

MINUTES OF BOARD OF MANAGEMENT HYBRID MEETING

Meeting held on Tuesday 04 February 2025 at 6.00pm via Microsoft Teams

Attendance:

Board Members:	G Waddell (Chair) F Polding I Lennox S Boag J Murray
Staff/Advisor(s):	Anne Marie Brown, Chief Executive Carla Cameron, Finance & Corporate Services Manager Dougie Wilson, Customer Services Manager Arlene Dickson, Care Services Manager Graeme Bruce, Finance Agent Jennie Cameron, Senior Customer Services Officer Gary Earl, Finance Officer
Observer(s):	Olywn Gaffney, SHARE (Observer) Karen Dyson, Potential New Board Member

Board meeting minute prepared by Pauline McDaid, Corporate Services Assistant from the meeting recording.

ITEM	NOTE	ACTION
	WELCOME AND ORDER OF BUSINESS Meeting started at 6.11pm. Chairperson welcomed everyone to the meeting advising that the meeting had been rescheduled from 28 January 2025. Chairperson confirmed that the full meeting pack issued on 21 January 2025. Observers O Gaffney from Share and K Dyson were welcomed to the meeting as was G Earl who would be presenting two reports.	
1.0	APOLOGIES Apologies received from M Donnelly, S Smith and D McIndoe, D Edgar	
1.1	Approved Leave of Absence	

	Chairperson confirmed that [REDACTED] is on an approved LOA until February 2025.	
1.2	Non-Attendance	
	None	
2.0	DECLARATIONS OF INTEREST	
	No interests were declared.	
	AGENDA ITEMS BROUGHT FORWARD	
	Members approved the following items to be brought forward for discussion immediately after agenda item 2: - agenda item 8.2 and 10.5 presented by G Earl.	
8.2	Commercial Units – Options Report	
Report Summary	G Earl presented a report to provide the Board with options relating to two vacant Commercial Properties owned by the Association. Members were advised that since papers were issued, interest in one of the properties has been received from one of our contractors to lease the property over 5 years. G Earl advised that while this was not an option within the report issued, to approve the commercial let would generate income of approximately [REDACTED] over 5 years and, save the Association [REDACTED] in covering the cost of electricity, gas and rates while the shop lay vacant.	
Discussion	Members were advised that over the last 5 years : • 455 Dumbarton Road has been closed since Covid but has been used periodically by contractors on short term lease and by the Association for Wider Role projects. • 615 Dumbarton Road – 4 year lease. Members noted their concern for the impact of empty lets on the community and were interested to see the feasibility of converting into a residential property. G Earl confirmed that Members were being asked to approve the use of one of the units for private let, with the other remaining vacant awaiting the outcome of the advert placed to attract Public or 3rd Sector interest in the lease. G Earl advised Members that the advert had been live for 3 weeks.	
Decision	The Board: Agreed to the private let of 455 Dumbarton Road and to await the outcome of the advertising of the commercial let of 615 Dumbarton Road through Public or 3rd Sector organisations. Postponed the agreement on letting the units proves futile, the recommendation would be to explore converting the shop units to residential properties. This would be revisited in 6 months or earlier, if there was no interest following the advert.	
10.5	Christmas Winterfest 2024 Report	

