

KINGSRIDGE CLEDDANS HOUSING ASSOCIATION

MANAGEMENT COMMITTEE MEETING

HELD ON 25th JANUARY 2022

AT 5.45PM

IN THE ASSOCIATION'S OFFICE & via ZOOM

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

In Attendance: John Docherty
Moyra McKenzie
Paul Immelman

1. APOLOGIES

Arlene Morton and Margaret McGeachin

2. CORRESPONDENCE

No correspondence

3. MINUTES OF PREVIOUS MEETING HELD 30th NOVEMBER 2021

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

4. MATTERS ARISING

No Matters Arising

5. CHEQUE AND PETTY CASH LIST NOVEMBER/DECEMBER 2021

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

6. MANAGEMENT ACCOUNTS Q3

➤ **STATEMENT OF COMPREHENSIVE INCOME**

Projected surplus **£221k**, actual (to date) **£265k**

○ **STATEMENT OF FINANCIAL POSITION**

Cash balances at 31.12.21 **£1.44m**

Loan balance at 31.12.21 **£NIL** (*loan balances all paid by end of period Q3*)

Pension deficit **£42k**

Net total assets now **£5.532m**.

○ **RATIOS**

No material concerns regarding any of the indicators to date.

7. DRAFT BUDGET 2022-23

The Draft Budget report was prepared by Fettes McDonald of FMD and presented by Moyra at the meeting.

➤ **OVERVIEW**

Projected annual surplus **£366k** (*similar to previous years*)

Component replacement costs assumed **£346k**

Fixed assets purchases projected **£5k**

Gross arrears projected **5%**

Cash flow estimates a closing balance of **£1.67m**

➤ **COMMENT**

Rent increase assumed at **4.2%** (*CPI October 2021*)

Salary increases assumed at **4%** (*subject to negotiations EVH/Union*)

Pension scheme actuarial assumption -annually notification **May 2022**.

8. HOUSING MANAGEMENT REPORT

ARREARS	DECEMBER 2021	DECEMBER 2020	% CHANGE
Gross Rent Arrears	4.51%	5.12%	(0.61%)
CURRENT	3.93%	4.38%	(0.45%)
Former Tenant	0.19%	0.28%	(0.09%)
Technical	0.40%	0.46%	0.06%

8.2 ACCOUNT BANDING

	DECEMBER 2021	VALUE £'s
Prepaid	148	(£10,068.22)
NIL	2	£0.00
< £ 499.99	114	£18,215.13
£ 500 - 999.99	18	£12,991.28
£ 1,000 - £ 1,999.99	13	£16,296.61
>£ 2,000	1	£2,577.87
Former Tenant	4	£2,171.27
Current Arrears Cases	146	£50,080.89
Total Arrears Cases	150	£52,252.16
% Tenants in Arrears	50.7%	
No. Tenants > = 13 Weeks	12	
% Tenants >= 13 Weeks	4.1%	

Paul Immelman reported of the **32 cases over £500.00 and/or court action cases:** -
2 Payment Decree,
4 Sisted – 2 defaulted repayments
1 Court – Case continued to February 2022 (case to be dismissed)
3 NPRP – 2 defaults
8 pre-NPRP -6 defaults
13 cases on repayment arrangements – 6 Defaults
1 New UC claim

8.3 COURT ACTION CASEWORK: -

CASE No.	CURRENT STATUS	ACTION TAKEN	ARREARS @ 31.12.21	COMMENTS
A016	SISTED	COURT	2,577.87	Recall sist - SEEK DECREE
A006	SISTED	<i>Default</i>	1,268.45	Default – no payment to arrears
A002	PAYMENT DECREE	Arrangement	1,263.15	Maintaining repayment arrangement
A048	SISTED	<i>Default</i>	1,061.57	Default – no payment to arrears
A017	SISTED	Arrangement	1,002.09	Maintaining repayment arrangement
A004	SISTED	Arrangement	855.44	Maintaining repayment arrangement
A024	PAYMENT DECREE	<i>Default</i>	816.40	Default – no payment to arrears
				7

8.4 VOIDS & ALLOCATION: -

Paul further informed that there were **2 voids** and **1 allocation** during the month of December 2021: -

- **Void rent loss** December 2021 - **£589.74**, Cumulative Rent Loss **£1,641.69**
- **Void re-lets** – December 2021 – **1**, Cumulative re-lets **6**
- **Housing List - 165** on list, **0** suspended, **7** closed.

