

**Dunbritton Housing Association Ltd.
Minutes of Meeting of Management Board
Held at 6.00 pm on Wednesday 23 March 2022
Held in the Boardroom and via Zoom**

Present: S. MacQuire (SMacQ) Chair; A. Cameron (AC); C. Chalk (CC); E. McCurdy (EM); F. Craig (FC); S. Aitken (SA).

In attendance: A. Murphy (AM) Chief Executive Officer; H. Maitz (HM) Finance Manager; M. Freke (MF) Finance Officer; C. Samain (CS) Corporate Services Officer, Minute taker; F. McDonald (FMD) FMD Consultants.

| 1. Welcome, Apologies and Declarations of Interest | ACTION BY |
|--|------------------|
| <p>SMacQ welcomed everyone to the meeting.</p> <p>Apologies were received from: A. Tuach (AT) Vice-Chair; J. Smillie (JS); B. Walker (BW); G. Morrison (GM); G. Mulvaney (GMu); D. Wilson (DW) Corporate Services Manager; R. Murray (RM) Housing Services Manager; P. Sweeney (PS) Asset Manager.</p> <p>No Declarations of Interest were made.</p> | |
| <p>2. Minutes of Board meeting on 23 February 2022</p> <p>The minutes of the meeting of 23 February 2022 was proposed as a true record by AC and seconded by SA.</p> | |
| <p>3. Matters Arising</p> <p>Minutes of Board meeting on 23 February 2022</p> <p>Page 1 Matters Arising, under 'Disposals' AM advised that we have received two offers.</p> <p>Page 1 Matters Arising, under 'Dumbarton Harbour' AM confirmed that we haven't yet heard back from West Dunbartonshire Council's (WDC) Planning Department with regards to the viewing platform, however AM confirmed that he will speak with BW to progress this matter as the development official opening is scheduled for June 22.</p> <p>Page 2 Matters Arising, under 'Board Away Day', AM confirmed he hasn't been able to arrange the first training session for the Board due to staff absences but as soon as they return to work the training will be organised.</p> <p>Page 2 Matters Arising, under 'Community Links feedback', AM advised that he hasn't arranged the meeting with Community Links, however this is in hand.</p> | |

| | |
|--|--|
| <p>Page 2 Matters Arising, under Tenant Information Service (TIS) Feedback', CS confirmed that the first meeting went well with TIS and the Tenant Participation Group (TPG) and that all tenants who attended the meeting are keen to work with TIS, the Board and Staff to take the group forward in order to create a Tenant Participation Strategy. AM confirmed that at the next (TPG) meeting AM and SMacQ will attend the meeting to meet with the tenants.</p> <p>Page 3 Rent Service Charge Review by Arneil Johnstone, paragraph 4, AM advised that the Asset department is looking at the timing of the lighting within some of our developments.</p> <p>Page 4 Development Update, AM advised that AM, HM, and Ewan MacDonald from - MacDonald-Cameron met with Lesley Kinloch with regards to the redevelopment of Bridge Street. Lesley will arrange a meeting with John Kerr from WDC to look at Bridge Street and how we can take this project forward.</p> <p>AM advised under A.O.C.B, AM contacted SFHA with regards to the negative press on Housing Associations within England, SFHA confirmed that they are aware of the situation however they didn't want to draw attention to the fact it was England and not Scotland.</p> <p>AM also gave the Board an update on Dumbain Road, the planning was rejected by Loch Lomond & the Trossachs National Park for the proposed smaller scale development. AM therefore confirmed that we will no longer be looking to develop at Dumbain Road.</p> | |
| <p>4 Finance</p> <p>a) Management Accounts Report</p> <p>HM updated the Board with a comparison between the estimated and actual financial position as at 31 December 2021.</p> <p>HM then took the Board through the Main Variances to date and the Statement of Financial Position as at December 2021.</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>SA asked why there was a rise in service costs, HM confirmed that there was a rise due to additional Fire Safety measures that we had to install in the properties, however HM confirmed that these costs will be invoiced back out as of April to the care provider and the money will be brought back in as of the next financial year.</p> <p>The report was approved.</p> <p>b) Annual Budget Report</p> | |

HM gave a detailed breakdown of the expected financial position of DHA in 2022/23

HM confirmed that the Association's financial ratios show positive outturns and that higher debt per unit ratio results from the continuing development programme and is not a concern at this point.