Report Summary	G Earl provided feedback to the Board on the Association's Christmas Winterfest event, held on 13 December 2024. Members were advised that the event was attended by over 200 people, it had the feelgood factor with Survey Monkey feedback at 96% of attendees responding as excellent and, 4% very good. G Earl advised Members that comments received and photographs from the event were in the appendix to the report. G Earl noted that this was the biggest event organised for some time with a planned debrief on the event prior to organising the event again this year.
Discussion	Chairperson gave praise and thanked G Earl for organising the event and noted how well the team pulled together to make the event a success and it was clear from the feedback that the community enjoyed the event. Members commented on the feedback and gave positive feedback from their own experience of attending the event. G Earl confirmed that lessons learned from the event were around suppliers availability, electrical issues and the weather and that the planned debrief would address 'what if', in the preparation of this year's event. G Earl was asked to consider if there were resources for a summer event as well as the winter event however, no response was needed at present.
Decision	The Board: Noted the feedback received from attendees and the intention to organise a Christmas Winterfest in 2025. <i>G Earl left the meeting at 6.50pm</i>
3.0	MINUTES FROM PREVIOUS MEETINGS
3.1	Board Meeting (26.11.2024) – For Approval The minutes were approved on a proposal by S Boag and seconded by I Lennox.
3.2	Audit & Risk Sub-Committee (03.12.2024) - For Noting Members noted the minute.
3.3	People & Policy Sub Committee (10.12.2024) For Noting Members noted the minute.
4.0	MATTERS ARISING SCHEDULE
Report Summary	AM Brown presented Members with the Matters Arising Schedule drawing their attention to point 4 – staff to look at AI app. A M Brown suggested to Members that this be removed from Matters Arising as it was now included in the work plan for F&CS as part of the Digital Strategy.
Discussion	There was no discussion.

Decision	The Board: Noted the matters arising schedule.
5.0	CHIEF EXECUTIVE'S PROGRESS UPDATE
Report Summary	AM Brown provided the Board with an update since its last meeting which was held on 26 November 2024. AM Brown confirmed that their annual review took place in December 2024 with work objectives revised and agreed with G Waddell and F Polding. Members were advised that following contact by the Regulator regarding agenda items noted as confidential and the redaction of confidential agenda items, AM Brown, C Cameron and A Smith would discuss how this should now be managed. AM Brown noted that items within this meeting's agenda, normally noted as confidential, were not and no further blanket redaction would take place unless necessary. AM Brown confirmed that paperwork for Rental off the Shelf Programme was completed, submitted and the grant claim was accepted by Scottish Government. Members were advised that there was no further update regarding EVH wage negotiation. AM Brown advised Members that they were meeting with the Association's new IIP Consultant on Thursday and that an update would be given at the next Board meeting. Confirmation was given that AM Brown would attend WDC Housing Summit on Monday with D Wilson attending. Members were advised of a potential new Board Member; a tenant, with information issued and now waiting to hear if they want to take their expression of interest further.
Discussion	Members noted the contact by the Regulator and were advised that changes to the redaction of minutes was in the spirit of being open and accountable. Members were assured that reports and discussions that were commercially sensitive, noted contractor's pricing or sensitive items would continue to be redacted. Members were also advised that no request for further information has been received in relation to confidential redactions. Chairperson noted 3.2.6. regarding Scottish Parliamentary Committee report and commented on the positive feedback from the Regulator of the Association, quoting from the report 'DPHA is a compliant organisation and ran well'. Chairperson added that this was a symbol of how far DPHA has come as an organisation and that we should celebrate our success. Chairperson confirmed that they would be speaking to [REDACTED] regarding their current LOA.

	Chairperson also noted that they were looking forward to seeing the outcome from new work objectives set for AM Brown over the coming year.
Decision	The Board: Noted the contents of this report, especially: a) Appendix 1 - Chief Executive's Work Objectives 2025 update. b) The offer of ROTS (Rental Off the Shelf) grant funding made on the 8 January 2025 of up to [REDACTED] for the purchase 6 properties during the financial year 2024/2025, which the Chief Executive/Company Secretary has accepted.
6.0	GOVERNANCE
6.1	Equality & HR Action Plan – 6 Monthly Update
Report Summary	AM Brown presented the Board with a 6-month update on progress with implementing the actions identified within the Equality & Human Rights Action Plan. Last reported to A&R at December meeting. No progression on actions reported in December but, new year will progress actions.
Discussion	Members noted concern that 16 actions to be completed with most having a deadline date of 31 March 2025 and, was this achievable given other priorities and staffing within the Corporate Services Team.
Decision	The Board: Noted the contents of this covering report. Approved the updated Equality & Human Rights Action Plan for 2024/2025 as attached at Appendix 1.
6.2	New Rent Setting Policy
Report Summary	J Cameron presented to the Board the new Rent Setting Policy for approval delivering Members a summary of the report issued.
Discussion	Members questioned the Equality Impact Assessment in relation to the impact on older people living in larger family home that is now underoccupied and were assured by J Cameron that this would be dealt with in line with Allocation Policy as a managed transfer to a smaller property with discussions taking place with tenants on an individual basis to assess individual needs. J Cameron advised Members that there was not a large number of properties or tenants effected by this. Members suggested that it may be useful for the Board to see evidence around these transfers. Members thanked J Cameron, D Wilson and staff involved for their effort in completing the policy.
Decision	The Board:

