

KINGSRIDGE CLEDDANS HOUSING ASSOCIATION

MANAGEMENT COMMITTEE MEETING

TO BE HELD ON 26th JUNE 2019

AT 5.45PM

IN THE ASSOCIATION'S OFFICE

Present: Elaine Shaw
John Barclay
Kirsteen McLerie
Jane Atkins
Robert Wards

In Attendance: Paul Immelman
Moyra McKenzie

1. APOLOGIES

Apologies were received from Caroline McManus, Arlene Morton, Doreen Strain, Christine Wards and Margaret McGeachin.

2. CORRESPONDENCE

2.1. No Correspondence

3. MINUTES OF PREVIOUS MEETING HELD 28th MAY 2019

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

4. MATTERS ARISING

There were no matters arising from the previous minutes.

5. LOAN RETURN TO SHR FOR YEAR 2018/19

Moyra McKenzie presented the report to the Management Committee explaining in detail the Loan Return to the Scottish Housing Regulator (SHR) for the financial year 2018/19.

- Approximately **51%** of all housing stock is not granted as security for loan finance
- The Association has one funder only – Nationwide Building Society
- Total loan debt at March 2019 is **£0.984m**
- The value of secured stock is around **£3.76m** (based on October 2012 valuation)
- All debt is on a variable rate basis
- There are no loan covenants

Moyra advised that there were no concerns regarding any aspect of the loan portfolio return for the Association and approval was requested to submit the return to SHR within the prescribed timetable.

After discussion, Committee approved report.

6. 5 YEAR BUDGET TO SHR

Moyra McKenzie presented 5 year budget report for consideration and approval. 5 year budgets are required to be prepared in a prescribed format for submission to The Scottish Housing Regulator by 30th June each year. The information is input to the Regulator's Standard Data Model.

Moyra presented the report advising on main assumptions, overviews, statement of comprehensive income and statement of financial position & cashflows. Budget shows a surplus in each year and all financial ratio indicators are comparable with or better than the national medians.

Capital and reserves and cash in bank show an increase over the 5 year budget period. After discussion, the 5 year budget was approved by committee.

7. TREASURY MANAGEMENT REPORT

Moyra McKenzie presented the Treasury Management Report for Committee consideration and approval.

Moyra ran through the report on a page by page basis advising on –

- Secured stock per lender and stock valuation data as at 31/3/19
- Loan information in relation to each lender as at 31/3/19
- Asset cover information as at 31/3/19
- Details of secured and unsecured stock as at 31/3/19
- Future proposed borrowings
- Projected cash flow position
- Covenant compliance
- Interest earnings from surplus funds
- Compliance with policy
- Treasury strategy for the next 12 months

After discussion, Committee approved Treasury Management Report.

8. CHEQUE/PETTY CASH LIST MAY 2019

Moyra McKenzie presented the cheque and petty cash lists for May 2019 for committee approval. The cheque and petty cash list were approved by committee and signed by John Barclay and Kirsteen McLerie.

9. HOUSING MANAGEMENT REPORT – MAY 2019

1. Arrears

	MAY 2019	MAY 2018	% CHANGE
Gross Rent Arrears	6.05%	7.21%	- 1.16%
CURRENT	4.26%	4.79%	- 0.53%
Former Tenant	0.14%	0.36%	- 0.23%
Technical	1.65%	2.06%	- 0.31%

2. ACCOUNT BANDING

	MAY 2019	VALUE £'s
Prepaid	62	- £ 5,230.59
NIL	39	£ 0.00
< £ 499.99	157	£ 25,088.02
£ 500 – 999.99	23	£ 16,554.13
£ 1,000 - £ 1,999.99	10	£ 13,421.34
> £ 2,000	5	£ 11,480.35
Former Tenant	6	£ 1,534.61
Current Arrears Cases	195	£ 66,543.84
Total Arrears Cases	201	£ 68,078.45
% Tenants in Arrears	65.9%	
No. Tenants > = 13 Weeks	14	
% Tenants >= 13 Weeks	4.7%	

Paul Immelman reported of the **40 cases over £500.00 and/or court action cases:-**

