

**Panel Meeting**  
**24<sup>th</sup> April 2025 – 11am**  
**Holywood**

**Present:**

Lesa Kelly, Tenant Engagement Senior (CHAIR)  
 Alan Thomson, Director of Finance  
 Nikki Bell, Quality and Assistance Manager  
 Ciaran Smith, Income Manager  
 Ashleigh Mulgrave, Tenant Engagement Officer  
 1x Cromlyn Fold  
 1x Glenravel Fold  
 1x Scrabo Fold  
 1x Claremount Court  
 1x Laurel Hill Gardens

**Apologies:**

1x Carrickblacker Fold  
 1x Ballyvarnet Lodge  
 1x St Johns Close  
 1x Tonic Fold

1.	<p><b>Welcome and Introductions</b></p> <p>Lesa introduced herself as Senior Engagement Officer and Chairperson for today's Meeting.</p> <p>Today, we're launching our new themed Panel Meeting format which came after feedback from tenants and a working group of Tenant Executive Committee members. The group discussed that given the rapid growth of the panel meetings a themed approach in an in person and online setting would be more beneficial. This quarter, the focus is on Finance, with discussions centred around rental uplifts, service charges and the Income Recovery Team.</p> <p>We have also updated the easy read scorecard to reflect information that is most relevant to our tenants.</p> <p>Lesa explained that everyone should have received in advance of this meeting a copy of the Agenda, the February easy read scorecard, previous minutes and housekeeping guide. This is a public forum, and we would like to remind everyone that we are unable to discuss any personal or scheme specific issues due to GDPR. Everyone will have the opportunity to discuss personal/scheme issues with a member of staff before or at the end of the meeting. If you have a first time repair, please call the office to report. Lesa gave a round of introductions of Radius staff.</p> <p>Lesa asked if there any outstanding actions that need to be addressed before we move on to today's agenda?        All attendees confirmed they were happy to proceed, and the minutes of the previous meeting were accepted as an accurate record of the discussion.</p> <p>Apologies were received and noted.</p>	
2.	<b>Communities</b>	
a	<p><b>Update on Communities Key Performance</b></p> <p>Shared on screen the Communities, Assets and Corporate Services Scorecard for February 2025</p> <p><b><i>Voids sitting at 1.86% with our target of 1.6%</i></b></p> <p>Radius aims to keep voids to a minimum, with a monthly target of less than 1.6% of lettable properties. In February, there were 237 lettable voids, representing</p>	

1.86% of the total stock. Of these, 130 were within Independent Living Schemes and 107 in General Needs housing.

***Rent Arrears sitting at 10.36%, with our target of 10%***

Radius aims to keep rent arrears below 10% to ensure arrears are well-managed and rental income is maximised. In February, arrears were slightly above target at 10.36%. The Income Team continues to work diligently to recover outstanding balances, working closely with the Welfare Advice Team to support tenants and improve outcomes.

***Laurel Hill Gardens***

A member of the group asked how there are voids when there are so many people on the housing waiting list?

Lesa explained that people have a preference in the areas they want to live in, and some areas it's much harder for homes to be let, for example some rural areas and smaller towns can have higher voids as the demand for housing isn't as high, compared to larger towns and within the cities there is a higher demand for housing so more people are on the list for particular homes.

***White Rise Glen***

A member of the group shared that a bungalow in their area was allocated to an individual in need several months ago. However, due to ongoing health issues, the individual has been unable to move in, and the property has now remained vacant for 18 months and no works have been carried out.

Unfortunately, there can be delays moving individuals into their homes for a number of reasons such as an occupational health assessment needing to be carried out. Radius can't comment on individual cases but CS to follow up with the Housing Manager for this area.

As a follow up, Ciaran Smith did speak with the Area Housing Manager responsible, and they are aware of this property.

