

**Dunbritton Housing Association Ltd.**

**Minutes of Meeting of Management Board  
Held at 6.00pm on Wednesday 11 March 2020  
at the Abbotsford Hotel, Dumbarton**

**Present:** S. MacQuire (SMacQ) Chair; A. Tuach (AT) Vice Chair; S. Aitken (SA); M. Appleton (MA); A. Davey (AD); G. Morrison (GMO); J. Smillie (JS); G. Mulvaney (GMu); B. Walker (BW).

**In attendance:** A. Murphy (AM) CEO; P. Sweeney (PS) Asset Manager; P Bradley (PB) Corporate Services Manager; A. Temple (ATe) Corporate Services Assistant, Minute taker, Fettes McDonald, (FMD), FMD Consultants

<p><b>1. Welcome, Apologies and Declarations of Interest</b></p> <p>SMacQ welcomed everyone and thanked them for their attendance. He advised the Board that while the Board meetings are recorded, the recording is destroyed once the approved minutes are posted onto the website. He also asked all present to turn off their mobile phones.</p> <p>He reminded the Board that if they cannot attend a meeting, they should email him in advance of the meeting.</p> <p>Apologies were received from T. McShane (TMS), H. Maitz (HM), G. Cameron.</p> <p>There were no declarations of interest.</p>	<p><b>ACTION BY</b></p>
<p><b>2. Minutes of Previous Meeting on February 12 2019</b></p> <p>The Minutes were proposed as a correct record by AT and seconded by GMu.</p>	
<p><b>3. <u>Matters Arising</u></b></p> <p>AM referred to page 2- (<i>Under item 4b Appendix 1 TMS asked for the Board's views on revising the targets on indicators 11,18 and 34.</i></p> <p><i>GMu suggested that AM bring back a proposal to the next meeting and the Board agreed with this.)</i></p> <p>AM confirmed that at the last Board meeting it was agreed that the targets and indicators would stay the same unless any major material changes. AM agreed to review the targets for the next meeting.</p>	<p><b>AM</b></p>
<p><b>4. <u>Finance</u></b></p> <p>a) (i) Final Budget</p> <p>FMD updated the Board on the draft budget, he advised that this indicated a surplus for the year of £860k. The final budget information</p>	

confirms a surplus for the year of £847k. Staffing costs have increased by around £11k due to inclusion of a housing assistant post plus two posts being regraded.

Overheads provided for have increased by around £2k due to additional photocopier charges and a minor drop in staff training costs.

FMD then took the Board through the main assumptions and explained other variances listed in the report.

It was noted that there were no issues regarding liquidity or loan covenant compliance

The report issued with the agenda was **noted**.

b) (i) Management Accounts

FMD updated the Board with a comparison between the estimated and actual financial position as at 31 December 2019.

FMD said that the annual budget for 19/20 projects a surplus to 31 December of £639k. The actual results to date note a surplus for the same period of around £904k. There is therefore a positive variance to date of around £265k.

He then took the Board through the Main Variances to date, Repairs & Estate Costs, Overheads and Statement of Financial Position as at December 2019.

The report issued with the agenda was **noted**

(ii) Management Accounts Quarter 3

FMD took the Board through the main assumptions in the report, he also explained other variances listed in the report and assured the Board that there are no concerns over covenant compliance.

The report issued with the agenda was **approved**.

c) 30 Years Presentation

FMD gave a presentation on the 30-year cash flow projections and the contents were approved.

d) Long Term Projections 30 Year Cash Flow

FMD took the Board through the comprehensive presentation in detail. The overall conclusion is that there are no material concerns and FMD assured the Board that the Association remains financially robust.

The report issued with the agenda was **approved**

AT and FMD left the meeting 18:48pm

e) Recharges Update

AM gave the Board an update on the rechargeable repairs and outstanding debt, asked the Board to note in terms of the value which is £34,000 and to make a provision for the bad debt. We are actively trying to recover the funds from former tenants.