	Noted the contents of this covering report. Reviewed & Approved the new Rent Setting Policy as attached at Appendix 1. Noted the EIA attached at Appendix 3.	
6.3	Strategic Delivery Plan Update	
Report Summary	AM Brown provided the Board with an update on implementing the actions contained within the Strategic Delivery Plan for Year 1, 2024/2025. Members were advised that the updates given in Appendix 1 reflects actions from the Implementation Plan and that work was continuing on developing the KPIs, with any highlighted in red were for Board approval. AM Brown advised Members that the KPIs were to give assurance that the action was being implemented and, the KPIs would give a measurable impact on the actions.	
Discussion	There was no discussion.	
Decision	The Board: Approved the updates to the Strategic Delivery Plan, Year 1 for 2024/2025 as at Appendix 1.	
6.4	Improvement Plan Quarterly Update	
Report Summary	AM Brown provided the Board with a progress update on actions the Association has taken to implement the areas for improvement contained within the Improvement Plan. Members were advised that 30 year financial projections was due to be presented at this meeting however, this would be presented to Audit & Risk and then to the Board at the meeting scheduled for the end of February 2025.	
Discussion	AM Brown confirmed to Members that staff training review and e-learning would be tailored to individual roles. The Chairperson noted that not all Members had completed their Disclosure check and that they would be in touch with Members to pursue any outstanding. AM Brown assured Members that there were no concerns regarding the improvement plan, advising that some of the areas are where the Association think that we can improve on our own performance and not in relation to Regulatory compliance.	
Decision	The Board: Approved the updated Improvement Plan at Appendix 1.	
6.5	New Board Member Application: K Dyson	

Report Summary	AM Brown presented a report to recommend that the Board Appoints K Dyson, a shareholding member to the Board of Management. Members were advised that G Waddell had met with K Dyson to have a chat about becoming a Board Member and confirmed that they met the essential criteria to become a Member. Members were reminded that there were currently five vacancies so there was scope to appoint another Member. AM Brown advised that the option to appoint rather than co-opt meant there was no restriction on the level of authority for the new appointee.
Discussion	The Chairperson assured Members of K Dyson's suitability to join the Board and was happy to approve the appointment. K Dyson advised that they were glad to join the Board and were looking forward to it.
Decision	The Board: Noted the contents of this report. Approved K Dyson's Appointment onto the Board until the next AGM, which is taking place on 2 September 2025.
7.0	STRATEGY
	No reports.
8.0	FINANCE
8.1	Treasury Management – Amendment to List of Approved Investment Institutions
Report Summary	C Cameron presented a report to seek Board approval to amend the preferred rating to the list of approved investment institutions included as referred to within the Association's Treasury Management Policy. Members were advised that the relevant policy was approved May 2024, only allowing the Association to deposit funds with banking institutions with A credit rating. The restriction of A credit rating was impacting on the guarantee on our deposits; our deposits only being guaranteed under the Financial Services Compensation Scheme at 42%. C Cameron advised Members that on review, there were larger well known banks who were scoring BBB and above and, that Members were being asked to approve deposits with BBB rated banks, limiting the deposit to £85,000 in line with protection from Financial Compensation Scheme. C Cameron confirmed that only institutions via the CAF banking platform would be used. Members were advised that following a deposit of [REDACTED] between 6 providers, with an interest rate between 4% / 4.5% for a period of 3 to 6 months we had

