

AGENDA ITEM: 3.1

MINUTE OF BOARD OF MANAGEMENT MEETING

Board of Management meeting held on **Tuesday, 29 April 2025 at 6.00pm**, in-person at DPHA's office at Beardmore House, 631 Dumbarton Road, Dalmuir, G81 4EU with the option to attend online via Microsoft Teams.

Minute

In Attendance:

Board Members:

Gavin Waddell
David McIndoe
Stephen Boag
Karen Dyson
Michelle Donnelly
Sonia Smith - online

Staff/Advisor(s):

Anne Marie Brown, Chief Executive
Carla Cameron, Finance & Corporate Services Manager
Dougie Wilson, Customer Services Manager
Anne E Smith, Corporate Services Officer
Jennie Cameron, Senior Customer Services Officer - on-line
Jess Shute, Corporate Services Assistant

Observer(s):

Also in attendance:

Julie Ann Cloherty, SHARE (Agenda item 6.1 only)

Board meeting minute prepared by Anne E Smith, Corporate Services Officer from the meeting recording.

ITEM	NOTE	ACTION
	<p>WELCOME AND ORDER OF BUSINESS</p> <p>Chairperson welcomed all to the meeting and confirmed that an interim pack was issued to members on Tuesday 22 April 2025 with the full meeting pack issued on Wednesday 23 April 2025.</p> <p>Members approved moving forward agenda item 6.1 after item 2.0, Declarations of Interest. This will allow JA Cloherty to leave after this agenda item.</p>	
1.0	APOLOGIES	

	Apologies received to date from: D Edgar, J Murray, John (Ian) Lennox along with staff member A Dickson and consultant G Bruce.
1.1	Approved Leave of Absence Chairperson confirmed [REDACTED] are both on approved LOA.
1.2	Non-Attendance None
2.0	DECLARATIONS OF INTEREST Chairperson confirmed that there were no declarations of interest.
6.0	AGENDA ITEMS BROUGHT FORWARD GOVERNANCE
6.1	Annual Board Appraisal Report by SHARE
Report Summary	AM Brown and JA Cloherty presented the Board with the Draft Annual Board Appraisal Report published by SHARE in March 2025.
Discussion	<p>JA Cloherty went over the report in detail highlighting key areas. It was noted the review was a comprehensive exercise which involved each Board member completing a survey, followed by a 121 meeting and a report was produced based on the information gathered. If members approve the report an individual learning statement and a learning and development plan will be produced for members.</p> <p>The Association received four recommendations with regards to training requirements, which are noted below:-</p> <ul style="list-style-type: none"> • Financial and Treasury Management Strategy and any associated risks and Board members roles. • Succession planning process including increasing the diversity of representation on the Board. • Annual Statement Process. • Ensure this exercise is a live document and referred to throughout the year. <p>For comparison, in 2023/2024 the Association had three recommendations, with succession planning being highlighted as included in the last two years.</p> <p>JA Cloherty confirmed to Board that the number of recommendations was healthy.</p> <p>G Waddell thanked the Board for their positive feedback during the appraisal process and support throughout the year.</p> <p>S Boag noted that there are external Annual Assurance training courses available which are worthwhile and beneficial. Members were reminded that there is a training budget that is available to members to be used for training, forums and conferences.</p>
Decision	<p>The Board:</p> <p>Approved the report attached at Appendix 1 with no amendments to be made.</p>

