

Agenda Item: 3.1

MINUTE OF BOARD OF MANAGEMENT MEETING

Held on Tuesday, 30 September 2025 at 6.00pm

In-person attendance at DPHA's office at Beardmore House, 631 Dumbarton Road, Dalmuir, G81 4EU and attendance online via Microsoft Teams.

In Attendance:

Board Members:

G Waddell – in person
K Dyson – in person
S Smith – in person
D McIndoe – in person
S Boag – in person
M Donnelly – in person
T Falade – in person
N Jardine - online
A Rahmani – online

Staff/Advisor(s):

Carla Cameron, Finance & Corporate Services Manager (**Deputising for AM Brown who is on annual leave**)
Arlene Dickson, Care Services Manager
Jess Shute, Corporate Services Assistant
Richard Fairley, Head of People and Culture - Online
Graeme Bruce, Finance Agent - Online
Jennie Cameron, Senior Customer Services Officer – Online

Also in attendance:

Observer(s):

None

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

ITEM	NOTE	ACTION
	WELCOME AND ORDER OF BUSINESS Chairperson welcomed all to the meeting and confirmed that an interim pack was issued to members on Tuesday 23 September 2025 with the full meeting pack issued on Thursday 24 September 2025.	

1.0	APOLOGIES	
	Apologies received to date from: David Edgar – Board member and the following staff members:	
	AM Brown, Chief Executive AE Smith, Corporate Services Officer D Wilson, Customer Services Manager	
1.1	Approved Leave of Absence	
	Chairperson confirmed LOA was approved previously for J Murray, effective from the 26 August 2025. No new requests for LOA were received.	
1.2	Non-Attendance	
	None.	
2.0	DECLARATIONS OF INTEREST	
	Chairperson confirmed that there were no declarations of interest.	
3.0	MINUTES FROM PREVIOUS MEETINGS	
3.1	Board Meeting (28.08.2025) – For Approval	
	The minutes were approved on a proposal by M Donnelly and seconded by K Dyson	
3.2	Board Meeting (02.09.25) – For Approval	
	The minutes were approved on a proposal by S Boag and seconded by G Waddell	
3.3	AGM (02.09.25) – For Noting	
	Board noted the content of minute with no adjustments required.	
3.4	People & Policy Sub-Committee (16.09.25) – For Noting	
	Board noted the content of minute with no adjustments required	
10.1	Tenant Safety Audit Update Report	
	Agenda Items 10.1 was discussed at this point.	
	This item has been minuted as per its original position on the agenda.	
4.0	Recommendations for approval from People & Policy Sub-Committee Meeting (16.09.2025)	
4.1	Electrical Safety Policy – New	
Report Summary	J Cameron presented the new policy seeking Board approval.	
Discussion	Members were advised that the Policy was updated with the amendments and recommendations received from the People & Policy Sub-Committee on 16 September 2025.	
Decision	The Board: Approved the new Electrical Safety Policy.	

4.2	Damp & Mould Policy - Revised
Report Summary	J Cameron presented the revised policy seeking Board approval.
Discussion	Members were advised that the revision had included all the recommendations from the recent audit completed by the Wylie Bisset Group. J. Cameron informed members that, in addition to the recommendations, one further addition had been made to the policy. She confirmed that clarification had been sought regarding when a case would not be treated as damp and mould. Guidance states that the Association should refer to its Repairs and Maintenance Policy in the first instance, and that non-reporting or a failed repair would be treated as a damp and mould case.
Decision	The Board: Approved the revised Damp and Mould Policy <i>J Cameron left the meeting at this point @ 18:14Hrs</i>
4.3	Personal Relationships at Work Policy – new policy
Report Summary	R Fairley presented the revised/new Personal Relationships at Work policy to the Board for approval.
Discussion	Members were advised that although there had been an existing policy based on the model policy from EVH, a new policy had been created to replace it. The new policy was more streamlined and better aligned with the Association’s culture and current policies. It also promoted openness and transparency.
Decision	The Board: Approved the new Personal Relationships at Work Policy <i>** Jess Shute left the meeting at this point @ 18:22hrs**</i>
4.4	Chief Executive Recruitment Report Confidential
Report Summary	R Fairley presented a proposal for the recruitment process for the appointment of Dalmuir Park Housing Association’s next Chief Executive. This recommendation came from People & Policy Sub-Committee, which the Board is being asked to approve.
Discussion	The confidential report was discussed in detail with several questions raised by members. R Fairley confirmed to members that the proposal would be led by himself and clear processes have been established with timescales noted as referred to in his report.