	received a return of [REDACTED] in interest up until December 2024. This was an indication that we were on track to receive [REDACTED] once maturity came round.
Discussion	The Chairperson noted the diligence shown by both C Cameron and G Bruce in pursuing more favourable financial returns adding that they agreed the proposal would enhance our flexibility, improve our overall protection and with higher returns.
Decision	The Board: Noted the contents of the report. Approved only deposits made on the CAF Banking Platform/Flagstone require as a minimum a 'bbb' Fitch credit rating. Approved an amendment to the Policy per Appendix 1, section 7.2.1. Noted that an Equality Impact Assessment was completed when the Policy was last revised in 2024 and does not need to be refreshed.
8.2	Commercial Units – Options Report
	Discussed earlier in the meeting.
8.3	Draft Budget 2025/26 Version 2
Report Summary	C Cameron presented the Board with version 2 of the 2025/26 draft budget for review before the final budget is considered by the Board at its next meeting on 28 February 2025. Following on from agenda item 8.1, C Cameron informed Members that investment income discussed at item 8.1 will be spent in the financial year, 25/26. C Cameron advised Members that the 1st version of the budget was presented to A&R in December 2024. From the report, the following was summarised: • Table at 2.3 highlights the assumptions used to prepare the budget including; ○ Salary increase of 4% ○ Rent increase of 4.3% ○ Assumed that all staff will participate in the Salary Sacrifice Scheme ○ 30 year projection required further scrutiny on the component costs and will be brought to A&R and then February Board meeting. ○ Stone repairs £192,000 based on report from A Grant, Architect • Table 3.5 gives summary of costs with changes made between version 1 and version 2 with; ○ Biggest change is to direct cost and staff cost ○ Addition of extractor fans and door entry replacement have impacted direct costs ○ Factored in major repair, component replacement and cyclical replacement

	○ 1.2 million investment plan based on component replacement and major repairs. ● Reviewing costs related to DOSCG and fee increase with the proposal included in version 3 being presented to A&R next week.
Discussion	The Chairperson appreciated the work to prepare the budget and advised that the comments in relation to mitigating the risks gave the Board comfort. Additionally, they noted that the budget supported the Association's continued financial viability and acknowledged investment programme for tenants benefit. C Cameron confirmed that version 3 of the budget will be presented to A&R and to the Board in February 2025 advising that it was anticipated that only changes will be for EVH salary increase.
Decision	The Board: Reviewed and commented on the 2025/26 draft budget (version 2) and rent Increase options, noting that a final decision on the rent increase should be made at tonight's meeting. Noted that the rent increase for 2025/25 and supporting papers will be brought to the tonight's meeting for approval under agenda item 10.4. Noted that a final draft budget for 2025/26 and supporting papers, will be brought to the February 2025 Audit & Risk Sub Committee meeting for discussion and recommendation to the Board in February 2025 for approval. Noted that the revised 30-year financial projections, will be brought to the February 2025 Audit & Risk Sub Committee meeting for discussion and recommendation to the Board in February 2025 for approval.
9.0	PEOPLE AND CULTURE
	No reports.
10.0	OPERATIONS & CARE
10.1	Community Investment Plan
Report Summary	AM Brown presented to the Board the draft Community Investment Plan. Members were advised that following a conversation with Beardmore Trust, the Trust were waiting on the outcome of DPHA's Community Investment Plan. AM Brown advised Members that plan was dynamic and, meant to be updated and refreshed on a regular basis. The plan was critical for DPHA to achieve one of its key strategic objectives; to bring additional funding into the community and, this plan is the key to unlocking that. Members were informed that big funders such as The National Lottery look for evidence to support extensive community consultation and, that we are working with recognised community partners.