3.0	MINUTES FROM PREVIOUS MEETINGS	
3.1	Board Meeting (25.03.2025) – For Approval	
	Chairperson asked for accuracy and approval.	
	The minutes approved on a proposal by M Donnelly and seconded by K Dyson.	
4.0	MATTERS ARISING SCHEDULE	
Report Summary	AM Brown presented the following updates to the Board and asked them to note the content.	
Discussion	AM Brown informed members that the Common Housing Application form is on schedule to be completed by May 2025.	
Decision	The Board: Noted the matters arising schedule and the update.	
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 25 March 2025 on work undertaken by the Chief Executive, and to notify the Board of any emerging matters that should be brought to the Board's attention.	
Discussion	<p>The following key points were highlighted to the Board:-</p> <ul style="list-style-type: none"> • The Board were informed that additional members were still needed to join the People & Policy Sub-Committee, one possibly two members. Members are asked to make their interest known to the corporate services team. • Members were advised of a possible new Board member. The initial meeting has taken place and an invitation to observe the next Board meeting in May 2025 will be sent out. Members will be kept informed of the progress. • The Care Inspectorate were informed of an additional incident, which occurred after the report was produced. This took place on 24 April 2025. [REDACTED] has been raised in accordance with our procedures. • A meeting with a representative from the Scottish Government and West Dunbartonshire Council is due to take place regarding a potential new development opportunity. This official programming meeting will take place on 12 May 2025 to understand priorities in terms of the Strategic Housing and Investment Plan. The Association will liaise with West Dunbartonshire Council's representatives before this. • Our Customer Service Manager is leading on a new project in partnership with SFHA to tackle homelessness. Community Links Scotland will be assisting the Association with the funding application. Members will be kept up to date with the project as the investment would be a positive outcome for the area. • Employees across Care, DOSCG and Beardmore House took part in the recent Kiltwalk to raise funds for their chosen charity, Macmillan cancer Support. It was a great team effort. So far over £1444 has been raised and the Association will also make a donation to the final total. The next charity event is taking place on the 30 May 2025 and it is a fundraiser for DOSCG. 	

	<ul style="list-style-type: none"> Members were informed that [REDACTED] has returned to work. The Board wished to pass on their best wishes to [REDACTED] on their return to work. The Board was advised that CEO along with two colleagues attended the SHARE Conference. As a guest speaker at one of the workshops, the Chief Executive discussed the positives of shared services in relation to the Head of People & Culture. AM Brown advised members that she would be happy to discuss the Shared Services model used with any other RSL who may be considering this approach to service delivery.
Decision	<p>The Board:</p> <p>Noted the contents of this report, especially:</p> <p>a. Appendix 1 - Chief Executive's Work Objectives 2025 update.</p> <p>b. The details of the new suppliers noted in Section 3.2.5 within the report.</p>
6.0	GOVERNANCE
6.2	Review of KPI's for 2025/26
Report Summary	D Wilson and J Cameron presented the report to seek approval from the Board to revise the Association's Key Performance Indicators (KPIs) for 2025/2026.
Discussion	<p>J Cameron went through the report noting that the gross rent arrears % against annual rental income target has been reduced to 4.6%, which equates in monetary terms to £25,000. This target, which is challenging, is deemed achievable by Customer Service team.</p> <p>J Cameron pointed out to members that the suggested changes being made to KPI's are achievable with the exception of EEESH requirements and the limitations encountered with the properties, which are failing.</p> <p>Improved performance in 2024/25 has led to some targets being revised to be more challenging and realistic. Members were informed that the rest of the KPIs remained unchanged as targets were achieved with exception of offers refused however this was due to an issue with Section 5 referrals.</p> <p>Following a question from a member on the challenge of achieving the new targets, given some of the current KPIs were not achieved this year, members were assured that the focus on collecting rents, having payment arrangements in place and a conscious effort aimed at reducing arrears, will remain a priority and the team are confident in achieving the revised target.</p> <p>After a question from the Board, members were informed that the routine repair targets had not been changed due to the Service Level Agreement in place with contractors.</p> <p>Members questioned the amount that could be written off, and it was noted that there is no limit, however recommendations to write-off debt must comply with policy.</p>
Decision	The Board:

