



# **Cordale Housing Association**

## **Minute of Management Committee Meeting**

**Held Tuesday, 27 May 2008, 6.45 pm at  
The Carman Centre, 175 Main Street, Renton**

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### **1. PRESENT**

A Thomson      T McKeown   I Barr              T Kelly  
M McCallion   A Nicolson   N Wardrop      M Dunn  
E Buckley      G Brown

#### **In Attendance**

S Gibson, Director

### **2. APOLOGIES**

2.1 Apologies were received on behalf of J Brogan. Noted

### **3. DECLARATION OF INTEREST**

3.1 There were no declarations of interest. Noted

### **4. MINUTE OF PREVIOUS MEETING – 29 April 2008**

4.1 The minute of the previous meeting was proposed by I Barr,  
seconded by M McCallion. Noted

### **5. MATTERS ARISING**

5.1 In relation to item 5.3, S Gibson apologised that a letter has not  
been issued to the Leader of WDC and undertook to do this in  
advance of the next meeting. Noted

### **6. SUB-COMMITTEE MINUTES**

6.1 Finance & Audit - 20 May 2008

M McCallion provided the following update: -

#### **Management Accounts to 31 March 2008**

The surplus for the period to 31/03/08 was almost £97,000 (prior to transfer to reserves). The budget had projected a surplus of £69,000 for the same period. Year end adjustments still require to be made, and the above position will change, but it is not anticipated there will be any material changes to this position.

The main reasons for the positive variance of around £27,000 was due to higher agency income, lower voids, higher interest income being offset by higher staffing costs, higher direct spend on cyclical and higher office overheads.

The net cash position at the end of March (£679,592) was £61,000 lower than budget estimates. The main reasons for this variance were the improved trading results to date, being offset by the monies paid for the Office DDA works and lower development allowances being received.

The loan covenants contained within the loan agreements from our private finance lenders are being achieved per the annual budget projections, however, the timing of spend & income at the end of the year had resulted in 2 covenants being breached. R Joss will send covering letter explaining this to the lenders when forwarding the Management Accounts

### **Leven Cottage – Landlord Supply Bills**

Finance and Audit Sub Committee are concerned at the high levels of the bills being received from Scottish Power in connection with Leven Cottage. Costs for the year to date have been around £16,000. It was agreed that C Smith investigate this matter again, as these costs appear to be unusually high.

#### **6.2 Staffing and Health & Safety Sub-Committee**

There was no update.

#### **6.3 Development Sub-Committee – 13 May 2008**

T McKeown provided the following update:

##### Phase 8

The anticipated handover date is w/c 1 September 2008.

The colour scheme choices offered by the architect were made from the wrong brochure and will need redone.

Committee is delighted with the quality of the houses in Waterside Place, although a report is still required from the engineer as previously requested.

## Dalquhurn

The Association should investigate the discharge of sewage into the lade.

### 6.4 Housing Management & Maintenance Sub-Committee – 20 May 2008

I Barr updated the Committee in the absence of J Brogan, who was appointed as Chairperson for this Sub Committee.

#### **Planned Maintenance**

Phase 2 refurb - exterior painting – C Smith is currently preparing a specification for the exterior decoration of this building.

Phase1 refurb - kitchen replacement – C Smith is currently arranging a day for Committee members to visit kitchen suppliers prior to the issuing of tender documents. C Smith will contact Committee directly.

It was agreed that should members be unable to attend the day, then samples should be available in the office for discussion.

Other Housing Association Neighbour Complaints 2007/2008 – Committee noted the neighbour complaints statistics for other housing associations in West Dunbartonshire with Cordale have the second least complaints for the year.

Committee noted that the net arrears (true arrears) were £14920 (1.4%).

## **7. APPROVAL OF ANNUAL PERFORMANCE & STATISTICS**

- 7.1 Committee considered the content of the covering report prepared by S Gibson, noting that the statistics and trends demonstrate an excellent performance. Noted
- 7.2 It was noted that average re-let times have decreased from 16 days in 2006/7 to 14 days in 2007/8, which is lower than the average for 2003-2008. Noted
- 7.3 It was noted that gross and net rent arrears had reduced to 2.7% and 1.4% respectively at 31<sup>st</sup> March 2008, which is an all time low.

- 7.4 Repairs completed within agreed response times decreased marginally from 98% to 97%. Committee congratulated the Housing Services staff for these impressive statistics. **Noted**
- 7.5 It was noted that Committee attendance had increased from 79% to 82%, which is higher than the average of average of 81%. **Noted**
- 7.6 Committee noted that working days lost through staff sickness had increased from 0.99% to 2.616%. **Noted**
- 7.7 In approving the content of the full APSR, it was noted that it would be issued to the Scottish Housing Regulator on 1<sup>st</sup> June 2008. **Approved**

## **8 SUBSIDIARY COMPANIES**

### **Capital (Property & Support) Enterprises limited**

- 8.1 Committee noted Minute of the Annual General Meeting held on 27 March 2008. **Noted**
- 8.2 Committee agreed the request from the subsidiary to change the company name to Cordale Property Services Limited. **Agreed**
- 8.3 In relation to 7.5 and 7.6 from the AGM minute, it was agreed that the Board vacancy should be filled by I Barr. **Agreed**
- 8.4 It was noted that Capital had agreed to lend Cordale HA circa £145,000 to purchase three flats at 145 and 153 Main Street, Renton and that these acquisitions are linked to the proposed Phase 10 development. Committee agreed with the suggestion that instead of paying interest, Cordale should pay a sum equal to the monthly rent charge for occupied properties until the debt is repaid. **Agreed**
- 8.5 Committee considered and approved the request for French Duncan O'Sullivan Cleary to be re-appointed as auditor for the period 2007/08. **Agreed**

