

The Minutes of Ruchazie Housing Association Management Committee
Meeting held on Thursday 28th January 2021 by zoom 6.30pm (amended minute)

Present:

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| Hugh Holland (HH) | Chairperson |
| Brian Tollett (BT) | Vice Chairperson |
| Chelle Caldwell | Committee Member |
| Robina Rigley | Committee Member |
| Thomas McGuigan | Committee Member |
| David McKenzie | Committee Member |
| David Khan | Committee Member |
| Gillian Bell | Committee Member |
| Katrina Phillips | Committee Member |

Tommy McGuigan

In Attendance:

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| Janice Shields | Director |
| Fiona Jolly | Minute Secretary |
| Moiria Smith | Finance Officer |
| Sheree Colclough | Property Management Officer |

Register and Declaration of Interest – Robina Rigley

Growing 21 Community Development Trust

R Rigley advised that she was now a member of the Growing 21 Community Development Trust committee.

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| | Apologies | A Macdonald and P Utu |
| 1. | Minutes of Previous Meeting and matters arising | <p>Minutes of meeting held on 26th November 2020</p> <p>Item 4. Stock Condition Survey – Committee noted report to look at in more detail by JS & SC, To be brought back to February meeting.</p> <p>Resolution to approve the minutes: Proposed: Chelle Caldwell Seconded: T McGuigan</p> <p>Amendment – 29th October Item 3 – More context needed for changing of signatories. Noted the amendment to minute.</p> |
| 2. | Matters arising and Action Log | <p>Matters Arising and Action Log</p> <p>Action 26th November – Stock Condition Survey</p> <p>Items 69 & 70 Management Committee reports been using, to be reviewed again in April. JS & MS to work on Contract register.</p> <p>All other actions now closed off</p> <p>Action Log noted</p> |
| 3. | Rule 55 | <p>JS reported on 2 items issued under Rule 55. Both proposals approved – kitchen replacement and boiler replacement. Committee advises both contracts suspended under SG guidelines, JS asked Committee to note</p> |

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| | | <p>formal record in minute. Committee also asked to note that should contracts run over into next year, may affect covenants. RBS have discussed this and are open to discussion on being flexible should an issue arise.</p> <p>Committee noted Rule 55 use.</p> |
| 4. | Rent Increase Proposal | <p>Presented by JS – Committee noted that the rent consultation period had ran from 21st December – 18th January 2021 and before we had conversed with Total Homes about Estate/Ground Maintenance Service.</p> <p>All tenants received the consultation document by post with survey monkey reminders sent on 4th & 11th January 2021. No tenants expressed an interest in attending a virtual rent consultation event.</p> <p>The report presented shows 54 responses received, at time of report but had since increased to 60, 27% in total and an increase from 43 in previous year.</p> <p>Committee noted the additional information received from tenants on service delivery, including a bulk uplift service, which could incur additional service charges.</p> <p>Consultation results as follows: 86% in favour of 1.7% 8% in favour of 2.5%</p> <p>The committee were invited to consider the outcome of the rent consultation exercise and approve a rent increase of 1.7%, thus allowing us to meet our business planning objectives for the coming years.</p> <p>Committee noted that a 27% return was positive, and committee discussed why some tenants will not respond due to personal circumstances like being on Housing Benefit or where they perceive everything is okay so don't need to respond. It was noted that the consultation is a legal requirement, decisions not to be based on individual circumstances, and that satisfaction surveys give us more information to allow further analysis.</p> <p>SC gave an overview on services of Total Homes. Total homes could provide the association with Estate Services.</p> <p>Total Homes a subsidiary of Connect Community Trust is a community enterprise and employability Scheme. They can provide estate services to include ground maintenance, close cleaning and bulk uplift where they recycle goods uplifted for sale and reinvest in the project. They would also consider an employability opportunity for a local resident.</p> <p>Following a site visit, a quote for all of this work suggests an annual cost of approx. £21k. The Association currently pays £27k for ground maintenance alone and has incurred a further cost of £16k for ad hoc bulk uplifts in the last year; therefore we could provide the service and make savings in the budget.</p> <p>Having this service will also stop bulk items being left on the street as all uplifts will be from back court areas or gardens. Tenants should be thanked for taking the time to participate, advising them of this new negotiated service with no additional costs to tenants and confirm the 1.7% rent increase.</p> <p>Committee approved a rent increase of 1.7%.</p> |
| 5. | Finance Q3 Management Accounts | <p>Q3 Management Accounts presented by MS, with a full report and appendices provided. Committee noted the report and the following comments were made</p> <p>DK – Observational comment if it was within his portfolio he would be extremely happy with how things are going at RHA. Relationship manager will be happy now.</p> |

DMack— note the increase in December but reflected that recovery work in January may affect overall increase, and further work could reduce increase to year-end. Asked what work has been/will be done?