	Members were reminded that DPHA has benefited from community funding and that there is a rich history of our investment into the community and, that this plan will drive this forward. Members were advised that Community Links Scotland produced the plan and used Place Standard Tool to carry out consultation process. In summary of the layout, Members were advised that the first part of the plan sets the scene and then builds the broader picture under the Communication Plan. AM Brown commented that the plan is an excellent starting point with 68 responses received during the Community Consultation to influence the plan. AM Brown advised members that the plan was a live document and following implementation, it would need to be reviewed and refreshed on a regular basis and this would need to be someone's focus, with them being tasked to take the plan forward. Members were advised that Community Links Scotland noted that they would be happy to attend a future Board meeting to discuss the plan directly with Members.	
Discussion	Members noted that funding may be available from Flight Path Fund and from Scottish Canals acknowledging the availability of funds and our ability to meet criteria set for funding. Members acknowledged the resource constraints due to the reliance of external funding and using Community Links Scotland for any assistance they can give. Members confirmed that they would welcome Community Links Scotland attending a future Board meeting to discuss the plan in further detail.	AMB
	Members acknowledged that on a strategic level, the plan was comprehensive however, it was suggested that measurable KPIs be added to monitor its success.	AMB
Decision	The Board: Noted the contents of this covering report. Approved the draft Community Investment Plan attached at Appendix 1. Noted that a report will be presented to the next meeting of the People & Policy Sub-Committee in March 2025 in terms of resource implications.	
10.2	Care Inspectorate Report – Sheltered Housing Services, December 2024	
Report Summary	A Dickson presented the Board with the Care Inspection Report for sheltered housing support services for older people. A Dickson explained to Members the history of the criteria being met during an inspection and that due to Care Services maintaining a grade 5 for the last 9 years, the service was classed as a good performing, low risk service and met the criteria for the Core Insurance Inspection.	

	Members were informed that the inspector was new and feedback from both staff and Inspector was positive with staff delighted by the outcome with a year to work towards grade 6.
Discussion	Members noted that this was a good report to read and was evidence of services the team is providing and noted strong assurance levels. The Chairperson asked that the Boards thanks be passed onto staff involved.
Decision	The Board: Noted the content of this covering report. Noted the Care Inspectorate's report as attached at Appendix 1 .
10.3	Tender Report - Fan Ventilation & Maintenance Contract
Report Summary	D Wilson updated the Board on the outcome of the procurement exercise carried out by Ewing Somerville Partnership on behalf of the Association, in regard to procuring a new ventilation fan replacement & maintenance contract for 2025/2028. Members were advised that there is no current contract in place with existing communal fans being expensive to maintain and repair. With systems being replaced over the terms of the contract, long term will reduce maintenance and running costs. In addition, new units will be more energy efficient and effective in the ventilation of moisture. D Wilson confirmed that the procurement was advertised via Public Contracts Scotland with one tender received. Due diligence was carried out by Ewing Somerville in checking the tenderer's figures submitted and compliance. Budget information was summarised, advising Members that this was 3 year contract with a further 2 year extension at a cost of [REDACTED] per annum excluding VAT, with the proposal approved by Finance Team. Members were advised that approval would ensure DPHA's compliance with regulations and safeguard our tenants, with contract starting in Quarter 4 of 2024/2025.
Discussion	Members noted only one response had been received however, assurance was given by D Wilson that the contractor who was carrying out the current repairs and maintenance did not note any interest in the tender. Members acknowledged processes had been correctly followed with assurance received from Ewing Somerville, acknowledging that we have no control over who submits a tender. Additional assurance was given to Members by J Cameron who advised that the successful company were an existing contractor used by DPHA and that Customer Services Team were impressed by existing service levels provided.
Decision	The Board:

