

<b>RUTHERGLEN &amp; CAMBUSLANG HOUSING ASSOCIATION</b>	
<b>Minutes of Management Committee Meeting held on Tuesday 25<sup>th</sup> May at 5.30pm via ZOOM</b>	
<b>Present:</b> Robert McLeary – Chair Edward Harkins – Vicechair Geraldine Baird – Secretary Frances Cunningham Jean Stewart Christine Mc Phail Gary Gow Karen McCartney Mary Ellen McKeown	<b>In Attendance:</b> Elaine Lister - Director Julie-Ann Cloherty - SHARE
<b>Leave of Absence:</b> Jean Gow Eveline Thomson	

### **AGENDA ITEM 1 – APOLOGIES**

Apologies noted : Nora Dillon

### **AGENDA ITEM 2 – DECLARATIONS OF INTEREST**

Geraldine Baird declared that she was a current member of the Management Committee of North View Housing Association.

Geraldine also declared an interest in the request for a donation to be raised under Any Other Business and requested that this be dealt with as the first item of business. The Chair agreed to consider the donation request and asked Geraldine to leave the meeting.

#### **Request for Donation**

Elaine advised that a request for a donation had been received from the Rutherglen Royal Burgh History Group. The group was established to help break down social isolation for older people and has written a historical account of St Columbkille church on Rutherglen's Main Street.

The request for £250 to go towards publishing costs.

Members confirmed that the request complied with the Association's Donations & Sponsorship Policy.

The Committee approved the request for £250 donation to the group.

### **AGENDA ITEM 3 – MINUTES OF PREVIOUS MEETING: 6<sup>th</sup> April 2021**

Edward noted that under Agenda Item 5.8, it was Robert that noted he was on the EVH Board.

With the noted amendment, the minutes of the previous meeting held on 6<sup>th</sup> April 2021 were noted as a true record.

Proposed : Geraldine Baird

Seconded : Jean Stewart

#### **Agenda Item 3.1 Matters Arising**

##### **3.1.1 Furlough/Employees Retention Scheme (Previous Agenda Item 3.1.1)**

Committee noted that the member of staff previously on furlough had returned to working 3 days a week, remaining on furlough for the other 2 days.

##### **3.1.2 Committee Survey (Previous Agenda Item 9.0)**

Committee noted that the survey would be re-written to include questions on members' view on re-opening the office, re-turning to physical meeting in the office to reflect the easing of restrictions and the move to tier 0.

##### **3.1.3 Office Let (Previous Agenda Item 11.1)**

Committee noted that the prospective let had fallen through due as the Association could not /would not meet the terms asked for by the interested party.

##### **3.1.4 Model Rules (Previous Agenda Item 11.2)**

Committee noted that the report on the changes to the Model Rules would be presented at the next meeting for consideration.

## **AGENDA ITEM 4 – COMMITTEE DIGEST**

### **4.1 Service Delivery**

Elaine advised that in light of the Scottish Government's framework for moving to Tier 0 by the end of June a draft 'Return to Work Plan' would be presented as an a separate agenda item.

### **4.2 Monthly COVID Returns**

Elaine presented the return submitted to the Regulator for March and advised that the returns would be quarterly submissions as of the 1<sup>st</sup> April 2021.

### **4.3 Ban on Evictions**

Elaine advised that the moratorium on carrying out evictions that been introduced during the pandemic was being lifted. She noted that the Association currently had no decrees granted that required actioning.

### **4.4 SHARE Affiliation**

It was noted that the Association had renewed its annual affiliation with SHARE.

### **4.5 SHARE Director**

Elaine advised that Mary McLuskey had been appointed as Director of SHARE.

## **AGENDA ITEM 5.0 – COMMITTEE APPRAISALS 2021**

Julie-Anne Cloherty introduced herself and explained that, as a Learning & Development Officer for SHARE, she would be carrying out the appraisal this year.

She talked through the process and explained that the objectives of the exercise wre to;

- Demonstrate understanding, effectiveness and contribution of individual members and the Committee as a whole
- Consider what has been going well and where improvements could be made
- Identify any skills gaps within the Committee
- Consider what support members may require to allow them to carry out their role effectively

There was a discussion on the content of the appraisal questionnaire with concerns raised that the form was quite demanding and intimidating. Some members felt the questionnaire required members to be experts or professionals and that there may well be some areas that individual members were unsure of,

Julie-Ann explained that the questionnaire had been designed to reflect the new Regulatory Framework and would be a starting point for the one-to-one discussions when areas where members were unsure of could be explored further.

After further discussion members agreed to proceed with the appraisal process and complete the questionnaire. They also agreed to make a suitable appointment with Julie-Anne for the one-to-one discussion.

## **AGENDA ITEM 6.0 –FINANCIAL REPORT**

### **6.1 Treasury Management**

Elaine advised that the report had previously been considered in detail at the Finance & Audit Sub-Committee and was being recommended for approval.