***Tenant Board Member Update***

Bobby McConnell, Tenant Board Member, provided an update on his recent activities. He shared that the most recent Board meeting focused on Radius Finance and the Business Plan for 2025-26. Bobby attended a Greening Social Housing Conference, which explored ways Radius and other Housing providers can become more environmentally sustainable, as well as attending Radius's Leadership Conference, which looked at organisational strengths and weaknesses. The discussions reinforced Radius's core ethos of being a staff and tenant focused organisation, committed to ensuring every penny is spent wisely.

Bobby also participated in the Housing Policy Panel Meeting held by the Department for Communities, where evidence was presented at Stormont regarding the issues with the Common Selection Scheme. He also noted discussions that took place around how the PSNI do not recognise Housing Associations in the same way as the NIHE when it comes to sharing information, and that the Housing Grant continues to impact the ability to build new homes. Succession rights were also discussed, though the issue remains unresolved. Bobby is going to suggest to the HPP that this be revisited at their next meeting to ensure the issue of succession remain the forefront of the agenda.

CS

	<p>Bobby explained that discussions also took place with members raising concerns about challenges in securing water and utility connections for new housing developments. This issue will be discussed with the Department for Communities further to explore whether small scale investment could help unlock development in high need areas.</p>	
<b>3.</b>	<b>Corporate Services</b>	
<b>a.</b>	<p><i>Update on Complaints Key Performances</i></p> <p><b>Complaints responded too:</b> 88.9%  <b>Complaints Received:</b> 156 official complaints this year  <b>Number of complaints held to date:</b> 36%</p> <p>The figures we have received from the Corporate Services Manager are for the full financial year. 156 Official Complaints were received this year with 88.9% of them responded to within the Radius Complaints Policy requirements. 36% complaints are fully or partially upheld. Over the last year Radius have worked hard ensuring tenants know how to raise concerns. Radius also have better monitoring systems in place to ensure complaints aren't missed. Having better monitoring systems Radius are beginning to identify recurring issues to make proactive improvements for services delivered to our tenants.</p>	
<b>4.</b>	<b>Assets</b>	
<b>a.</b>	<p><b>Update on Assets Key Performance Repairs</b></p> <p>The response repairs team aims to complete 91% of emergency and urgent repairs within target and 90% routine repairs. Emergency (95.34%) with Routine (87.16%) and Urgent repairs just below (92.38%).</p> <p>Nikki explained that performance on Urgent Repairs is currently slightly below target. Radius are actively working with the responsible contractor to address this, and we are starting to see improvements but will ensure to monitor performance closely.</p> <p><b>Safety &amp; Risk</b></p> <p>The aim is to have Gas Safety Risk Assessment targets sitting at 100%. In the November Scorecard the following:</p> <ul style="list-style-type: none"> <li>• Gas Safety 99.99%</li> <li>• Fire Alarm Servicing 98.95</li> <li>• Fire Risk 100%</li> <li>• Emergency Lighting 100%</li> </ul> <p><b>White Rise Glen</b></p> <p>Is Carbon Monoxide tested as part of the Fire Alarm Servicing?  Yes, carbon monoxide testing is included as part of the gas safety inspection.</p> <p><b>Spafield Fold</b></p> <p>A member mentioned there may be an issue with emergency lighting at Spafield and perhaps someone could investigate.  Nikki noted this action.</p> <p><b>Cromlyn Fold</b></p> <p>Who is responsible for fire alarm servicing?  Nikki responded that this is carried out by our Mechanical &amp; Electrical (M&amp;E) contractor.</p>	<b>NB</b>