	<p>Noted the covering report.</p> <p>Approved revised KPIs for 2025/2026 as at Appendix 1 to the report.</p>	
6.3	New Shareholding Membership Application	
Report Summary	A Smith presented the report on shareholder membership and new applications.	
Discussion	Members were asked to approve seven new Shareholder Membership applications. The number of Share memberships has increased to 73. Members were shown the new membership form that will be displayed in the reception area.	
Decision	<p>The Board:</p> <p>Approved the proposed new Shareholder memberships at 3.1 within the report.</p> <p>Noted the summary of Shareholders at section 3.3.1 within the report.</p>	
7.0	STRATEGY	
	No reports.	
8.0	FINANCE	
8.1	Review of Financial Regulations & Procedures	
Report Summary	C Cameron presented the Board with the revised Financial Regulations and Financial Procedures for consideration and approval.	
Discussion	<p>C Cameron informed the Board that the Financial Regs and Financial Procedures were last updated January 2024. However, it was felt that a thorough review was now due. C Cameron confirmed that majority of changes were to the procedures, which were highlighted in red within the document.</p> <p>It was pointed out that responsibility within the documents for sign off stated the Finance Consultant, however the wording has been changed to the Finance and Corporate Services Manager.</p> <p>After consultation with the Leadership Team, in order to streamline procedures, particularly on the signing off of work orders, a new section has now been added. The Customer Service Manager's responsibility levels have now increased from £12500 to £17500. This will assist in the timely sign off of pending invoices.</p> <p>The procedures have been tidied up and the scale of delegation has been taken out and is now a stand-alone document.</p> <p>Members requested clarity regarding paragraph 2.5 related to the Audit & Risk Sub Committee approving the budget; however the Board was reminded that the ultimate approval comes from the Board.</p> <p>A member pointed out a typo with the job title of one of the Finance Team members. C Cameron assured the Board this would be corrected.</p> <p>Members pointed out that in paragraph 2.5 there was no mention of Scottish Housing Regulator Financial returns and questioned if it was included in another</p>	CC

	<p>policy. Members were assured that we look into this point and report back to Board.</p> <p>Following a question from a Board member, members were informed that all relevant staff concerned would confirm their understanding of the changes to the Financial Procedures and Financial Regulations by signing the sign-off sheet once the Board approved has the changes.</p> <p>The Board also enquired about the £100 write off amount, stating that it seemed low in comparison to the weekly rent charged. C Cameron advised Board that this amount was in line with the Write Off Policy.</p>	CC
Decision	<p>The Board:</p> <p>Approved the revised Financial Regulations and Financial Procedures as contained within Appendices 1 and 2.</p> <p>Approved the increase to the authorisation limit for the Customer Services Manager from £12,500 to £17,500 for approving Repairs and Maintenance invoices.</p> <p>Approved the Scheme of Delegation as contained in Appendix 3.</p> <p>Noted that the Financial Regulations and Procedures will be due for review in 3-years' time or earlier if required.</p>	
9.0	OPERATIONS & CARE	
9.1	Performance Report – Quarter 4 2024/2025	
Report Summary	D Wilson and J Cameron presented the Performance Report for Quarter 4, 2024 – 2025.	
Discussion	<p>Q4 Tenant satisfaction survey took a dip again this month due to tenants responding to questions with 'Nor or Neither'. The Association has recently appointed a new contractor for carrying out satisfaction surveys.</p> <p>Gross rent arrears have reduced by 2% to 5.6%. This can be attributed in part to more tenants paying by arrangement. The Customer Services Team will continue prioritising the management of rent arrears.</p> <p>Currently there are two large rent arrear cases. One has gone to court and a decree was granted. The tenant has assured the Association that the full amount will be cleared by the end of the month. The other tenant has now terminated their tenancy and is now regarded as a former tenant arrear. A payment arrangement is now in place for this. Both of these cases should have a positive impact on large arrear cases.</p> <p>Tenancy sustainment services and energy advice services were being utilised well, in particular fuel vouchers for tenants.</p> <p>The Board was advised that the Association is currently not meeting the allocation targets due to the condition of some of the properties and utility issues. The Scottish Government is gathering information on utilities with the aim of applying pressure for better services from the utility companies, which would help reduce void turnaround times. Members were informed that a potential clause could be</p>	

added to the ARC return, allowing housing associations to discount periods affected by energy issues.

It was reported to Board that the void let days 22.7days at the year-end, however the team is aiming to reduce this further to 20 days. The number of properties let this year was 52.

One abandoned property has been noted however this was due to the tenant moving to a care home and lacking the capacity to act for themselves.

There were no issues with Anti-social cases as they were all managed within timescales.

Repairs and maintenance targets were all met with the exception of properties meeting SHQS which was related to EPC failures.

The window replacement contract was delayed due to roadworks on Dumbarton Road. Therefore the new date for continuing with the programme is due to resume mid-May.

Regarding factoring income, the Board was informed of an improvement in the amount collected which can be attributed to the owners and commercial properties paying towards their share of the costs of the EWI/IWI works and stonework repairs at Dumbarton Road.

