

**WELLHOUSE HOUSING ASSOCIATION  
MINUTES OF THE COMMITTEE MEETING HELD  
ON 29 May 2024 AT 6PM – in house & via Teams**

**1. Welcome, Sederunt & Apologies**

**Present:**

Maureen Morris	Chair
Gordon Kerr	Committee Member
Anna Dukova	Committee Member
David Gebbie	Co-optee
Felix Lynn	Casual Member
Darron Brown	Vice Chair
Lauren Herd	Co-optee

**In Attendance:**

Martin Wilkie-McFarlane	Director
Bill Black	Assets and Maintenance Manager
James Wilson	Housing and Customer Services Manager
Bruce West	Finance and Corporate Services Manager
Sandra Davidson	Minutes

**Apologies:**

Jane Heppenstall	Committee Member
Mary Cawley	Casual Member

**Absent:**

Michelle Harrow	Committee Member
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**2. Jardon Buster**

Noted for information.

**3. Declarations of interest.**

There were no declarations of interest.

**4. Minutes of the Committee Meeting of 1 May 2024 (rescheduled from 24 April 2024).**

Committee approved the minutes of the committee meeting of 1 May 2024 as a true and accurate record of the proceedings.

**Anna Dukova proposed and David Gebbie seconded the minutes of 1 May 2024.**

**5. Matters arising and actions from the minutes report.**

There were no matters arising that were not covered in subsequent agenda items.

## **6. ARC & EESSH Return**

The Housing Manager reported the SHR have removed this report from the ARC return so no longer required. He highlighted a few key points from the report being Wellhouse are trialling an annual tenant satisfaction survey rather than quarterly for the year 2024/25. Gross rent arrears at 31 March 24 was 9.34% however is currently down to 9.0%. The percentage of tenancy offers refused during the year has spiked and no standout reasons for this other than it is the first full year of the waiting list process on the Homemaster system but it is being investigated with a full waiting list review undertaking during 2024/25. The average time taken to re-let properties has reduced significantly from last year but at 31.39 days is still above the target of 31 days.

### **Resolution:**

**Committee approved the Annual Return of the Charter for 2023/24.**

**The proposals for the approval of the Annual Return of the Charter for 2023/24 was proposed by Darron Brown and seconded by Lauren Herd.**

## **7. 30 Year Financial Projections incorporating SHR (FYFP)**

The Finance Manager presented the report to Committee and highlighted a few items. Items 5.1 - 5.3 summarises the assumptions and these are explained fully in appendix 1. Items 5.4 – 5.10 summarises the key financial outcomes which are the main financial elements such as rents, surpluses, cash etc. These are fully explained in appendices 2 – 6. A detailed sensitivity analysis in appendix 7 and again summarised in points 5.11 – 5.22.

The Finance Manager expressed these are projections based on assumptions and forecasts but are a strong set of financial projections, demonstrating a viable and sustainable business. All loan covenants are being met with loan payments being met when they fall due. Cash varies but surplus cash at the end of each financial year doesn't fall below £2.5M apart from 2043/44 when the final loan payment is made when it drops to £1.3M but then increases again to £9.6M as at 2054. These projections demonstrate credible viability to banks and funders.

### **Resolution:**

- i) Committee approve the 30 year financial projections.**
- ii) Committee approves the FYFP return and authorise the Finance Manager submit the return to the SHR.**

**The proposals for the approval of the 30 year financial projections were proposed by David Gebbie and seconded by Gordon Kerr.**

**The approval and submission of the FYFP to the SHR was proposed by Darron Brown and seconded by Anna Dukova.**

## **8. Management Accounts to 31 March 2024**

The Finance Manager presented the management accounts to Committee and highlighted they are still provisional subject to change as the audit would progress however there are no areas of major concern to him at this stage.

Gordon questioned why both interest payable and interest receivable both have adverse variances as you would generally expect if one is adverse the other be favourable and vice-versa. The Finance Manager explained the budgeted interest receivable income was possibly too high and the delay in the funds being placed on long term deposit also caused this income to be lower than expected. Also the SONIA interest rates for interest payable had been a little higher than budgeted.

Maureen questioned if the underspend on Maintenance would be spent at a later date. The Maintenance Manager explained they work through their programme of planned works which this year includes kitchen and bathroom re-tendering. There will also be works on small roof treatments catch-up this year to prevent water ingress.

