

Minutes of the Management Committee Meeting of Rutherglen and Cambuslang Housing Association held by Video Conference on Tuesday 9<sup>th</sup> June 2020

**Present**

Robert McLeary (Chair)  
Frances Cunningham  
Karen McCartney  
Christine McPhail  
Jean Stewart  
Maryellen McKeown

**In Attendance**

Dave Anderson

**Item One: Apologies**

Apologies noted: Jean Gow, Eveline Thompson, Edward Harkins, Geraldine Baird, Nora Dillon and Gary Gow

**Item Two: Declarations of Interest**

There were none.

**Item Three: Minutes of Previous Meeting: 12<sup>th</sup> May 202**

Minutes of Previous meeting held on the 12<sup>th</sup> May 2020 were noted as true record.

Proposed: Frances Cunningham

Seconded: Karen McCartney

**Item Four: Matters Arising/Committee Digest**

**Governance**

Committee agreed that the initial video meeting had been relatively successful and although it had been agreed to suspend sub-committees in May and June these could possibly resume in July. It was noted that sub-committee didn't normally take place in July because of holidays this was unlikely to be a problem in the current situation. It was also note that the Directors recruitment panel should be meeting to discuss options.

**Community Information**

Noted that our newsletter would be issued week beginning the 15<sup>th</sup> June. Also noted that Camglen Radio had been in touch to do a 15 minute slot on what the Association was doing to help tenants during lockdown.

**Annual Accounts**

Noted that the audit would take place remotely during the week commencing 22<sup>nd</sup> June.

### **ARC Return/Five Year Financial Projections**

The Director noted that the Five Year Financial Projections had been completed and that the ARC was almost complete – these will be considered at the next meeting in July.

### **Item Five: SHR Monthly Return**

Committee noted that arrears were holding up reasonably well although it was agreed that it was still early days. The Director noted that staff had carried out a review of the reasons tenants were contacting the Association and 28 had been in contact regarding rent payment issues because of either losing their job or being furloughed.

Noted that cash balances were higher than budgeted mainly because we weren't doing planned maintenance contracts/routine repairs.

Committee noted that the return had been made to the Regulator within the stipulated timeframe.

### **Item Six: Management Accounts to 31<sup>st</sup> March 2020**

Committee reviewed the management accounts that had been circulated. Some discussion took place regarding the increase in expenditure on voids and subsequent rent loss. It was noted that this had been a growing issue during the year as a result of properties being returned in a poor state of repair and issues with payment meters being changed. It was noted that we were in the process of engaging a company to address the latter problem.

Some discussion took place regarding the vacant units in the business space – there were now 3 units vacant. Some concern was raised about the effects of the Covid-19 virus with more people possibly working from home in the future and companies not looking for office space. On a more positive note it was also possible that companies may downsize to the size of units that we had available.

Committee asked about the level of interest rates and current trends. The Director noted that these had been at a low level (currently 0.1%) for a considerable time and there was no indication that this would change in the short term. Committee asked about our current fixed/variable loan ratio. The Director reported that this was currently approximately 60% fixed and 40% variable which was in line with our treasury management policy although one of our

fixed rate loans was about to end its fixed term, but this would be re-fixed as interest rates are so low.

Committee approved the Management Accounts – it was noted that these had been submitted to our lenders in accordance with our loan covenants.

#### **Item Seven: Service Update and Plans for the Future**

Committee discussed the paper that had been circulated. Committee asked about the provision of PPE for staff. The Director reported that this would be procured from reliable sources as there were a number of suppliers contacting the Association with sub-standard PPE. He stated that the main concern was the reception area when this was open to the public and screens would be installed in that area. Committee suggested that measures be taken to limit the number of tenants visiting the office at any one time e.g. an appointment system. It was agreed that this would be looked at although some of the visits to the office were by members of the public looking for application forms/advice. It was noted that, to avoid queuing it may be possible to use the main building entrance as well as the office entrance for general enquiries. Some discussion took place around a rota system for staff working in the office – it was suggested that it may be possible to have staff “bubbles” e.g. 3 groups of 6 that were in the office at any one time. It was agreed that this may be an option.

After some further discussion the recommendations contained within the report were proposed by the chair and agreed by committee.

#### **Item Seven: AOCB**

There was no other business

#### **Item Eight: Date of Next Meeting**

It was agreed that a meeting would be held in July after the monthly return statistics to the Regulator were available – most likely to be week commencing 13<sup>th</sup> July. The Director will also be in touch with committee regarding the resumption of sub-committees in July.