Whilst complaints increased in Q4, this was not considered unusual, and the lessons learned from these were shared with the Customer Services Team.

A discussion took place regarding the low satisfaction figures received for repairs in comparison to number of repairs completed. Members were informed that the Customer Services Team were looking to introduce a satisfaction survey via the tenant portal and at the point of service delivery. One member suggested to the Board that based on their experience, sending out the survey within 24hrs of the repair being completed could lead to a small increase in response rates. This would be an automated action from the Homemaster IT system targeting all repairs rather than a select few. The Board noted they are keen for the implementation of the tenants' portal to be progressed.

JC/DW

It was also noted that an issue had arisen with the close cleaning contract. Post inspection visits have been scheduled to be carried out to ensure thorough inspections have taken place following the close cleaning.

It was noted that although there were good outcomes reported by the Tenancy Sustainment Officer, the Board want to see information for DPHA which quantifies the monetary gains. The Tenancy Sustainment Officer to be asked to provide this information on a quarterly basis.

JC/DW

Decision

The Board:

Noted: The content of the Q4 Performance Report, 2024/25, including **Appendix 1** and the general updates provided within this report.

10.0	PEOPLE & CULTURE
10.1	Pensions Policy
Report Summary Discussion	<p>AM Brown presented the revised Pensions Policy to the Board for approval.</p> <p>The Board were informed the Defined Benefit scheme closed on the 31 March 2025 and the Association now only offers one pension scheme, which is the Defined Contribution Scheme. The two staff members impacted by the closure of the DB scheme have been transferred to the DC scheme.</p> <p>The Policy has been revised to reflect the pension scheme DPHA offers and there has been a general tidy up of some of the wording in the Policy.</p>
Decision	<p>The Board:</p> <p>Approved the revised Pensions Policy at Appendix 1.</p> <p>Approved the EIA attached at Appendix 2.</p>
10.2	Review of F&CS Team Resource Requirements: IT Requirements & Community Investment Plan Confidential
Report Summary	C Cameron presented the report asking for the Board to consider and approve the recommendations contained within the report.
Discussion	<p>The recommendations had been presented to the People & Policy Sub-Committee in March 2025; however, the Sub-Committee required more information before an informed decision could be made. This information is contained within the report being presented to the Board tonight.</p> <p>C Cameron advised that additional responsibilities would be added to the role profiles for two existing staff members within the Finance and Corporate Services Team, noting this would result in a regrading for both roles, and to re-grade a third staff member who has now completed their training. Reviewing existing role profiles will allow the Association to deliver on two main projects noted on the business delivery plan, the IT Strategy and the Community Investment Plan.</p> <p>EVH were consulted and after a role evaluation was completed, EVH recommended revised salary gradings, which is reflected in the report being presented to the Board.</p> <p>C Cameron advised that she will have full responsibility for managing the Team.</p> <div style="background-color: black; height: 80px; width: 100%;"></div> <p>C Cameron advised the Board that all the recommendations align with the Association's commitment to succession planning.</p>
Decision	<p>The Board:</p> <p>Noted the contents of this report.</p>

Approved the regrading of the [REDACTED] taking on additional responsibilities for the implementation and development of the Community Investment Plan and day to day supervision responsibility for the Finance Team.

Approved the regrading of the [REDACTED] taking on additional responsibilities for supporting the Finance & Corporate Services Manager with the development and implementation of the Digital Strategy.

Approved the regrading of the [REDACTED]

11.0	HEALTH AND SAFETY
	No reports.
12.0	USE OF DELEGATED AUTHORITY
	No reports.
13.0	AOCB
13.1	Correspondence
	There was no correspondence presented to the Board.
13.2	Updated Board/Committee Workplan 2024-2025
Report	AM Brown advised that there were no updates to the workplan.
Summary	
Discussion	A Smith advised the Board that any sector updates such as from the SFHA, and information relating to training and conferences would be communicated to Board members via email.
Decision	The Board: Noted the workplan.
14.0	DATE OF NEXT MEETINGS
	Chairperson advised Members of the following meeting(s):
	Audit & Risk Sub Committee: 13 May 2025 at 6pm (online)
	Board Meeting: 27 May 2025 at 6pm (In-person)
	The meeting closed at 7.49pm

Signed _____ Date _____

(Chairperson)