The report issued with the agenda was **noted**.

f) Factoring Charges & Arrears

AM provided the Board with a Factoring report to consider current and former arrears and potential increase in charges for 2020/2021.

AM said that as of 26 February 2020, we have 9 high arrears cases totalling £8,085.38) with a balance of over £250.00. All the high arrears' cases are being carefully monitored and Harper Macleod has ensured the Association continues to be successful in the pursuit of owners with high level arrears.

The Board are asked to note the position of the current cases, the bad debt provision and approve the annual increase of 1.5% admin fee.

The report issued with the agenda was **approved**.

g) Write-off Rechargeable repairs

AM advised debts over £1,000 are required to be authorised by the Management Board and asked the Board is asked to **authorise** to write off the debt amount £1,262.00.

The report issued with the agenda was **approved**

**5. Corporate Services & Governance**

a) Membership applications / cancellations report

PB advised that there was no new applications and no cancellations.

b) Document Signing and Use of the Seal

PB said that this was a standard report with no areas of concern. The Board **noted** the report that was issued with the agenda.

c) Business Plan Update

AM said moving forward we will focus on the Corporate Plan and this will be incorporated into the next Board Away Day.

## **6. Customer Services**

### a) Customer Services Presentation

AM took the Board through a comprehensive presentation on all aspects of Customer Services activities including, Team staffing update, Team Performance, Customer engagement and Plot to Pot Y2.

The Presentation issued was **noted**.

### b) Write Off Report

AM stated that to ensure effective management of debt Housing staff regularly review rent accounts. Officers refer cases to the Operations Manager in respect of bad debts that are to be considered for write off, other cases that are considered in this way include legal sequestrations.

AM said all debts recommended for write off have been reviewed and pursued in line with our Rent Arrears Policy.

The Board is asked to approve the write off to the value of £3,679.10 in respect of all three former tenant cases.

The report issued with the agenda was **approved**

## **7. Development Update**

AM advised the Board that the Minute of Variation to the Harbour Development Agreement has been agreed and is now due to be signed.

He stated that the variation agreement deals with the revised funding being allocated to the project by both Dunbritton and Cullross to complete the housing and office, revised handover dates, how payments will be structure (direct to contractor) in the future, more input and involvement in day to day contract matters by the Association and the ability to seek damages if there are further delays to the project.

### **Succoth**

The development at Succoth was completed in October 2018 and the defects liability period has now expired. End of defects inspections were undertaken to property in October 2019 and the final defects in relation to heating systems are now being addressed by the Contractor.

### **Helensburgh Golf Club**

The Association is now holding quarterly strategic meetings with partners to progress the development of the affordable housing allocation attributed to the main site.

<p><b>Golfhill Drive</b></p> <p>The Association has engaged Hub West to progress the development. Initial costs have been provided to the Association.</p> <p><b>Dumbain Road – Phase 2</b></p> <p>Discussions are ongoing with the developer in relation to the development of the site for up to 44 units.</p> <p><b>Jeanie Deans Site</b></p> <p>The Association intend to submit an acquisition application to the Scottish Government to support the acquisition of the site in 2020/21.</p> <p><b>Cardross</b></p> <p>The Association has been approached by the developer involved in the Kirkton site at Cardross in relation to the delivery of any future affordable housing. However there are planning issues associated with the site. The situation will be monitored. .</p> <p>The report issued with the agenda was <b>noted</b>.</p>	
<p><b>8. <u>A.O.C.B. (any items to be notified to Chair in advance of meeting)</u></b></p> <p>PB gave the Board an update on the SLWG with regards to the final salary pension scheme.</p> <p>PB updated the Board on the latest update on the COVID-19.</p> <p>A brief discussion followed on the effects of COVID-19.</p>	
<p><b>10. Date of Next Meeting – Wednesday 8 April 2020</b></p>	