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

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

9. RENT INCREASE PROPOSAL 2022-23

Paul spoke to the earlier distributed Rent Increase Consultation Proposal for 2022-23 Report.

- Rent Consultation completed **17 January 2022**
- Option proposed by respondent **4.2%** rent element for all tenants plus **£0.86** on garden maintenance service charge.
- Sharing Owners **4.2%** on rent element only, no service charge increases.
- Supported Accommodation **4.2%** in rent element only, no service charge increases.
- New charges will be effective from **1st April 2022**.

Following discussion, the Management Committee agreed to the proposal.

10. OPTIONS APPRAISAL SURVEY REPORT

A report, Tenant Opinion Survey – Future Options 2022 was prepared by Alan Kennedy from Knowledge Partnership and presented by John Docherty. The survey was conducted between 8 December 2021 and 15 January 2022. There were a total of **161** respondents (**55.5% of tenants and sharing owners**).

- **option 1** – remain as independent association – **157 (97.5% of respondents)**
- **option 2** – stay independent, but buying in services – **1(0.62% of respondents)**
- **option 3** – transfer to larger organisation – **3 (1.86% of respondents)**

Therefore, the outcome was an overwhelming majority for remaining as an independent organisation.

All respondents submitted comments, some examples:-

- 'I like the association and wish to stay the same'
- This is my opinion as I've always been very happy with the service provided & the running of the organisation'
- This option (*option1*) has worked for many years so I cannot think of a reason to change things now. The landlord service has been great, repairs have been done within acceptable timescales> Houses have been updated with new kitchens, windows and doors...'

The Management Committee were pleased to note the findings of the survey and instructed the Director to prepare a succession management report for discussion and consideration at the meeting to be held on 22nd February 2022.

11. INTERNAL AUDIT REPORT – HEALTH & SAFETY AND ACTION PLAN

John spoke to the earlier distributed Health & Safety Management Systems External Audit Report. The Audit Report was carried out remotely with EVH. Of the **69** elements, **54** conformed, **14** partial conformity & **1** Non conformed. The Association scored **190**, out of a possible 201 points.

➤ **ACTION PLAN**

John presented an action plan in response to the Health & Safety Audit. The Action Plan detailed recommendations and relative timescales to reach full conformity.

This item will remain an Agenda item until full conformity is achieved. The Management Committee duly noted the Report and the Action Plan.

12. WINDOWS RENEWAL CONTRACT – LADYLOAN PHASE 1 (PROGRESS)

John presented a progress report on the Ladyloan Phase 1 Window Replacement Contract advising:-

- Tender issued **20 December 2021**
- Tender return **28 January 2022**

There were 3 notifications of interest, **Sidey Window Solutions, Walker**

Profiles and CR Smith. However, Sidey could not tender until January 2023, citing supply chain and labour problems, Walker could not submit a tender until March 2022 and could give no assurance on contract start date, therefore only CR Smith could submit a tender (*but could not confirm a site start*). Having only 1 contractor able to submit a tender, John advised that he will be speaking to the Project Manager to discuss available options and will report back to the Management Committee at their next scheduled meeting on 22 February 2022. Following discussion, the Management Committee agreed to re-look at this contract at their next meeting.

13. GOVERNANCE FRAMEWORK ACTION PLAN UPDATE

John Docherty presented the plan update, which outlined the planned and ad hoc reports presented and approved by the Management committee in January.

The plan update was approved by the management committee.

14. A.O.C.B

14.1 John Docherty sought a date for the Management Committee to review the Business Plan, members to get back regarding their availability. A meeting to discuss the Business Plan to be held within the Association's offices.

14.2 Moyra requested Management Committee authorised signatories sign documents from the Bank of Scotland to move from the Commercial banking account onto a Business account. The change of account will greatly reduce the costs of current transactions from approx. **£192** to **£57** per month.

The Char and Vice-Chair authorised the switch and signed the bank of Scotland document.

14. DATE OF NEXT MEETING

The next meeting will be held on **Tuesday 22nd February 2022** at **5.45pm** within the Association's offices and via Zoom ©