	<p>The member went on to ask what about the fire alarm servicing in the communal area corridors?</p> <p>There is a separate programme in place for corridor fire alarms, but it is not included in the main contract.</p> <p>A member of the group took a moment to commend the contractors who organised the boiler servicing at their property. Nikki thanked them and will pass this on.</p>	
<b>5.0</b>	<b>Finance Update</b>	
	<p><b><i>How your rent is spent and Service Charges</i></b>  <b><i>Alan Thomson, Director of Finance</i></b></p> <p>Alan introduced himself as the Director of Finance and shared onscreen a PowerPoint outlining how Radius spend rent and how services charges are collected. Copies of the PowerPoint can be emailed by request.</p> <p><b>How Each Pound of Rent is Spent:</b></p> <ul style="list-style-type: none"> <li>• <b>38p – Repairs and Maintenance:</b> Covers the cost of maintaining and repairing homes.</li> <li>• <b>9p – Management:</b> Includes running costs such as office operations and staff wages.</li> <li>• <b>13p – New Homes and Reserves:</b> Contributes to Radius's surplus, which is reinvested in maintaining safe homes—supporting work like fire safety improvements and building upgrades.</li> <li>• <b>13p – Interest Payments:</b> As grant funding only applies to new builds, other development and operational activities are funded by Radius. We currently benefit from lower interest rates than other housing associations.</li> <li>• <b>27p – Service Provision:</b> Funds a range of services including grass cutting, asbestos testing, window cleaning, and Scheme Co-ordinators (SCOs).</li> </ul> <p>Alan provided an overview of Radius's assets and financial investment in housing stock and land. Radius currently holds assets valued at £170 million. However, it's important to note that reserves do not equate to available cash. All income generated by Radius is reinvested directly back into housing stock and related services.</p> <p><b><i>Regulation of Housing Associations:</i></b></p> <p>Housing Associations like Radius are regulated by multiple bodies to ensure accountability and transparency. These include:</p> <ul style="list-style-type: none"> <li>• Department for Communities (DfC)</li> <li>• RQIA (Regulation and Quality Improvement Authority)</li> <li>• Charities Commission</li> <li>• Financial Conduct Authority (FCA)</li> <li>• Mutuals Public Register</li> </ul>	

Radius also undergoes regular audits to ensure financial and operational integrity:

- Internal audit is conducted annually by RSM to review internal processes.
- External audit for the 2024/25 financial year will be carried out by Grant Thornton, with findings presented at the AGM.
- Financial reporting is also submitted to Danske Bank, Ulster Bank, and Moody's Rating Agency, the latter of which provides a credit rating that helps Radius secure more favourable interest rates.

Alan then went on to share exactly how Service Charges are calculated which works on scheme-by-scheme basis depending on scheme size, apartment size, grounds size etc.

#### *Laurel Hill Gardens*

A member of the group asked if the example of how Service Charges are calculated is a monthly charge

Alan explained that this calculation is a weekly charge. In this example, there is a Scheme Coordinator Charge and a substantial grounds maintenance charge as this Independent Living Scheme has quite a lot of ground. However, Radius do subsidise this as much as possible.

How are Service Charges for general needs properties calculated?

Alan responded that they are calculated same way, however, there won't be the same costs such as scheme coordinator, communal areas etc. General houses will usually only pay Grounds Maintenance.

A member of the group shared that there is a space in Laurel Hill Gardens that is currently not being used, that could be used as electric car charging points.

Alan agreed this was a good point and will take this back and feedback through Lesa.

The finance department also have a new system in place used by NIHE called GIS Mapping where we are able to check properties and if they are being charged grounds maintenance appropriately.

A discussion took place about what Radius is doing about Electric Charging Points in general housing schemes?

Alan explained that the installation of electric vehicle charging points is dependent on forthcoming legislation. While it remains difficult to plan without clear guidance, Radius has already installed charging points in some new build properties and at select sheltered housing schemes. The organisation is also currently exploring installations at schemes in Dungannon, Strabane, and Enniskillen.

Bobby our Tenant Board Member also pointed out that some Housing Associations haven't subsidised rent over the years, but Radius has done. However, if Radius reduces their reserves this affect the Moody's Rating Score which impacts how much they can borrow. At present Radius are sitting at A2, which is still one of the highest in the UK.

**How the Income Team Supports our Tenants**  
**Ciaran Smith Income Recovery Manager**

Ciaran provided background on the Income and Welfare Advice Team. What began as a small team of Welfare Advice Officers has now grown to include a Manager, one Senior Housing Officer, 15 Income Officers, and four Welfare Advice Officers.

