**The Minutes of Ruchazie Housing Association Management Committee**

**Meeting held on Tuesday 26th May @ 5:30 pm by zoom and in person at Association Offices**

**Present:**

Hugh Holland Chairman In person
Chelle Caldwell Vice Chairperson via Zoom

Ann Macdonald Secretary In person

David McKenzie via Zoom
Tommy McGuigan via Zoom

Katrina Phillips via Zoom
Charles McLellan via Zoom
Gillian Bell via Zoom

**In Attendance:**
Janice Shields Director
Moira Smith Finance Officer

Jennifer Ayr Customer Service Assistant (Minutes)

**Introductions**

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| 1. | **Register & Declaration of Interest** | None |
|  | **Apologies**  | David Khan, Robina Rigley, Brian Tollett |
| 2. | **Minutes of Previous Meeting and matters arising**  | 3rd May 2022No matters arising.**Resolution to approve the minutes: Proposed A MacDonald****Seconded T McGuigan**Approved by Management Committee. |
|  | **Action Log** |  No Comments  |
| 3. | **Minutes of the Audit & Risk Management Committee**  |  **Audit & Risk Management Committee 12th May 2022**This was noted by Committee – no comments or questions made. |
|   | **4. Q4 Management Accounts** | The finance officer presented the Q4 Management Accounts previously circulated.MS gave an overview of the key issues which included* Operating surplus of 410K versus a budget of 295K
* Improved positions due to lower planned maintenance, savings procured against gas maintenance contract, the full Estate Management Contract by Total Homes was not carried out.
* A range of under sense over management overhead budgets mainly wider role, tenant engagement training
* Write back of 42K provision carried for the repayment of HAG following the sale of properties at Claypotts Road in 2016 and 2017.
* Reactive Maintenance budget was in line of budget but was higher than previous years due to recent remedial works following up from electrical checks carried out by Magnus and a lot of recent fencing repairs due to bad weather.
* Underlying Rent arrears are down slightly on 2021 but delays to the eviction process keeps them at a higher level sitting at 3.19%, down slightly against last year
* Total Component spend was 190K vs a budget of 220K budgeted for.

Cash balances at 865K healthier than budget due to delayed and deferred plan maintenance and component replacement spends but expect balances to realign with business plan projections during 2022/23.Settlement of Co-op loan reduces the debt per unit to £9176, the association is required to account for its defined pension benefit obligation and annual disclosure figures by TPT show an actuarial gain of 104K and a net liability of 17K.Overall the year has ended was strong performance and perhaps expected with higher and reserves, improved liquidity and gaining ratios and a strong year end performance against covenant compliance.HH – Happy with position RHA are at with rent arrears.No further comments or questions.The Q4 management Accounts were approved by Management Committee. |
| 5. | **Treasury Management Report** | MS gave an overview of the Treasury Management Report to Committee.* Started the year off with a higher cash balance compared to the budget.
* With lower plan maintenance and component replacement spend, we have a higher expected level of covenant compliance and we don’t expect any issues over the next 5 years.
* Cash balances are just over 865K but we expect them to realign with business plan.
* We generated £1200 interested against balances held in the Nationwide, currently they offer the best investment rates but this will be monitored as we progress over the coming year

The lease of stock secured against the Co-op loan means unencumbered stock has increased to 79 and with the excess security held on our stock against our loans, borrowing capacity is in the region of £1.5 million. * Sheils Construction Ltd labour rates have increased coming into the new financial year, other contractors have not increased their rates as of yet but this could appear over the year