The Board **approved** this report.

c) Year Long Term Projections Presentation

FMD gave a presentation on the 30-year long term projections.

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.

(i) 30 Year Long Term Projections

FMD spoke the Board through the figures on the 30 Year Long Term Projections.

d) Recharges Arrears Update

MC advised the Board as at 28 February 2022 there were 10 high arrears cases each with a balance of over £1,000.00. MC also advised that the high arrears cases are currently at various stages of debt recovery.

MC confirmed that we have continued our partnership working with Harper MacLeod, the Association's solicitors, and have successfully pursued tenants and former tenants for arrears, reducing the total overall balance.

SMacQ asked if how long debts can be pursued for? MC confirmed that debts can be pursued for up to 5 years.

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

e) Factoring Charges and Arrears Update

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

f) Factoring Service Update

MC gave an update to the Board on our Factoring Service, MC confirmed that the Finance department have responsible for the full factoring service from June 2021. MC confirmed since the Finance department have taken over, they have introduced New Owner Packs, provided a designated

| | |
|---|--|
| <p>area within our website for factored owners and arranged quarterly meetings for factored owners.</p> <p>SA asked as to why no quarterly meeting was scheduled for Helensburgh? MC confirmed that we only have two factored properties within Helensburgh and both owners did not require for a meeting to be held.</p> <p>g) 5 Year Financial Projections</p> <p>FMD took the Board through the Five-Year Financial Projections report advising of the main assumptions and projected outturns</p> <p>FMD reassured the Board that based on the projections no issues are expected in with regards to covenant compliance.</p> <p>The Board approved this report.</p> | |
| <p>5 Corporate Services & Governance</p> <p>a) Member Applications/Cancellations</p> <p>CS confirmed that there has been no new applications and one cancellation, our membership now stands at 90.</p> <p>The Board noted this report.</p> | |
| <p>6 Policies</p> <p>6.a New Policies</p> <p>6.a.1 Menopause at Work Policy</p> <p>FC suggested that within the Policy we include the symptoms and side effects of the Menopause. AM confirmed that we will have these included and bring the policy back to the Board.</p> <p>The Menopause policy was approved.</p> <p>6.a.2 Joint Tenancy Policy</p> <p>The Joint Tenancy policy was approved.</p> <p>6.b Updated Policies</p> <p>6.b.1 Grievance Policy</p> <p>The Grievance policy was approved.</p> <p>6.b.2 Disciplinary Policy</p> | |

| | |
|--|--|
| <p>The Disciplinary policy was approved.</p> <p>6.b.3 Learning and Development (Staff and Board) Policy</p> <p>AC asked if training for staff is implemented into the budget each year? AM confirmed we have recently reviewed training for staff and all training is linked into their appraisals therefore it is identified by both the member of staff and manager and any training needs that have been identified can then be budgeted for. AM reassured the Board that we have an encouraging environment for staff training and development within Dunbritton.</p> <p>FC asked if it is just management courses that is encouraged within Dunbritton or course such as equality and diversity, menopause courses etc too? AM confirmed that when we look at training, we look at training needs to each individuals' aspirations and also look at legal requirement and best practice training. AM also confirmed that each Staff and Board member over the last 12 months have completed equality and diversity training. FC commented that it is encouraging to hear of the different training that is given to staff within Dunbritton.</p> <p>The Learning and Development (Staff and Board) policy was approved.</p> <p>6.b.4 Factoring Policy</p> <p>MC explained that due to the number of changes that were required within the policy track changes have not been shown within this policy.</p> <p>The Factoring policy was approved.</p> <p>6.b.5 Estate Management Policy</p> <p>AC asked under point four of the policy 'Legal Background and Good Practice' will the policy incorporate Short Scottish Secure Tenancies? AM confirmed that it will incorporate all types of tenancies.</p> <p>The Estate Management policy was approved.</p> | |
| <p>7. Housing Services</p> <p>a) Write Off Report</p> <p>AM spoke the Board through the Write Off Report and asked the Board to approve the write-off.</p> <p>The report issued with the agenda was approved.</p> | |
| <p>8. A.O.C.B</p> <p>No matters were raised.</p> | |
| <p>9. Date of next meeting – 20 April 2022</p> | |