In 2024, the Income Team supported 1,299 tenants, helping to generate an additional £3 million in benefit entitlements for Radius tenants.

#### **Welfare Advice Services:**

Welfare Advice Officers operate on a referral basis—referrals can be made either by other Radius staff members or directly by tenants. The team offers a range of support services including:

- Benefit entitlement checks to help maximise tenant income
- Grant applications and budgeting advice
- Access to the Tenancy Support Fund for those facing financial crisis

In addition to direct support, the team also provides access to broader programmes such as:

- Apprenticeship opportunities
- The Moneywise programme
- Cooking on a budget workshops and other practical support initiatives

#### *Cromlyn Fold*

A member asked how Radius retrieve arrears from former tenants?

Ciaran responded that Radius would contact them at their forwarding address through Experian to say there is still rent due on their account and set up a payment plan.

Lesa asked if this would this affect someone's credit?

Ciaran explained that if Radius were to proceed to take a tenant to Small Claim Court or receive a County Court Judgement then this would have a negative effect on someone's credit score. This would be notified to tenants within our arrears letters that this action would have an adverse reaction on their credit score and affect their ability to get credit.

#### *White Glen Rise*

This member asked would it be possible to work alongside the Department for Communities who are currently assessing accounts regarding universal credit. Ciaran responded that no, the only option is to contact the former tenant with arrears through Experian and set up a payment plan. Failing to pay back arrears, a court order is then issued.

The group went on to discuss if it makes a difference to arrears if tenants are having their rent paid by universal credit.

Ciaran confirmed that having rent by universal credit is an ideal scenario as rent is directly paid to Radius. However, for those who are working and receiving universal credit, the income recovery team would see arrears from these accounts at different times of the year.

Ciaran went on to explain the future plans for tenant support. Radius will be implementing the NEC System, which will enhance service delivery and support. Additionally, the Radius Foundation will play a key role in delivering more programmes focused on financial wellbeing and early interventions.

A new Tenancy Sustainment Pilot is also being developed, where every new tenant will receive a full benefits check at the point of moving in, helping to ensure long-term stability and access to entitled support from day one.

	<p><i>White Rise Glen</i></p> <p>A member asked when the NEC System is being set up? Ciaran confirmed that the NEC System will be set up in Autumn this year.</p> <p>Ciaran concluded saying that there has been an improvement in performance and the income recovery team work with technology the best they can to get the best outcome for our tenants.</p>	
<b>6.0</b>	<b>AOB</b>	
	<p><i>Glenravel Fold</i></p> <p>This member asked for a schedule of works for grounds maintenance as they only appear to cut the grass. Lesa informed the group that there is a monitoring group starting on Monday where we will be piloting a programme with Grounds Maintenance similar to a mystery shopping. Nikki also agreed to provide a schedule of works</p> <p><b>NB</b></p> <p><i>Bobby McConnell</i></p> <p>Bobby informed Radius staff that some tenants from Winchester Court has a discussion with him around their bathrooms. Tenants feel the bathrooms haven't been updated. There is also a couple living there who paid for their own refurbishment and expressed they were disappointed that this hadn't been addressed by Radius.</p> <p>Nikki Bell agreed to pass this onto Jonny Herdman, Planned Maintenance Manager, as there were major works carried out at this scheme recently.</p> <p><b>NB</b></p> <p><i>Glenravel Fold</i></p> <p>Informed Radius staff that some tenants at Glenravel are having an issue with the water system. Water is coming through the pipes white. Nikki asked if anyone at the scheme had contacted NI Water. Nikki will also pass this onto Stewart McClean, Response Assets Manager.</p> <p><b>NB</b></p> <p><i>Laurel Hill Garden</i></p> <p>A member of the group asked if Radius staff could discuss the recent fire at a scheme in Newtownards. Unfortunately, Radius Staff cannot discuss this type of sensitive information in a public forum.</p>	
	<b>Meeting End</b>	
	Meeting ended at 12:30pm.	