
MINUTES OF MEETING OF THE BOARD OF DIRECTORS OF WISHAW AND DISTRICT HOUSING ASSOCIATION WHICH WAS HELD IN THE ASSOCIATION'S OFFICES AT 55 KIRK ROAD, WISHAW ML2 7BL ON TUESDAY 10th MAY 2011 AT 6.00PM

Present: Eddie Mullen Chairperson
Kash Arshad
Cath Brown
Jean Fagan
Bill Graham
Charles Keeper
Irene Love
Liam McCabe
Helen Russell

Attending: Anne Cooper Chief Executive
Colette McKenna Technical Services Manager
Andrew Whitehead Finance Manager (items 1.0 – 2.0 only)
Fiona Adams Finance Assistant (item 2.0 only)
John Stevenson Housing Operations Manager

Apologies: Cllr John Pentland (Co-opted - NLC Representative)

Absent: None

Special Leave: John Forbes

Personal Interest Declared: No personal interest was declared.

Prior to the start of the meeting the Chairman and all the members of the Board congratulated John Pentland on his successful election as MSP for Motherwell and Wishaw, and noted that it was the first time that a member of the Board had become an MSP.

1.0 BOARD OF DIRECTORS – 22 MARCH 2011

1.1 Minutes

Proposed: Liam McCabe
Seconded: Cath Brown

1.2 Matters Arising

1.2.1 *Future of Shared Ownership Tenure and Open Market Purchase (Minute Item 1.2.2)*

The Board noted the report on progress.

[Assistant Chief Executive to advise on further progress.](#)

1.2.2 *Block Insurance Tender (Minute Item 2.0)*

The Board noted the report and the selection of FARR.

1.2.3 *Annual Salary Review (Minute Item 3.0)*

The Board noted the successful conclusion of this matter.

2.0 FINANCIAL MANAGEMENT QUARTERLY AND ANNUAL REPORTS

2.1 Liquid Assets

2.1.1 *Cash Available*

The Board noted the cash available in the Association's various bank accounts as at 31 March 2011.

2.1.2 *Projected Cashflow*

The Board considered in detail the Association's cashflow for 2010/2011.

2.1.3 *Cashflow Variance*

The Board also considered the cashflow variances. There were no questions or comments.

2.2 Treasury Management

Board Members noted the report showing the private finance position at 31 March 2011. The Board asked if they could be updated on the unencumbered stock held by the Association and also if a list of all properties could be given to Board Members, who required this information.

2.2.1 *New Loans*

The Board noted that there would be no new loans over the next twelve months.

2.3 Management Accounts and Budget Report as at 31 March 2011

The Board noted the report and were pleased that in general our performance compares favourably against the benchmarks. The Finance Manager confirmed that if van costs became excessive replacements would be considered. However, as both vans had relatively low mileage, there were no immediate plans to replace the vans.

The Board asked for a breakdown of the Professional Fees. A short discussion took place in respect of legal fees, most of the expenditure being attributed to the recovery of debts. The Housing Operations Manager confirmed that additional steps were being taken before involving solicitors in an attempt to reduce costs, but this was not always successful.

Lenders' Covenants

The Finance Manager explained that the financial covenants are monitored on a quarterly basis and that in the absence of any need to do otherwise an annual report is presented to the Board. The Board Members noted the report and the fact that the Association is meeting all of its lender covenants. There were no questions or comments.

2.4 Impairment Review 2010/2011

The Finance Manager explained the need for an annual impairment review of our housing stock and the requirements of the 2010 SORP. He confirmed that there is no impairment and that the housing property value is not overstated on the Association's balance sheet. The Board asked if there was any impairment on the Tesco site. The Finance Manager confirmed that he had spoken to the Technical Services Manager regarding the current value of that land. The opinion is that the land has been improved following the grouting work and that despite the fall in land values, the value of the land in its improved state is probably very similar to what we paid for it.

3.0 TENANCY SERVICES QUARTERLY REPORTS

The Board considered the Tenancy Services Quarterly Reports presented by the Housing Operations Manager.

3.1 Rent Arrears

3.1.1 Current Tenant Rent Arrears Report

The Housing Operations Manager confirmed that current rent arrears ended the year within the 3.0% target at 2.88%. However, due to late adjustments on some accounts, the actual amount will be some £2.5K less than indicated in the report. This will be adjusted as part of the year-end report. The Board noted the report.

3.1.2 Current Tenant Rent Arrears Cases at Court

The Board noted the report. The Housing Operations Manager spoke to the highlighted cases, answering questions as arising. Charles Keeper asked if the number of cases highlighted in red was an indication that recovery was getting harder. The Housing Operations Manager explained that Board were only seeing a snap shot and that at present, due to non-engagement, there were a number of cases that were giving staff cause for concern. After consideration the Board approved all recommendations.

3.1.3 Current Tenant Rent Arrears Write Offs

There was nothing to report.

3.1.4 Former Tenant Rent Arrears Report

The Housing Operations Manager confirmed that former tenant rent arrears ended the year within target at 0.88%. However, due to the adjustments already discussed the final figure is likely to be just over our internal target. The Housing Operations Manager further advised that there had been a number of tenancies ended by eviction or abandonment, including sharing owner properties that owed high balances, with little or no time to address recovery. The Board noted the report.

