

KINGSRIDGE CLEDDANS HOUSING ASSOCIATION

MANAGEMENT COMMITTEE MEETING

HELD ON 18th MAY 2021

AT 5.15PM

IN THE ASSOCIATION'S OFFICE & via ZOOM

Present: Elaine Shaw
John Barclay

Via ZOOM Kirsteen McLerie
Jane Atkins
Margaret McGeachin

In Attendance: John Docherty
Paul Immelman

1. APOLOGIES

No apologies received.

2. CORRESPONDENCE

- 2.1 Advisory guidance note from SHR: Coronavirus – Advice for Governing Bodies
Was distributed to all members for information. Content noted.
- 2.2 Summary of SHR work plans, “What we will do 2021/22 was distributed to all
Members for information. Content noted.

3. MINUTES OF PREVIOUS MEETING HELD 27th APRIL 2021

The minutes of the previous meeting were approved on a proposal by John Barclay,
seconded by Kirsteen McLerie.

4. MATTERS ARISING

- 4.1 Item 15.3, Jane asked for clarification regarding the current position with
the service being provided by Drumchapel CAB. Paul
appraised Jane and the members of the current position in that
we, along with partner RSL's (Pineview HA and Drumchapel
HC) are looking at obtaining value for money for the provision of
a welfare benefit advice service due to the recent notification of
new fee structure from CAB. New contract not signed at
present, CAB service to continue meantime until full review has
been undertaken. Other possibilities being considered are
appointing another service provider or a shared employed

welfare benefits advisor. Paul advised that he would expect more detailed plan to be presented to the Management Committee within the next 2 months.

5. CHEQUE AND PETTY CASH LIST APRIL 2021

The cheque and petty cash list for April 2021 was approved by Elaine Shaw and John Barclay.

6. 5 YEAR FINANCIAL PROJECTION RETURN

Fettes McDonald of FMD spoke to the previously distributed report containing the Statement of Comprehensive Income and Statement of Financial Position noting the following assumptions:-

- Inflation assumed at **2%** from year 2
 - Rent increases by **CPI** inflation rate
 - Increased provision for **voids, rent arrears** and **bad debts**
 - Management and maintenance rise **0.5%** per annum
 - Planned maintenance based on KCHA estimates **£730k** over 5 years
 - **No** changes in staffing
 - **Finance, maintenance, and welfare** costs continue at current levels
 - Pension **costs** based on budget 21/22 assumption
 - Other office overheads based on 21/22 budget levels
 - Interest rates increase from **0.5%** in year 1 by **0.5%** each year
 - Other fixed asset purchases of **£14k** in plan period
 - Component replacement expenditure totals **£1.2m** in 5 year period
 - Gross rent arrears increase to a level of **8%**
 - Other debtors and creditors remain at around same levels
 - Pension deficit cleared by September 2022
 - All debt repaid early and during **year 2**.
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- Surplus projection approx. **£325k** per annum
 - Cash balance **£1.6m**, average **£1.62m** over 5 year period, projection **£2.074m**.
 - No loan covenants on existing loans
 - Projections continue to demonstrate a positive financial outlook.

The 5 year financial projection return to SHR was approved by Elaine Shaw and authorised for submission to the SHR.

7. LOAN RETURN TO SHR

Fettes McDonald requested this be deferred to the June Management Committee meeting by which time the SHR Portal should be operating properly.

Management Committee agreed to defer this item to the scheduled June meeting.

