

Dunbritton Housing Association Ltd.

**Minutes of Meeting of Management Board
Held at 6.00pm on Wednesday 20 January 2021
Via Zoom**

Present: S.MacQuire (SMacQ); A.Tuach (AT); G.Mulvaney (GMu); G.Morrison (GM); E.McCurdy (EMcC)

In attendance: A.Murphy (AM) CEO; H.Maitz (HM) Finance Manager; R.Murray (RM) Housing Services Manager; P.Sweeney (PS) Asset Manager; D.Wilson (DW) Corporate Services Manager; F.McDonald (FMD) FMD Consultants; C.Chalke (Observer)

1. Welcome, Apologies and Declarations of Interest	ACTION BY
<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>Apologies were received from S. Aitken (SA); J.Smillie (JS); B.Walker (BW)</p> <p>There were no declarations of interest.</p>	
2. Minutes of Previous Meetings on 18 November 2020	
<p>The Minutes were proposed as a correct record by AT and seconded by EMcC.</p>	
3. Matters Arising	
<p>AM gave an update under 'Development Update' (page 2 on the previous minutes).</p> <p>AM confirmed that he has received feedback from hub West regarding Golf Hill Drive. He confirmed that he and HM had arranged a further meeting with hub West to discuss the financial proposals for the development. AM also advised that the potential development at 'Dumbain Road' has been refused permission by the National Park. He confirmed there were 4 key reasons for the refusal (Letter attached for information). He confirmed that the contractor intended raising an appeal with the Scottish Government. Meantime Gregor Cameron would try and establish the likely delay as a result of the appeal.</p> <p>GMu also provided an update with regards to the planning application for the golf club clubhouse confirming that the developers were advancing with their plans.</p> <p>DW gave an update under page 4 'Charity Compliance' that we provided a notifiable event last year with regards to the changes to the rules; the Scottish Housing Regulator has now responded, confirming they were happy with this notifiable event and the changes with the rules.</p>	

4.Chief Executive Officer

a) Development Update, Dumbarton Harbour

AM gave an update on the Dumbarton Harbour allocations and was happy to advise that we currently have 20 tenants who have moved into the development and had 9 properties viewed this week, which will be allocated on 26 January 2021. AM also advised that unfortunately the allocations process has been delayed further, due to some issues which have been identified with regards to some fixtures within the properties.

AM also confirmed that with regards to the 15 Key properties, the stage 2 adaptations that funding had been agreed and matters would now progress.

AM advised that he and HM had met with the SFHA with regards to making a claim for the loss of rents from the properties due to the significant delay of the properties being handed back as a result of the Covid-19 outbreak. AM detailed that he would look to link in with local MSP, Jackie Ballie, for further assistance and support on this matter.

At the end of the project, Gregor Cameron will be required to look at the contract and see if there are grounds for L&As. He reiterated the importance of demonstrating we have endeavoured to recover what is due before we make any approach to the Scottish Government for further financial assistance.

b) Corporate Plan

AM confirmed that the first draft of all sections had been considered by Linda Ewart and he was hopeful that these would be concluded imminently. AM also advised that he has also added a new section to the Corporate Plan with regards to the impact of Covid-19. AM will be meeting with DW and Linda Ewart to write an overarching section of the Corporate Plan to detail our objectives and direction we are looking to take in the coming years. He was hopeful that a first draft for the Board would be available by the end of February.

5.Finance

a) Draft budget 2021-22

FMD took the Board through the report, he advised that the draft budget would link in with the 30-year projections due for completion in March, along with the final budget.

FMD advised that the opening position has been amended to reflect changes in the expected surplus for 20/21 with a reduction in the surplus from £847k to £709k is now expected. He advised that the reduction in surplus of £138k comprises mainly due to a reduction in the rental income from the harbour (£393k), shared ownership rents (£58k), increased pension

costs (£38k), lower staff costs and furlough income (£100k) and lower loan interest charges (£253k) mainly due to Harbour delay.

FMD also confirmed that the draft budget for 21/22 confirms a surplus for the year of £989k. As always, the projected outturn shall depend upon the assumptions employed.

FMD advised that there are no issues with regards to loan covenant compliance and the cash position commences the year at £1.874m and decreases to £1.231m by March 2022. He confirmed that the Association's financial ratios are at reasonable levels and the higher debt per unit ratio results from the continuing development programme and is not a concern at this point.

GMu requested if in future we can have the forecast outturn as well as the previous year's budget to give a clearer comparative.

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

6. Corporate Service & Governance

- a) Membership Application & Cancellations (attached for noting and approval)

DW updated the Board that there has been 1 new application.

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

- b) Investors in People

DW updated the Board on Dunbritton's recent Investors In People assessment and accreditation detailing that we achieved Silver accreditation. DW advised that in the future our next stage is to work towards gold. AM also highlighted that going forward we will be setting up a working group to work towards achieving a higher accreditation as well as enhanced harmony within the office,

AM also advised that there was some negativity which was fed back on the assessment to which AM will now meet with all the departments in their respective teams to try and identify any individual or collective issues which a staff member may have.

SMacQ congratulated the organisation on this achievement.

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

- c) Board Appraisals

DW confirmed that the Board Appraisals will now be taken with the Board taking the lead and through the assistance of an external specialist. DW will facilitate this with SMacQ and Linda Ewart.

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

7. Asset Management

a) Asset Management Report

PS gave a comprehensive presentation covering the following;

- Covid-19
- Procurement
- SHQS Compliance
- ESSH Compliance
- Reactive Repairs Service
- Cyclical Works
- Major Works
- Legislation
- Medical Adaptations

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

8. Housing Services

a) Rent Consultation

RM took the Board through the report: covering the background, the proposed increase, and the rental income generated by this.

RM advised the budgets have been tested based on a proposed rent increase figure of 0.5%. This is based on our business needs.

RM informed the Board that tenants will be asked to complete the annual rent survey through SurveyMonkey and via post.

The Board were asked to approve a consultation on a proposed rent increase of 0.5%.

RM asked for Board to hold a special meeting on 10 February 2021 to consider the survey responses and to agree on the final increase amount.

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

9. Procurement

b) Asset Management Update

PS gave an update on recent procurement activity within the Asset Management Department.

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

c) Medical Adaptations

PS gave an update on the progress of the Stage 3 funding allocations. He confirmed that the anticipated overspend on the major adaptations budget and the significant underspend in the general adaptations budget has been brought to the attention of the Scottish Government. The Association has submitted a request that the underspend on the general adaptations budget is utilised to compensate on the unexpected costs of the major adaptations work. PS asked for the board to approve the transfer of the spend.

The Board were also asked to note that we could receive more CL1 (Occupational Therapist) referrals, and may require additional funding or be required to absorb the costs should we receive these referrals.

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

10. A.O.C.B

AM gave an update on the Harbour with regards to heritage. He confirmed that AM and HM have been working closely with the Lottery Fund and Community Links Scotland. AM confirmed that we are looking to locate benches, paving stones etc. on the site. The theme being to highlight the history of the area, making reference to the whisky bond, shipbuilding, aviation, sail and rope making, as well as Dumbarton's coat of arms. AM also advised that they are working closely with WDC with regards to the viewing point which we are hopeful to progress with and we may be able to have an event for the unveiling of the viewing platform.

11. Date of Next Meeting: 24 February 2021