FJ - always a risk trying to recover after Christmas period, and although they did not dramatically increase, other financial pressures can cause payment delays. It is never assumed that the rent will be paid so we monitor accounts daily and contact tenants quickly is our approach. a handful of tenants who did not pay in December have been contacted and committee asked to note that the eviction case amounts to nearly £5k of that balance which grows monthly. JS is confident that FJ is pursuing tenants and making contact and repayment arrangements. Cash receipts have remained consistent throughout the year.

DMack – Did not pose the question to be critical, merely to point out to other members that may think any increase is a bad increase, just to lay that level of assurance and comfort to other committee members that this is reasonable.

RR – February will be a clearer position of how the pattern is going with payments and arrears.

HH – agreed that a big proportion of the arrears if reflected in the Eviction Case.

DK – In general, just exercise caution, 20/21 is going to be interesting in how the economy is going to play out. It would be realistic to expect some fall out from that.

Approved Q3 Management Accounts to 31st December 2020

Approved DMcK

Seconded C Caldwell

Treasury Management Report and appendices previously circulated and presented by MS.

Committee noted the report and information presented in the appendices.

Committee noted the change of signatories has now been completed and in place.

In line with the Treasury Management Strategy, there will be a transfer of funds (£50K) from the business account to 90 day notice account.

In year Loan Portfolio Return

There is a regulatory requirement to advise SHR of any in year changes to the loan portfolio. We submitted our last return in July 2020 and the following changes are noted

The Phase 4, base loan was changed from a variable rate loan to a fixed rate loan in July. This return captures the balances as at end of December against all loans held. It now captures the phase 4 loan is now held on a fixed rate arrangement and this return is to demonstrate to the regulator that we are adhering to an appropriate treasury management approach by having that balance of our loans between a fixed and variable rate split.

Committee noted the amendments to the loan portfolio and approved the submission

Proposed G Bell

Seconded R Rigley

JS advised that both lenders have now taken away their reservation of rights

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| | | <p>and this has been passed onto the regulator, as they would need this information when they are doing their review. Awaiting date from Regulator for meeting with Director and Chair. It is likely that the Regulator will want to attend a Management Committee meeting in February or March to update us on the regulation plan and provide an overview of the last two years. The regulator have not raised any concerns following the end of the appointees.</p> |
| 6. | Performance | <p>JS presented report and appendices, which had been previously circulated. Committee noted the delivery of the Business Plan and some items have not been progressed due to Covid.</p> <p>Induction for new committee members, not been able to do this the way we would have liked, but would imagine the sessions with Alison have been helpful.</p> <p>Void Policy Drafted – tenants panel to be convened and consultation with them will allow proposal for committee along with a review of customer service standards.</p> <p>A brief was issued to support the delivery of planned and cyclical maintenance programme. Once received will seek committee approval. Suggests we use a framework of contractors for projects, make use of PCS for cyclical works and join Scotland Excel to draw down bigger contract for gas service. All other tasks in the delivery plan are under way but there are restrictions in place due to COVID.</p> <p>Value for Money Exercise TSS gave an insight into this but requires more work to establish a value for money strategy, likely to carryover to next year.</p> <p>KPI's – committee noted performance and comments. Homeless casework team leader to arrange a meeting with JS following LLC meeting. Homeless casework indicated an issue with figures provided that have since been amended but need clarity for future reporting.</p> <p>HH – requested an update on the Eviction case, JS pointed out that no money has been received however they did allow access for the Gas Safety Check to be carried out on the very last day. Committee noted that the eviction has already been approved and would be enforced at the first opportunity when restrictions are lifted.</p> <p>Business Plan Review – report from session with A Smith has now been circulated to all committee members. JS recommended that a separate session is arranged to go through the business plan and the recommendations in more detail and consider what we want to change. Anticipate that by the end of March there will be a reviewed business plan with some minor changes on how we will deliver on our 8 strategies.</p> <p>JS asked Committee to comment if the report reflected what was discussed at the meeting. Committee had a short discussion on comments made and reflected on change of opinion from last year. Important to note that strengths can also be weaknesses in some areas. DMack- Good summary of both sessions came away with a bit of head scratching; another session would be helpful as much has changed since December. Important not to take too much on or get overly ambitious, need</p> |