### **Resolution:**

**Committee approve the Management Accounts to 31 March 2024.**

**The Management Accounts to 31 March 2024 were proposed by Gordon Kerr and seconded by David Gebbie.**

## **9. Rent arrears update**

The Housing Manager presented the report and as discussed at previous meetings the layout of the report has been updated this month with various tables and explanations underneath. He highlighted a few key areas mainly being rent collected against rent due which was 94.74%. Due to current rent arrears works being undertaken has highlighted a few cases of tenants not having payment arrangements or unsatisfactory repayment plans etc and these are being corrected. Gross current tenant arrears have increased from 8.49% to 8.70% which in monetary terms is an increase of £8,179. At the end of April current tenant arrears are 7.15% and former tenants' arrears are 1.84%.

The Housing Manager explained rent arrears continue to be closely monitored, currently with specialised roles but also moving forward a target driven approach is going to be utilised and he will report these outcomes quarterly but more information will follow as this progresses throughout the year.

Maureen questioned the range values of the arrears e.g. over £2,000 banding could potentially be over 5 months of the average rental value.

The Housing Manager explained these values could have arisen over a much longer period of time due to small underpayments each month. Also due to previous protections in place it has been difficult to progress with the court process however this financial year we may see a spike in cases going to court as some of these protections have now ended.

Anna questioned at what value or timeframe can evictions be considered.

The Housing Manager explained there is no set value when the evictions process would commence but a set of procedures must be followed including notice of proceedings then it would be taken through the court process. A value of approx. £500 would commence the initial stages of the process being house visits etc. It was noted by both the chair and Housing Manager that an eviction is considered the very last resort.

Gordon asked for clarification if the table in point 5 was comparing a previous period to this period or was comparing to a different rationale of reporting.

The Housing Manager confirmed the figures in the table were comparing this month's figure to the same rationale for the previous month.

**Resolution:**

**Committee noted the rent arrears update report.**

## **10. KPI 2024/25 Projections**

The Housing Manager presented the report noting in general terms the KPI reports are in line with questions being asked in the ARC as illustrated in appendix 1. Appendix 1 details the Management response in terms of areas where improvement is required and where improvement has already occurred. There is no intention to change any KPIs this year with the exception being factored owners' satisfaction being increased from 70% to 75%.

David questioned the reasons why owner's satisfaction and tenant satisfactions have different KPI targets.

The Housing Manager explained because there are only 54 owners then the outcomes can be significantly more varied via a few responses and because a high number of owners sub-let the properties it can be difficult to get the responses from the specified individual themselves.

**Resolution:**

**Committee approve the 2024/25 KPI targets being proposed.**

**The KPI targets for 2024/25 were proposed by Anna Dukova and seconded by Darron Brown.**

## **11. Operational update.**

### **Housing Manager - Housing Team update:**

#### **Decants**

The Housing Manager advised there are currently 3 properties where the tenants are required to be decanted from their homes to allow extensive repair works to be undertaken. Two of the properties are hoped to be completed the w/c 17<sup>th</sup> June. As much as possible of these costs will be tried to be recovered via the insurers. He will continue to update Committee on this situation via the operational update and he is also creating a decant policy which again will be reported to Committee for approval at a later date

## **Tenant Satisfaction Survey**

The Housing Manager also noted that the tenant satisfaction survey is hopefully commencing late May or early June and as previously agreed is moving annually this year.

## **Income Advise**

The Housing Manager advised that the Income Advise Officer has assisted 349 tenants with the SFHA £25k fuel fund. There are some specific case studies within the report. The Housing Manger praised the work done by Income Advise Officer and commented she is a massive asset to the Association.

## **Maintenance Manager - Maintenance Team Update:**

### **New Contractors**

The Maintenance Manager reported the new contractors are settling in well and he has received good feedback to date from some of the tenants.

### **Procurement**

The Maintenance Manager has had the first meeting with the consultant regarding the tendering for kitchen, bathroom, adaptations and windows contracts and they are now working on the specifications for these over the next few months.

### **Kilt Walk 2024**

The Maintenance Manager would like to pass on Gilbert Nicols thanks to Committee for matching his £290.00 he raised for Scottish Autism by completing the Kilt Walk.

## **Housing Manager - Community Activities:**

The Housing Manager provided an update on the general volume of activities and numbers within these groups in the Café and IT Suite are continuing to increase.

Maureen enquired what is expected to happen during the school holidays.

James advised there will be a program of activities planned by Easthall Residents Association and he will share this information with Committee when he receives it.

## **Resolution:**

**Committee noted the Operational update report.**

## **12. AOBC**

There was no further business.

Meeting closed: 8:15pm. Next meeting 26 June 2024.