Committee noted;

- The loan balance totalled £10.2m and the individual loan balances, interest rates, if loans were fixed or variable etc
- All covenants had been met for the period to 31<sup>st</sup> March 2021
- The cash balance as at 31<sup>st</sup> March 2021 was £1,967,385
- The recommendation to place £1.2m in 30 to 95 day notice accounts across 3 institutions to spread risk
- The need to explore options to fix more debts to comply with the Treasury Management Policy
- A valuation of the Association's stock was due to comply with loan agreements and the recommendation to include the unsecured stock as well

The Committee also noted that, as at 31<sup>st</sup> December 2021, LIBOR would not be used as the reference rate for loans and the recommendations for switching the Association's current loans.

Edward reported that members of the sub-Committee had had a very thorough discussion on the options based on very clear and simplified reports from Lucy who provided financial services on behalf of FMD. Both Robert and Gary agreed that the reports had been explained by Lucy and had given members a good explanation and understanding of the issues.

Committee accepted the recommendations from the Finance & Audit Sub-Committee and approved switching to the Bank of England's Base Rate. They further agreed to the switch dates being;

- Clydesdale Bank - first interest period after 1<sup>st</sup> October
- Royal Bank of Scotland - first interest period after 31<sup>st</sup> December
- Bank of Scotland – 1<sup>st</sup> January 2022

Members also gave delegated authority to the Director, Senior Finance Officer and Finance Agent to action the approved recommendations

## **6.2 Management Accounts for year ending 31<sup>st</sup> March 2021**

Committee noted;

- A surplus of £1.09m against a budgeted surplus of £460,323 and the reasons for the variance
- The Association's net assets stood at £19.8m
- Long term loan balance had reduced to £9.2m
- Past pension deficit liability was now £100,300

Committee approved the Management Accounts for the year ending 31<sup>st</sup> March 2021

## **AGENDA ITEM 7.0 – ANNUAL RETURN ON THE CHARTER 2020/2021**

Committee members confirmed they had reviewed the return. Elaine advised that a report comparing performance with that of previous years would be presented to the Committee at a future meeting.

Geraldine referred to the fact that no medical adaptation had been carried during the year as a result of COVID and asked if the funding awarded for the year could be rolled over. Elaine confirmed that this was not an option.

Christine questioned the relevance of comparing some of this year's data with that of previous years given the delays, challenges and restriction imposed during the period.

After discussion, members unanimously approved the Annual Return on the Charter for 2020/2021 and instructed Elaine to submit it on behalf of the Committee.

Members also agreed to asking Lorna Shaw from Research Resources to make the draw for prize winners.

## **AGENDA ITEM 8.0 - COVID19 SANPSHOT SURVEY**

Elaine noted that the survey had achieved a good response rate and showed high levels of satisfaction with the services, advice and support etc provided by the Association though the pandemic. However, she commented that this might be because the levels of expectations amongst tenants with regards the additional support that could be provided may be low.

Edward stated that he felt it was important for the Committee to fully consider the result of the survey and to do so in the light of other sources of data such as the ARC, other landlords etc.

Members agreed and acknowledged that the agenda for the current meeting was quite heavy and therefore did not allow adequate time for a full discussion.

Edward therefore proposed that the discussion on the results should be deferred to another meeting.

Members agreed to defer the discussion on the results of the survey should be deferred to a later meeting.

### **AGENDA ITEM 9.0 – RETURN TO WORK PLAN**

Elaine explained that in order to prepare for the lifting of restrictions and the move to Tier 0 an initial plan had been drafted to facilitate a phased return to;

- Return to office working
- Re-opening the offices to the public
- Resuming home visits, in-house inspections and face-to-face meetings
- Options for future meetings of the Management Committee

Elaine further advised that staff were to be issued with a short survey to gather information on their concerns, suggestions etc for returning to resuming full service delivery.

Members noted that, throughout the pandemic, staff had continued to provide a service to customers.

Committee discussed the draft plan presented and noted that the timescales were dependent on guidance from the Scottish Government and were therefore subject to change. Members reiterated that the priority had to be the safety of staff, customers, contractors and Committee members.

Committee noted the draft plan.

### **AGENDA ITEM 10.0 – MEMBERSHIP APPLICATION**

Committee approved the application from membership.

### **AGENDA ITEM 11.0 - CORRESPONDENCE**

Committee noted the items of correspondence and opted not to advertise in the EVH diary.

### **AGENDA ITEM 12.0 – ANY OTHER BUSINESS**

There were no further items of business.

### **AGENDA ITEM 13.0 – DATE OF NEXT MEETING**

Members felt that having the next meeting on 1<sup>st</sup> June as scheduled was too soon.

It was agreed that the next meeting of the Management Committee would be Tuesday 15<sup>th</sup> June 2021