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| | | <p>to manage expectations. Biggest challenge for next year is to maintain the rental income, deliver improvements and embed new service. It was agreed a further session (or 2) should be arranged</p> <p>JS to email dates</p> |
| 7. | Policy review | <p>JS presented 3 policies for approval which had been previously circulated to both staff and committee</p> <ul style="list-style-type: none"> - Shared Parental Leave - no further comments Policy Approved - Communication Strategy – comments received from committee noted and amended. JS advised that Customer Care Standards had yet to be finalised No further comments Strategy Approved subject to CCS being finalised. - Asset Management Policy – Policy Approved subject to amendment at 8.11. |
| 8. | Directors Report | <p>JS presented the report which was previously circulated and included Business Continuity Report – noted SHAPs – update on meeting attended by MS and JS – noted SHR monthly return – not required in January to be submitted with February return – noted. Universal Credit – increase in claims- noted. The Pantry – committee noted update and further funding received to support food provision, including purchase of energy saving pressure pots. Committee noted and approved use of GWSF for food provision and energy support.</p> <p>Cranhill Development Trust can provide assistance to families to help with setting up tablet devices, JS been in contact with the local schools to establish if there are any families in need of assistance to help with school work. Hoping to distribute 10 tablets to kids and elderly in the community.</p> <p>Calendar of meetings – Noted</p> <p>Committee recruitment and review – we have received an application from a previous candidate interviewed last year. JS proposed that we invite applicant to observe February meeting with a view to co-opt until AGM. Committee approved this proposal. KO will be invited to observe at February meeting. JS to contact.</p> <p>Committee review to take place in April and Committee training plan to be reviewed after completion of review. Committee discussed how the review can take place and a suggestion was made of two smaller groups rather than individual meeting which can be onerous and time consuming for those involved. To be arranged.</p> <p>Governance Improvement Plan – Updated SHR have shown no concern with items that have not been completed Committee induction – incomplete as not formal induction has taken place, Equalities awaiting further information and guidance from SFHA/SHR.</p> |

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| | | Committee noted update |
| 9. | AOB | <p>Subscriptions Committee approved the following annual subscriptions</p> <p>EVH £1700 SFHA £1000</p> <p>Staff Accrued Leave – Due to COVID and working from home staff members have outstanding leave of more than 5 days, which is to be used by March 2021. Following discussion with staff on options which could be available including buying back leave days which no one wanted to consider JS proposed the following All leave for year 2021 must be used by March 2022. Any leave from 2020 must be used by June 2022. Committee commented that leave is important to maintain health and wellbeing and as long as there was no impact on service delivery were happy to approve this proposal.</p> <p>Pantry Funding – 40K Lottery funding received. HH and AMac signed off on that transfer of funds over to the pantry on 22nd January 2020. This is the first tranche of funding, first of three tranches of funding, next tranche will be later in the year and that paper will be brought back to committee. All the appropriate signatories are in place. Noted</p> <p>HH – Training, online training courses, encouragement MC to sign up if anyone is interested.</p> |
| 10 | AOB | <p>GB – asked if staff were encourage to be flexible whilst working from home, recognizing individual domestic circumstances. JS confirmed that she encouraged staff to use their time as they see fit, providing that service is maintained. TMcG commented that performance is being monitored and this is what matters most.</p> |
| 11 | Date of Next meeting | <p>26th February 2020 Business-planning session to be agreed February 2021.</p> |

I certify that the foregoing minute has been approved as a true and accurate reflection of the meeting held on Thursday 28th January 2021

Date 25-2-21 Signed



Chairperson

Ruchazie Housing Association - Management Committee Action log 25th February 2021

| Date of Meeting | Action No | Agenda item | Action | Owner | Status | To be completed by | Progress |
|--------------------|-----------|-------------|---|-------|----------|--------------------|--|
| 25th June | 61 | 4 | Committee request copy of Contract register | MS/JS | open | Sep-20 | Contract register now on Portal ✓ |
| 25th June | 62 | 5 | JS to review management Committee reports and present options to Committee in September | JS | open | Apr-21 | Committee approved use of new format, now in use and to be reviewed April 2021 |
| 25th June | 63 | 7 | Seek formal waiver from lenders | JS/MS | closed ✓ | Sep-20 | Nationwide have advised that Waiver has been granted by credit Committee, await confirmation letter - email received 4/12/20 |
| 29th October 2020 | 66 | 3 | MS to arrange new signatories | MS/JS | closed ✓ | Dec-20 | Completed Dec 20, all paperwork sent to Banks, and confirmed |
| 29th October 2020 | 67 | 4 | Assurance Statement to be presented for approval | JS | closed ✓ | Nov-20 | Draft Assurance Statement circulated early November, annual Assurance Statement approved on 26th November and submitted to SHR same day. |
| 29th October 2020 | 68 | 8 | Eviction report - legal advice to be sought before any decision made | JS | closed ✓ | Nov-20 | sector and legal information provided with report November meeting. Eviction approved, date to be confirmed. |
| 29th October 2020 | 69 | 10 | Business Planning Day | JS | closed ✓ | Nov-20 | Held 3rd and 10th December, awaiting report from AS. Dates for review TBA |
| 26th November 2020 | 70 | 7 | Rent consultation - consultation to be taken forward on 2 options | JS | closed | Jan-21 | Consultation sent to tenants w/c 21st Dec. Survey reminders sent by text w/c 4th January. |
| 28th January 2021 | 71 | | Dates for Bp review to be arranged | JS | ✓ | Feb-21 | Dates sent and arranged for 18th Feb and 4th March |
| 28th January 2021 | 72 | 8 | KO to be invited to observe at next meeting | JS | ✓ | Feb-21 | Invite sent with Agenda 17/2/21 |
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