8. HOUSING MANAGEMENT REPORT

ARREARS	APRIL 2021	MARCH 2021	% CHANGE
Gross Rent Arrears	3.83%	4.07%	(0.24%)
CURRENT	3.61%	3.86%	(0.25%)
Former Tenant	0.07%	0.08%	(0.01%)
Technical	0.15%	0.13%	0.02%

8.2 ACCOUNT BANDING

	APRIL 2021	VALUE £'s
Prepaid	169	(£ 27,068.50)
NIL	48	£ 0.00
< £ 499.99	45	£ 10,308.34
£ 500 - 999.99	19	£ 13,818.58
£ 1,000 - £ 1,999.99	15	£ 19,341.15
>£ 2,000	0	£0.00
Former Tenant	4	£ 857.59
Current Arrears Cases	79	£ 43,468.07
Total Arrears Cases	83	£ 44,325.66
% Tenants in Arrears	28%	
No. Tenants > = 13 Weeks	14	
% Tenants >= 13 Weeks	4.7%	

Paul Immelman reported of the **42** cases over £500.00 and/or court action cases:-

3 Payment Decree,

9 Sisted – 2 to be dismissed with expenses

2 NPRP

15 Pre-NPRP -5 Default, 1 HB Claim

10 cases on repayment arrangements – 2 Default

1 New HB Claim

2 CLEAR

8.3 COURT ACTION CASEWORK:-

CASE No.	CURRENT STATUS	ACTION TAKEN	ARREARS @ 30.04.21	COMMENTS
A002	DECREE	Arrangement	1,542.37	Payment arrangement being maintained
A017	SISTED	Arrangement	1,322.09	Payment arrangement being maintained
A016	SISTED	Arrangement	1,188.48	Payment arrangement being maintained
A006	SISTED	Arrangement	1,181.49	Payment arrangement being maintained
A048	SISTED	Arrangement	1,138.67	Payment arrangement being maintained
A004	SISTED	Arrangement	1,126.15	Payment arrangement being maintained
A024	DECREE	Arrangement	657.17	Payment arrangement being maintained
A077	SISTED	Arrangement	510.28	Payment arrangement being maintained
A001	SISTED	Arrangement	204.57	Payment arrangement being maintained
A009	SISTED	CLEAR	12.91	CLEAR – RECALL TO DISMISS + EXPENSES
A091	SISTED	CLEAR	-0.23	CLEAR – RECALL TO DISMISS + EXPENSES
A042	DECREE	CLEAR	-137.89	CLEAR – EXPENSES DECREE

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8.4 ALLOCATION:-

Paul further informed that there was **1** void and **0** allocations during the month of April 2021:-

➤ **Void rent loss** April 2021 - **£345.46**
Cumulative Rent Loss **£345.46**

➤ **Void re-lets** – April 2021 - **0**
Cumulative re-lets **0**

➤ **Housing List - 148** on list, **0** suspended, **4** closed.

There were **0** anti-social cases recorded during the month of April 2021.

After discussion, committee approved the Housing Management Report, noting performance.

9. ANNUAL RETURN ON THE CHARTER (ARC) 2020/21

John spoke to the previously distributed proposed SHR submission for 2020/21 and in summary compared the performance of 2020/21 with that of 2019/20 noting, that despite the obvious difficulties caused by the COVID-19 restrictions, most indicators were favourable set against the previous reporting year. In addition, John presented the ARC Validation Summary noting performance set against indicators. John also distributed Performance Targets for 2021/22 for approval.

Following some discussion, the Management Committee agreed and approved the ARC 2020/21 for submission to SHR and approved the Performance Targets for 2021/22.

10. GOVERNANCE ACTION FRAMEWORK ACTION PLAN 2021/22

John presented the Governance Framework Action Plan 2021/22
The framework highlights what and when reports will be presented to the Management Committee over this period however other *ad hoc* reports may be presented over this period also. The Plan will be a standard agenda item for each Management Committee meeting.

The updated framework plan was agreed by the Management Committee.

11. A.O.C.B.

- 11.1 Margaret McGeachin advised the Management Committee that a neighbour had intimated that he would like to join the Management Committee, John said he will arrange to have the tenant submit a membership application following which he may fill a casual vacancy until the AGM where he may stand for election.

12. DATE OF NEXT MEETING

The next Management Committee meeting will be held on **Tuesday, 29 June 2021** at **5.45pm** in Boardroom at Association's Offices & via Zoom.