	It was noted that the proposal was robust and comprehensive. Members were asked to let R Fairley know after the meeting if they are interested in being involved in the recruitment panel. R Fairley confirmed that he is leading on a similar project for another Association however he assured members that in terms of time commitment he has allowed for this in his workplan and with his expertise, knowledge and skills in the recruitment field, he does not foresee any issues. G Waddell noted that a Notifiable Event would be submitted to the Scottish Housing Regulator and that a light options appraisal was completed and would be uploaded to the SHR's portal as well. Due to the sensitive nature of the content of the report, discussion and full details will not be recorded in this minute.	Board
Decision	The Board: Noted the contents of the report. Approved the recommendations and the proposed recruitment process.	
4.5	Absence Management Ill Health Capability Report Confidential	
Report Summary	R Fairley presented the report to advise the Board on the outcome of a long-term sickness capability process concerning [REDACTED]	
Discussion	The confidential report was discussed in detail with several questions raised by members. [REDACTED] [REDACTED]	
Decision	Due to the sensitive nature of the content of the report, discussion and full details will not be recorded in this minute. The Board: Noted the contents of the report. Approved the recommendations.	
4.6	Restructure Report Confidential/Closed Session	
Report Summary	** Arlene Dickson and Graeme Bruce left the meeting at this point @ 18:32hrs**	

Discussion	R Fairley presented the report to Board and asked them to consider the proposal for approval. The confidential report was discussed in detail with several questions raised by members.
Decision	Due to the sensitive nature of the content of the report, discussion and full details will not be recorded in this minute. The Board: Noted the contents of the report Approved the following recommendations a. For the internal Working Group (consisting of the Chief Executive, Head of People & Culture, Customer Services Manager and the Finance & Corporate Services Manager) to enter into discussions. b. For those discussions to be based on the proposals attached at Appendix 2.
5.0	MATTERS ARISING SCHEDULE <i>** Jess Shute, Arlene Dickson and Graeme Bruce rejoined the meeting at this point @ 18:47hrs**</i>
Report Summary Discussion	C Cameron presented Matters Arising Schedule to the Board. A meeting with the representative from Homemaster will take place over the next few days and an update will be reported at the next Board meeting.
Decision	The Board: Noted the matters arising schedule.
6.0	CHIEF EXECUTIVE'S MONTHLY UPDATE REPORT
Report Summary	C Cameron presented the Chief Executive's update report in AM Brown's absence.
Discussion	Discussions were taking place with two tenants who had expressed an interest in joining the Board of Management. A. Smith had reached out to them with information regarding the role and responsibilities of a Board member. The Board would be kept updated on any developments. Discussions with West Dunbartonshire Council regarding potential development opportunities for the Association continue. An updated report will be brought to

Board in October 2025 with more information.

ROTS funding will continue with the potential of looking at five properties each year which is felt to be doable.

When questioned regarding the funding of the new development, members were assured that a revised budget would be brought to Board in October 2025. It was also confirmed that only consultancy fees were included. However much discussion would take place around the potential funding of a new development and a report on funding would be brought to Board at a future meeting.

G. Waddell highlighted the update on Investors in People (IIP) and confirmed that he had been a strong supporter of IIP, given that the Board and Leadership had invested significantly in it. He looked forward to seeing it develop further with the Board's continued backing.

Decision

The Board:

Noted the contents of this report, especially:

- a. Appendix 1 - Chief Executive's Work Objectives 2025 update.
- b. The details of the 5 new suppliers at section 3.2.5.
- c. Jade Murray's 3-month leave of absence is effective from the 26 August 2025 onwards.

7.0 GOVERNANCE

7.1 Strategic Improvement Plan: Quarterly Update Report

Report Summary

C Cameron presented the report and provided the Board with a progress update on actions the Association has taken to implement the areas for improvement contained within the Strategic Improvement Plan. She highlighted the following:

Discussion

Board recruitment was noted as ongoing, with the potential for two new Board members who are tenants of the Association.

Work had begun on the development of the new website, with A. Smith and G. Earl leading the project. The Board would be kept informed of progress.

Progress regarding Homemaster continued, with the tenant satisfaction survey being integrated into the customer portal.