 DM – Will you be going back to review revise the budget considering inflation?MS – The full year outturn will be reviewed on a quarterly basis when I prepare management accounts. We have only had one contractor who has increased their rates but the test will be go out to do component replacement and plan maintenance programme because we don’t know what the tender prices will be.TM – Has confidence is MS & JS to monitor the situation and believe the committee is strong enough to support monitor this – they are available for support.JS – Looking at smaller business’ within Easter house, Shaun O’Hara looking for other multi trade contractors as Sheils not performing a good quality delivery service at the moment, not sure whether this is due to admin staff being back in office and finding it challenging with load of work. Sheils previously have delivered good service to RHA, JS has tried to contact Barry twice for a chat about performance. |
| 6. | Loan Portfolio | Annual to the SHR and loan captures of balances as 31st March 2022 basis of covenant calculates and property valuation.Approved by the Management Committee  |
| 7. | ARC | Christine Dugan carried out the ARC Validation with FJ and JS on the 28th & 29th April. * 10 out of 20 indicators are validated.
* 8 assessed online were validated.
* 6 repairs indicators need additional work to be validated before submission.
* 1 indicator failed due to no certificate for annual gas safety as gas was capped due to tenant being in palliative care.
* Void Loss & Arrears – recount as excluded days – this has to be changed to correct calculation
* 5 members of staff reviewed as 3.4 in total as JS and MS part-time.
* Issue with emergency repairs in regards to time reported and time completed – some repairs in current year were not complete to the next financial year.
* Issues with RTR1, JS spoke to Omni and managed report as this was running over a 2 day period instead of 1 day, this has now updated the correct calculation.
* RFT Call backs should now be correct.
* Indicators 21 & 22 to be looked over.
* Indicators 8,9,10 to be re-ran (repair reports)
* Tenant Satisfaction sitting at 95.3%

DM–When will the next tenant satisfaction survey be carried out?JS– This hasn’t been budgeted for this financial year, this isn’t due, and it will be looked at in April 2023.DM– Pulse survey held up figures well – it’s up to date showing honest figures, it gives himself and rest of committee a sense of comfort that this was carried out not long ago.Approved by Committee. |
| 8. | Policy Review  | JS presented report on policies due for review.JS made committee aware of comments received from committee member and following discussion some amendments were made in relation to Allocation Policy* size allocated for applicants with access to children
* amendment o outstanding debt to confirm all debt owed is more than one month’s rent

Tenancy Management Policy* details included regarding signing of a Minute of assignation at time of approved assigned tenancy
* To confirm appeal process

Rent Management Policy* Change of wording in regard to managed and direct payments to landlord.

Management Committee approved * Allocation Policy subject to amendments
* Tenancy Management Policy subject to amendments
* Privacy Notices

Although not presented for review but a change, the suggested amendments were approved.  |
| 9. | Correspondence | No correspondence was received. JS asked Committee to note that there was information relating to Reidvale HA, where a decision had been made to take forward a transfer of engagements. Noted that Reidvale was one of the first CBHA’s in Glasgow. Committee asked JS if she was concerned for the future given RHA size, JS responded she felt their issues were different, stock condition (pre 1920’s tenements) requirement to meet EESSH and staffing costs.  |
| 10. | Leave of Absence Request | Committee member Robina Rigley has requested a leave of absence till AGM 2022.Approved by Management Committee. |
| 11.  | AOBTo be picked up by JS | Linda Ewart to carry out Review of Committee Effectiveness. Workshop to be held the evening of 30th June 2022 following the Management Committee meeting. One to one telephone calls/zoom calls will then be arranged through July. Committee agreed on this approach which worked well last year and complies with requirements of the Regulatory Standard. HH asked Committee to consider whether EHRA membership was good value for RHA. Committee agreed to discuss this at a further meeting. JS will include on future Agenda. Committee approved closure of the office on the 22nd June to allow staff training to take place. RHA received a FOI request in relation to cladding on our properties, to be responded too. Committee approved a payment of £450 to JA in relation to work undertaken whilst a change of staff took place across the three month period from 1st April 2022 – 30th June 2022.Committee approved a donation to Glasgow the Caring City of £250, supporting orphaned children in Ukraine. A tenant is supporting the charity to ensure the wellbeing of children and has on 2 occasions visited Poland where the children are living. The Chair asked Committee to consider a donation to Milncroft Nursery School. There was fire that has damaged the property and equipment. Committee approved a donation of £150.  |
| 12. | Date of Next Meeting | 30th June 2022 at the Garfield House Hotel. 5pm start with a break for food before session with Linda Ewart. |

**Meeting Closed**

I certify that the foregoing minute has been approved as a true and accurate reflection of the meeting held on Thursday 26th May 2022.

**Date Signed \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Chairperson**