	Noted the tender report produced by Ewing Somerville Partnership as at Appendix 1. On recommendation from Ewing Somerville Partnership approved the tender price received from Magnus Electrical Services Ltd for the sum of [REDACTED] exclusive of VAT & fees, for the replacement and maintenance of the communal air extraction/ventilation systems. This sum is for the contract period of 2025 to 2028, with the option to extend for another two years, subject to negotiation with the contractor, if deemed appropriate and required by the Association. Noted that commencement of the contract is scheduled to start in quarter 4, 2024/2025.
10.4	Rent & Service Charge Review 2025/26 Consultation Report
Report Summary	D Wilson presented the report is to seek approval from the Board on the proposed rent increase, and revised service charges for 2025/26, effective from the 28 March 2025. Members were given a summary of the consultation process: Posted letters were issued consulting on 2 options; 4.3 or 4.8% with a closing date for returns of 20 January 2025. Consultation was carried out via Survey Monkey, with the survey issued to tenant's email. MIS carried out telephone survey D Wilson informed Members that a total of 185 responses were received, a 16% increase from last year. With the following results: 85.6% agreed with 4.3 9.8% agreed with 4.8, 4.6% chose not to answer Members were informed that using an affordability tool, affordability was assured (with the exception of a single occupant living in a 4 bed home). In addition, comparison with rent set by neighbouring housing associations indicated that our rent sat somewhere in the middle. Consultation process outcome noted that tenants opinion on value for money remains positive.
Discussion	Members were satisfied at the response rate and noted that this was reflective on how proactive the team were. J Cameron advised that there was an increase in the number of email addresses on file, with over 400 emails issued, giving the highest return rate. Members were please in the number of tenants interested in becoming more involved as per 3.9 of the report and noted that this was an opportunity to engage and encourage interested tenants. J Cameron received approval to draw the raffle.
Decision	The Board:

	Noted the contents of this report. Approved a 4.3% rent increase for all the Association's Scottish Secure tenancies, sharing owner properties and non-self-contained properties (e.g. Housing in Multiple Occupancy properties) coming into effect from 28 March 2025. Approved the revised service charges for 2025/26 as set out in para 3.16 above, coming into effect from 28 March 2025. Noted that a rent and service charge increase letter will be sent out to tenants and shared owners 28 days before the rent increase is applied on the 28 March 2025. These letters will be delivered by hand on 27 February 2025. Suspension of standing orders at 8.pm - agreed	
10.5	Christmas Winterfest 2024 Report	
	Discussed earlier in the meeting.	
11.0	HEALTH AND SAFETY	
	No reports	
12.0	USE OF DELEGATED AUTHORITY	
12.1	Property Acquisition (1) – Verbal Update	
Report Summary	The Board were provided with an update of delegated authority used by the Chair and Vice-Chair since the previous Board meeting and to seek retrospective Board approval. The Chairperson confirmed that following an approach by C Cameron, approval was given for the purchase of a property with assurances given to both the Chairperson and Vice Chairperson by C Cameron that the purchase met with financial regulations and policy and would increase the Association's stock and development opportunities.	
Discussion	There was no discussion.	
Decision	The Board: Gave retrospective approval for the Association to engage with its legal representative to commence conveyancing and make an offer to purchase the property from the owner at a maximum cost of [REDACTED]	
12.2	Property Acquisition (2) – Verbal Update	
Report Summary	The Board were provided with an update of delegated authority used by the Chair and Vice-Chair since the previous Board meeting and to seek retrospective Board approval. The Chairperson confirmed that following an approach by C Cameron, approval was given for the purchase of a property with assurances given to both the Chairperson and Vice Chairperson by C Cameron that the purchase met with financial regulations and policy and would increase the Association's stock and development opportunities.	

Discussion	There was no discussion.
Decision	The Board: Gave retrospective approval for the Association to engage with its legal representative to commence conveyancing and make an offer to purchase the property from the owner at a maximum cost of [REDACTED].
13.0	AOCB
13.1	Correspondence
	There was no correspondence.
13.2	Updated Board/Committee Workplan 2024-2025
Report Summary	AM Brown presented the following updates to Members: A&R Sub Committee scheduled to take place next Tuesday, following agreement by Sub Committee Members, this will now take place on Monday 17 February 2025. Matters arising will be updated to bring back to the Board, in 6 months' time, the options relating to commercial property – as per agenda item 8.2
Discussion	There was no discussion.
Decision	The Board: Noted the updates of the workplan.
14.0	DATE OF NEXT MEETINGS
	Audit & Risk Sub-Committee: 17 February 2025 at 6pm Business Planning Session: 18 February 2025 at 6pm, Golden Jubilee Hotel People & Policy Sub-Committee: 11 March 2025 at 6pm Board Meeting: 25 February 2025 at 6pm The meeting closed at 8.12 pm

Signed _____ Date _____

(Chairperson)