### **Cordale Support Services Limited**

- 8.6 Committee noted the Minute of the Annual General Meeting held on 27 March 2008. **Noted**

- 8.7 It was noted that West Dunbartonshire Council and the company's solicitor has intimated that it should not receive Supporting People funding on the basis that it is not registered with the Care Commission. Instead, the funds should be paid directly to the Carman Centre. Should this happen, it was noted that the company would lose its sole source of income. Noted
- 8.7 In relation to 7.4 and 7.5 from the AGM minute, it was agreed that the Board vacancy should be filled by I Barr. Agreed
- 8.9 Committee considered and approved the request for French Duncan O'Sullivan Cleary to be re-appointed as auditor for the period 2006/07. Agreed

## 9. VERY SHELTERED HOUSING UPDATE

- 9.1 Committee considered the covering report prepared by S Gibson, which sought feedback and guidance on the approach to be taken to identifying the end-user to provide care at home and housing support services from the very sheltered housing development (phase 8). It was noted this report should be read in conjunction with the report prepared by the Carman Centre. Noted
- 9.2 Committee noted that the background of this report was to provide feedback on the progress made towards finalising a Service Level Agreement (SLA) with an end-user and discuss the potential additional outcomes that could be generated via maximising the role of the Carman Centre. This comes at a time when WDC is considering out-sourcing more of its services in order to reduce costs and therefore reflects the strategic direction of WDC. Noted
- 9.3 After discussion, it was agreed that subject to the Carman Centre confirming its ability to undertake additional tasks, the Association should seek to negotiate an extended role and agreement with the Carman Centre as lead provider. It was also noted and agreed that WDC will still provide certain services. Agreed

## 10. INTERNAL MANAGEMENT PLAN UPDATE

- 10.1 Committee considered the content of the report prepared by S Gibson, which sets out progress made against targets and priorities established in the Association's Corporate Plan. It was agreed that the Committee should discuss areas where timescales are not/will not be met. Noted



**Continue the Association's development programme and the natural and built environment**

10.2 In relation to Alexandria, it was noted that the development 52 Main Street and the acquisition/development of the Kippen Dairy site is behind schedule. These areas are tied into the completion of a town centre masterplan. It was agreed to extend the timescale by 12 months. Agreed

10.3 It was noted that no proposals have been discussed for the development of the John Street site and that the timescale to consider proposals for this gap site should be delayed by no less than 12 months pending the development of Dalquhurn Estate. Agreed

10.4 Regarding the natural and built environment, it was noted that whilst work has not commenced on proposals for Millburn Church and Tontine Park, it is unlikely that the current timescales will be met. Committee agreed to extend the timescale by 12 months. Agreed

**Continually explore opportunities for people in Renton, Alexandria and beyond to influence the Association's activities**

10.5 It was noted that work is yet to commence on the potential development of a Renton-wide residents association. This timescale has been extended by 6 months. Agreed

**11. ANNUAL REPORT – COMPLAINTS**

11.1 Committee considered and approved the report noting that less than two complaints per year have been generated. Approved

**12. POLICY REVIEW**

12.1 Committee agreed to extend the review date for the following policies until December 2008. In doing so, Committee noted that the various finance policies require little or no change. Additionally, guidance on a generic public services complaints policy will be distributed by the Ombudsman will be distributed towards the end of 2008: -

- Financial Procedures ..... **Agreed**
- Financial Regulations ..... **Agreed**
- Treasury Management ..... **Agreed**
- Complaints Policy & Procedure ..... **Agreed**

### **13. USE OF SEAL**

- 13.1 It was noted that no requests for membership or cancellations of membership were received in May 2008. Noted

### **14. CORRESPONDENCE**

- 14.1 Committee noted the letter of thanks received from Sam Chelladurai, director of the READ Centre in India. Noted

### **15. ANY OTHER COMPETENT BUSINESS**

- 15.1 Committee noted that considerable work will be undertaken to prepare for the Planning Committee meeting to be held on 3 June 2008, which will consider the Dalquhurn Estate application. To reflect this, Committee agreed that the Staffing Sub-Committee meeting scheduled for 3 June should be rescheduled and that other meetings could be rearranged to give this matter top priority. Agreed

- 15.3 It was noted that the CE Centre will imminently be transferred from WDC to Renton Community Development Trust. Noted

- 15.4 It was noted that M Dunn has raised a substantial amount for charity, having participated in a marathon. M Dunn will make a donation to the READ project. Noted

- 15.5 Committee noted that the facility documents from the Royal Bank of Scotland (RBS) in connection with the loan facility of £1,097,000 for phase 8 are now ready for signing. It was noted that Fettes McDonald of FMD Financial Services has confirmed his satisfaction with the content. On this basis, Committee agreed its satisfaction that the agreement is for the benefit of Cordale and in its interest to enter into a loan agreement with RBS. It was agreed that A Thomson should sign the agreement on behalf of Cordale. Agreed

- 15.6 It was noted that Renton Community Development Trust will issue forms to staff at Cordale requesting a charitable donation to the READ Centre in India. Noted

### **16. DATE AND TIME OF NEXT MEETING**

- 16.1 The next meeting of the Management Committee will be held on 24 June 2008 at 6.45pm.

