflected in the current year budget and expect our cash balances to fall back into line with 5-year projections. - Alongside this, with very low interest rates and reduced interest payments, we have a strong year-end performance against covenant compliance. <p>Overall the concerns / risks that had identified have not played out as we feared and we close the year in a stronger position than we might have expected.</p> <p>A few other points of note:</p> <ul style="list-style-type: none"> - High level of voids with a void repair costs of just under £26k although the reactive maintenance budget at £83k was able to absorb this spend it is still a significant cost which is very unpredictable for the Association. - We had ad hoc component replacement of £22k against unplanned replacement of 12 boilers. - Our Auditors have advised that the Shop which in prior years had formed part of the other asset figure in our accounts should be shown separately as Commercial Properties and be recorded in our accounts at its current

		<p>valuation as opposed to historical cost. The shop was valued at £34k last year and this change has the impact of triggering a gain on revaluation of £26k. This does not represent a cash flow to the Association but does improve our Statement of Financial Position.</p> <ul style="list-style-type: none"> - Alongside this, the Association is required to account for its defined benefit pension obligation and the annual figures produced by TPT show an actuarial loss of £216k and a net liability of £172k. These figures are very much reflective of valuations at a point in time and the annual figures can lead to much volatility from one year to the next as is the case this year where we had a gain last year of £197k and a loss of £216k this year and the Association has no control over these figures. - Our creditors due within one year are inclusive of the balance repayable against the Co-op loan. <p>Committee asked to note the comments in the report around how our key ratios compare with our peers / sector and how the cost of statutory engagement has had on our financial position.</p> <p>Approved – D McKenzie Seconded – C Caldwell</p>
7.	Annual Return on the Charter	<p>The Management Committee noted the Charter Submission Presentation and evidence gathered. Committee noted that CD Consultancy to carry out a validation visit 3rd&4th June.</p> <p>D McK – Enquired if anyone else could validate the ARC? From a governance point we would prefer that this would be validated in advance of submission. JS advised that although it is not ideal the validation visit takes place after submission, any amendments made by CD would be able to be rectified with the SHR prior to publication.</p> <p>GB – Enquired why the gross arrears figure differed from the Figures reported in the Management Accounts. FJ confirmed the Management Account figures were gross of any exclusions as set out in the SHR technical guidance.</p> <p>Approved: D McKenzie Seconded: C Caldwell</p> <p>JS to submit Charter to SHR by 31st May 2021 and report back on any amendments to be made.</p>
8	Assurance Regulatory Standards 3& 4	<p>Presented by JS – Members noted the Management Committee Portal Evidence Bank would be updated with the relevant documents as set out in the report.</p> <p>DMcK - Really good comprehensive report. Enquired as to what minutes are to be made available on the website, advised that some Associations state of the website that minutes are available on request only.</p> <p>JS to speak to DPO to confirm if a full minute should be available or a redacted minute. To be discussed at a later stage with Committee and in line with governance</p>

		<p>requirements.</p> <p>Approved: K Philips Seconded: C Caldwell</p>
9	Policy Review	<p>Anti-Social Behaviour – To be brought back to June meeting - Noted JS Advised that the wrong version of the policy had been uploaded to the website in advance of the meeting. Having noted the points raised by GB in relation to the enhanced powers under the 2014 Act JS advised RHA policy covers this at section 11 advising that there is statutory guidance and the policy refers to implementing the statutory guidance when required.</p> <p>The Management Committee agreed further to defer this policy to the June meeting.</p> <p>Insurance Policy and Procedures - Noted Members agreed Insurance Policy Statement was sufficient and no further policy would be required.</p> <p>Model Code of Conduct – Update from existing SFHA code of Conduct – Noted and approved for signing by all members following AGm and elections.</p> <p>Entitlement to payment and benefits – Approved.</p>
10	Directors Report	<p>Kick Start programme (The Wise Group) – Noted, Committee approved the placement of a fully funded post for 6 months /25 hours per week, Director delegated to sign off on the agreement and agree job role. Job Role to be brought to June meeting, thereafter DWP they will begin to seek a suitable applicant for the role.</p> <p>EHRA updates – Minutes and Papers uploaded to portal – All Members encouraged to attend future meetings, EHRA considering evening meetings if attendance could improve as result.</p> <p>Annual Review of Committee effectiveness – Noted, members encouraged to return documents Full report from Linda Ewart will not be available until August, verbal report to be given to HH and AMac before this.</p> <p>Insurance claim – Ongoing, GCC have not confirmed if Caprington Place is adopted or not, last email sent highlighted that the road and pavement had been disturbed by the contractor for GCC without any permission or consultation with RHA and therefore we could assume it was adopted, but await final confirmation</p> <p>Office return – following last week’s announcement that Glasgow is to remain in Level 3, working from home is the default position. Office rota has been working successfully, and has allowed staff to work in office together to allow crucial pieces of work to be completed, ARC, Financial Audit etc.</p>

		<p>GB requested an update on the Total Homes Estate Management Contract – JS advised that there had been some teething problems as anticipated, new contractors in an area they are not familiar with etc. Members noted that the Property Management Officer is monitoring contract closely and building in contact regularly with the Supervisors and they have responded well. It was noted that initial feedback from the tenants is that they are generally happy with the services being provided and the contractors are friendly and helpful. Post meeting note – first quarterly performance meeting to take place on 29th June.</p>
11	AOB	<p>None to be recorded</p> <p>AMac thanked everyone for attending and asked Linda C for some comments. LC commented that RHA had done well, she congratulated the Committee on their work over the last few years and that she had enjoyed the meeting.</p>
12	Correspondence	<p>Committee noted that Housing Associations are now required to submit a Quarterly Return to the SHR – noted first return due 7th July</p>
10	Date of Next Meeting	<p>24th June 2021 – Garfield House Hotel (If possible)</p>

Meeting Closed

I certify that the foregoing minute has been approved as a true and accurate reflection of the meeting held on Thursday 27th May 2021

24-6-21
Date Signed



Chairperson

