

**Dunbritton Housing Association Ltd.
Minutes of Meeting of Management Board
Held at 6.00 pm on Wednesday 22 June 2022
Held in the Boardroom and via Zoom**

Present: A. Tuach (AT) Vice-Chair; E. McCurdy (EM); S. Aitken (SA); F. Craig (FC); C. Chalk (CC).

In attendance: A. Murphy (AM) Chief Executive Officer; H. Maitz (HM) Finance Manager; D. Wilson (DW) Corporate Services Manager; R. Murray (RM) Housing Services Manager; P. Sweeney (PS) Asset Manager; E. MacDonald (EMacD) MacDonald-Cameron.

1. Welcome, Apologies and Declarations of Interest	ACTION BY	
<p>AT welcomed everyone to the meeting.</p> <p>Apologies were received from S. MacQuire (SMacQ); J. Smillie (JS); G. Mulvaney (GMu); G. Morrison (GM); A. Cameron (AC)</p> <p>DW detailed to the Board that GMu has been appointed as a co-optee by Argyll and Bute Council.</p> <p>No Declarations of Interest were made.</p>		
<p>2. Minutes of the Board meeting on 25 May 2022</p> <p>The minutes of the meeting of 25 May 2022 were proposed as a true record by EM and seconded by SA.</p>		
<p>3. Matters Arising</p> <p>Minutes of the Board meeting of 25 May 2022</p> <p>Page 3, Corporate Services, under 'Board Away Day'; AM confirmed that this has been arranged for Saturday 1 October and will be held in the Helensburgh Civic Centre.</p>		
<p>4. Chief Executive Officer</p> <p>a) Development Update, EMacD provided the following update:</p> <p>Dumbarton Harbour Final defects inspections were carried out jointly by DHA staff and Macdonald & Cameron Ltd, following which defects schedules were issued to Cullross for action. Marshalls has confirmed defects completed with the exception of properties that haven't afforded</p>		

access. Once these have been completed the final retention balance will be released to the Contractor.

Former Dumbarton Cottage Hospital (10 units)

This development has not progressed due to title issues between NHS and West Dunbartonshire Council (WDC) and will not progress further until these issues have been resolved.

Helensburgh Golf Club (Main Site) (62 units)

Taylor Wimpey has reported that its commercial team is unwilling to provide detailed development costs until the determination date for the planning application, and therefore the target site start date, is not known, due to the current market volatility.

Jeanie Deans (12 units)

No progression due to objection from the Roads Department regarding the proposed level of parking provision. EMacD advised that a letter has been drafted to the director of the Planning and Road Team to see if this objection can be overturned.

PS suggested looking at the carbon footprint of the car parking spaces in terms of the size of the development.

Cardross (37 units)

The Association has continued discussions with the developer regarding the Kirkton site at Cardross in relation to the delivery of affordable housing. The Association has intimated it would be interested in looking at this opportunity, but only once the developer has secured detailed planning approval for the site, which will require resolving the site access constraints. The potential development has been noted for future years of the SHIP.

The Board **noted** the report.

EMacD left the meeting.

b) Referrals from Audit & Risk Committee

AM detailed that a letter was sent by the Internal Auditor to the Committee for suggestions on key areas to be covered in the Internal Audit Plan, the responses were as follows:

- ICT cyber security and disaster recovery
- Allocations and lettings
- Rent arrears
- Responsive repairs

The Board agreed for the aforementioned topics to be included in the internal audit plan.

<p>5. Finance</p> <p>a) Management Accounts Report</p> <p>HM updated the Board with a comparison between the estimated and actual financial position as of 31 March 2022.</p> <p>HM said that the annual budget for 21/22 projects a surplus for the 12-month period of £918k. The actual results to date note a surplus for the same period of around £1.3m. There is therefore a positive variance to date of around £400k</p> <p>HM then took the Board through the Main Variances in the SOCI to date. HM stated that the Statement of Financial Position notes net assets of £12.3m as at 31 March 2022 and highlighted the Cash Debtors, Creditors position at the year-end.</p> <p>HM confirmed that there was no issue with covenant compliance.</p> <p>HM advised the Board that there are no issues in terms of loan covenant compliance or in terms of accessible cash.</p> <p>The report was approved.</p> <p>b) External Auditor Engagement Letter 2022</p> <p>HM asked the Board to note that the correspondence address in the letter was incorrect. HM highlighted the letter covers standard terms and conditions and AM is required to sign which he will do this week.</p> <p>The Board noted this report.</p> <p>c) Owner's Factoring Survey Report</p> <p>HM advised that all 357 owners were surveyed in December 2021 and advised the Board of the overall results from the owners' survey</p> <p>The Board noted this report.</p>		
<p>6. FMD</p> <p>a) Loan Portfolio Report & Return to SHR</p> <p>HM detailed the report and asked Board for approval for submission of the loan return to the Scottish Housing Regulator.</p> <p>The report was approved.</p> <p>b) Treasury Management Report</p>		

<p>HM updated the Board on treasury management operations, including the amount & status of existing loans; the amount of stock secured against loans; future proposed borrowing; and management of cash available for investment.</p> <p>The report was noted.</p>		
<p>7. Corporate Services & Governance</p> <p>a) Membership Applications & Cancellations</p> <p>DW detailed that there had been no change to the organisation's membership.</p> <p>The report was noted.</p>		
<p>8. Asset Management</p> <p>PS presented a comprehensive update of all areas of Asset Management, including:</p> <ul style="list-style-type: none"> • Procurement • EESSH • Reactive Repairs Service • Cyclical Works • Major Works • Legislation • Insurance Work • Medical Adaptations • 		
<p>9. Policies</p> <p>a) Updated Policies</p> <p>9.a.1) Lift Safety Policy</p> <p>The Lift Safety Policy was approved.</p> <p>b) New Policies</p> <p>9.b.1) Legal Action and Eviction Policy</p> <p>The Legal Action and Eviction Policy was approved.</p>		
<p>10.A.O.C.B</p>		

AT thanked all staff and Board for their contribution towards a successful Harbour opening.		
11. Date of next meeting – 17 August 2022		