12 Sisted – 1 Default.

11 NPRP

12 Pre-NPRP

5 cases are maintaining their repayment arrangements

9a. COURT ACTION CASEWORK:-

CASE No.	CURRENT STATUS	ACTION TAKEN	ARREARS @ 31.05.19	COMMENTS
A048	SISTED	Arrangement	2,410.34	Payment arrangement being maintained
A091	SISTED	Arrangement	2,168.67	Payment arrangement being maintained
A006	SISTED	Default	2,128.94	Warning Re-call Sist
A017	SISTED	Arrangement	2,098.52	Payment arrangement being maintained
A016	SISTED	Arrangement	1,991.13	Payment arrangement being maintained
A001	SISTED	Arrangement	1,536.53	Payment arrangement being maintained
A022	SISTED	Arrangement	1,268.06	UC payments APA
A004	SISTED	Arrangement	1,170.11	Payment arrangement being maintained
A009	SISTED	Arrangement	698.33	UC Payments APA
A024	SISTED	Arrangement	684.16	Payment arrangement being maintained
A042	SISTED	Arrangement	402.78	Payment arrangement being maintained
A034	SISTED	Arrangement	244.13	Payment arrangement being maintained
				12

9b. Paul further advised there were **3 voids** and **1 allocation** during the months of May 2019, Void rent loss was **£705.92**.

Year to date (1st April 2019 to 31st March 2020)-

- Voids **6**, (3 carried over from 2018-19)
- Let's **4**
- Cumulative Rent Loss **£1,168.55**

There was a total of **159** 'live' completed housing applications on file.
There was **1** anti-social case during the month of May 2019.
Estate Management issues mostly regarding bulk & gardens **13** incidents.

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

10. GAS SAFETY MANAGEMENT REPORT – Q1 2019/20

Paul Immelman presented the gas safety management report for Quarter 1.

The report highlighted that 100% of all properties due by the end of Q1 (80) had their service carried out within 12 months of the previous anniversary date.

Committee expressed satisfaction and noted the continuing good performance in relation to management of gas safety.

11. ARC COMPARISON REPORT 2018 - 19

Paul Immelman presented the Arc Comparison Report for 2018/19 which demonstrates a range of ARC returns by the DRUMCOG members (GHA excluded) comparing year end performance. After discussion, Committee approved report, noting that our performance outturn results were equal to or better than the Drumchapel average in 21 performance indicators. Areas where improvement required in void turnover timescale and continuing attendance to arrears management were noted.

12. GOVERNANCE FRAMEWORK ACTION PLAN

The Governance Framework Action Plan Document was approved at the meeting held on 23rd April 2019 and it was agreed that the plan would be used as a working document and will be a standard agenda item at all meetings held during the year. This will allow members to sign off plan outcomes on a monthly basis with a full review to be carried out at financial year end.

Paul presented reports, actions and outcomes for April & May 2019 and noted that all plan outcomes for the month had been delivered

After discussion, Committee signed off and approved plan outcomes.

13. CYCLICAL MAINTENANCE/PLANNED RENEWALS UPDATE

Paul Immelman presented the report. The Cyclical Maintenance and Renewals Plan 2019/20 was approved by Management Committee at the meeting on 26th February 2019.

Item covered were:-

- Kitchen renewal contract; Achamore/Lochgoin and Ladyloan Ave.
- Upgrade smoke detectors
- External painter work contract Ladyloan Ave phase (1) & (2), Achamore/Lochgoin and 37-45 Lochgoin Avenue

13.1 Kitchen renewal contract:-

- Tender Issued: 24 June 2019
- Tender return date: 15 July 2019
- Contractor appointment: 18 July 2019
- Site start: week 3 August 2019

13.2 Upgrade smoke detectors:-

- Two phases split over two years, year 1 – Inchfad phases (1), (2), (3) & (4) and 37 – 45 Lochgoin Avenue
- Year 2 – all other stock
 - Tender advertisement: 28 June 2019
 - Tender return: 16 July 2019#
 - Contractor appointment: 19 July 2019
 - Estimated commencement: August 2019

13.3 External painter work:-

- Ladyloan phase (1) & (2), Achamore/Lochgoin, and 37 – 45 Lochgoin Avenue
- Contract commenced: 15 April 2019
- Estimated completion date: 5 July 2019 (weather permitting).

Customer satisfaction card have been issued to tenants the results of which will be reported at the next scheduled Management Committee meeting on 30 July 2019.

14. REPORTS FROM OTHER MEETINGS

There were no reports.

15. A.O.C.B.

- 15.1. Paul Immelman presented a request from a sharing owner who was seeking to sell the share to the Association. In return for the Association converting the shared ownership property into a general mainstream tenancy, the current sharing owner would become a tenant of the Association.

Following discussion, the Management Committee rejected the application and instructed that any buy back would be on the terms of gaining vacant possession rather than conversion to mainstream rented accommodation with the sitting occupier becoming a tenant.

Paul to advise the sharing owner of the decision of the Management Committee.

16. DATE & TIME OF NEXT MEETING

The next Management Committee meeting will be held on Tuesday, 30th July 2019 at **5.15pm** in Boardroom at Association's Offices.