3.1.5 Former Tenant Rent Arrears Write Offs

The Board noted the report and approved the write off recommendation.

3.2 Property Management

3.2.1 Property Management Arrears Report

The Housing Operations Manager confirmed that property management arrears ended the year within target at 14.45%. However, in comparison to historic recovery trend, arrears levels were higher than in previous years. Recovery rates had flattening out over the last quarter. The Board noted the report.

3.2.2 Property Management Arrears Write Offs

There was nothing to report.

3.2.3 Property Sales

Two re-sales and a Right to Buy purchase had taken place during the quarter. The Board noted the report.

3.3 Rechargeable Repairs Arrears

3.3.1 *Rechargeable Repairs Arrears Report*

The Housing Operations Manager confirmed a decrease in rechargeable repair arrears at the end of the year, on a complex picture of rechargeable levels, write offs and recovery rates. The Board noted the report.

3.3.2 *Rechargeable Repairs Arrears Write Offs*

The Board noted the report and approved the write off recommendations.

3.4 Void and Allocation Reports

3.4.1 *Void Loss Report*

The Housing Operations Manager confirmed that void loss for the year was within target at 0.27%. This figure includes a shared ownership property that has been empty throughout year. The Board noted the report.

3.4.2 *Individual Voids Report*

The Board noted the report, and the impact adverse weather had on the void loss.

3.4.3 *Individual Allocations Report*

The Board noted the report. Jean Fagan asked for clarification on comments regarding sustainable community and balanced community. The Housing Operations Manager explained that the Association's Allocation Policy contained a section on sensitive lets. When this is exercised it is recorded via Common Housing Register in this way. Usually it means that the circumstances of the applicant being bypassed are such that they may cause problems if housed in a particular property or area or that being rehoused in a particular area or property may cause them problems. Some examples were offered and discussed. The Chief Executive suggested that detailed discussion on issues raised by Board should be dealt with as part of the review of the Association's Allocation Policy, when we can look at legislation and good practice.

3.4.4 *Leased Property Report*

There was nothing to report.

3.5 Neighbour Disputes Report

The Housing Operations Manager updated the meeting regarding all open cases. Charles Keeper sought clarification on comments regarding 'Notice Issued For Breach'. The Housing Operations Manager explained that these were cases that, due to the seriousness of the situation, we had served a formal legal warning, known as a Notice of Proceedings, in an attempt to ensure there was no repetition and as a precursor to possible legal action. The Board noted the report.

3.6 OPAP Outcomes Report

The Board noted the report and were pleased to note the continuing financial gains made for individual Association tenants.

3.7 AFTAR Outcomes Report

The Board noted the report and were pleased to note the continuing financial gains made for individual Association tenants.

4.0 NOMINATION AGREEMENT WITH NORTH LANARKSHIRE COUNCIL

The Board noted the report from the Principal Officers and agreed that a new nominations agreement at 25% be offered to north Lanarkshire Council. The Principal Officers indicated that discussion with the Council had indicated that this offer would be acceptable.

5.0 QUARTERLY AND ANNUAL KPI REPORTING

The Board noted the report and agreed to all revised targets with the exception of staff attendance which they agreed should not be changed from this year's level.

6.0 ANNUAL INTERNAL CONTROL AND GOVERNANCE STATEMENT 2011

The Board noted the annual internal control and governance statement.

7.0 BOARD ATTENDANCE 2010 / 11

The Board noted the report.

8.0 ANNUAL REPORT ON MEMBERSHIP

The Board noted the report.

9.0 ANNUAL REPORT ON CORPORATE COMPLAINTS

The Board noted the report.

10.0 ATTENDANCE MANAGEMENT

The Board noted the report, and that it had been a very good year for attendance with the lowest sickness and general absence rate on record.

The Board felt that the report gave limited information on absence as it did not indicate the absence rates for individuals. However the Board were reassured that there had been no individual with an absence rate during the year that was cause for concern.

As noted under item 5.0 – KPI Report – the Board agreed that the attendance target for next year should not be strengthened but should be kept the same.

11.0 AGM 2011

The Board noted the report.

The Board agreed that the AGM should once again be held in the Association's offices, and that a space should be reserved for the co-option of a North Lanarkshire Council Representative.

12.0 STANDING ITEMS

12.1 Membership Issues

12.1.1 New Membership Applications

The Board approved the following application for membership:

- Jim Robertson (lives in area of operation)

12.1.2 Cancelled Memberships

There were no memberships to be cancelled.

12.2 Register Inclusions

The Board noted that there were no register inclusions.

12.3 Risk Management

The Board noted the current risk profile which was presented quarterly. There were no comments on the risk profile.

12.4 Knowledge Enhancement

There was no business under this item.

12.5 Lanarkshire Voluntary Housing Forum

There was no business under this item.

12.6 Publicity

There was no business under this item.

12.7 Correspondence

The Board noted the annual regulatory risk assessment which remained at 'low risk'.

13.0 ANY OTHER COMPETENT BUSINESS

The meeting closed at 7.55 pm with a vote of thanks to the Chair.