G. Waddell welcomed the fact that timescales for resolving issues with the Homemaster portal had been identified.

Decision

The Board:

Approved the updates to the Strategic Improvement Plan at Appendix 1.

7.2	Options Review
Report Summary	In AM Brown's absence, C Cameron presented the report to Board for approval. The report includes the outcome of a light touch Options Appraisal carried out by the Chief Executive, which is supported by an independent desktop review of the Association's 30-year Financial Projections.
Discussion	C Cameron highlighted that Alexander Sloan, carried out the independent review of the 30 year projections. Seven different recommendations were highlighted and have been added to the Recommendations Monitor and work will begin on these immediately. However, there were no issues of concern arising from the recommendations. Members were reminded that the 30-year Financial Projections is a living document and reviewed at regular stages. G Bruce added that the recommendations were valid and noted that the organisation's financial plans and assumptions are broadly in line with what's happening across the wider housing sector. It was also noted that this had been confirmed independently, and members agreed it was a good starting point as the Association prepared to review its 30-year plan later this year. After a question from a member, G Bruce confirmed the projections did not include the development opportunity.
Decision	The Board: Noted the report, which contains the details of the light-touch Options Appraisal and desktop review of the Association's 30-year Financial Projections. Agreed that DPHA intends to remain a strong, viable independent community-based housing association and it has a fit for purpose Business Plan in place to guide its decisions. Agreed that it plans to recruit for a new Chief Executive, ensuring alignment with DPHAs strategic vision, culture and values. Agreed to add the 7 recommendations and suggestions to the Recommendations Monitor, and report these to the Audit & Risk Sub-Committee until the actions are complete.
7.3	Share Membership Report and Use of the Seal
Report Summary	C Cameron presented the Board with an update on new Shareholder Membership applications.
Discussion	It was reported that a total of six new individuals had signed up to become Shareholders, and one member has been removed. They were removed from the register due to their recent passing.

	It was confirmed that the total number of shareholders, as of this evening's meeting, was 81.	
Decision	The Board: Approved the proposed new Shareholder memberships at 3.1. Approved the removal of the Shareholder membership at 3.2.1. Noted the summary of Shareholders at section 3.3.1.	
8.0	STRATEGY	
	Nothing to report.	
9.0	FINANCE	
9.1	Bad Debt Write Offs Report	
Report Summary	C Cameron presented the report to Board to seek approval to write off bad debt where there is no prospect of recovering the debt.	
Discussion	Members were informed of the total amount of bad debts identified for write-off, which came to £5231.17 across seven former tenants accounts and 1 current tenant account. The current tenant arrear is included in a Debt Arrangement Scheme, where a percentage is written off as part of this formal arrangement. There was no current recovery process for these debts; however, the Association retained the information for future reference in the event that these tenants reapply for housing. Members were asked to consider a small write off of £37.12 for a former tenant arrear which was in line with the write off policy and no opportunity to recover it. Members were assured that all reasonable steps were taken to recover outstanding debts before any recommendation for write-off was made. A question was raised about claiming third-party deductions from Universal Credit for former tenant's arrears. D Wilson, Customer Service Manager will investigate this further and report the findings to Board at the next meeting.	DW
Decision	The Board: Noted the contents of this covering report. The Board approved the write off for case no.7 for former tenant's arrears and case no.1 for Current Tenant Arrears. The remaining cases will be reviewed and brought back if required at a future meeting.	
9.2	Property Acquisitions Report	
Report Summary	G Bruce presented the report to Board seeking review and approval for purchase of two properties.	

Discussion	The Board considered a proposal to buy two properties, which would increase the Association's self-contained housing stock and rental income. It was noted that valuations had been carried out by the District Valuer Services (DVS). For the purchases to go ahead, each property needed to show a positive long-term cash flow, taking into account improvement costs and ongoing maintenance. It was noted that valuations had been carried out by the District Valuer Services and members were advised of the benefits of purchasing both properties. A Financial Appraisal was carried out for both properties. It was also shown that both properties would need to provide a positive cash flow position using the Association's financial model. Property A showed a positive value in year 30 and Property B showed a positive value in year 26. The total cost of £295,000 would be covered by the Association's own reserves, however a funding application for £100,000 would be submitted to ROTS. It was noted that the purchase costs would qualify for ROTS (Rental Off the Shelf) funding from the Scottish Government, and an application would be submitted after the purchase. Members were informed the Association would be looking to purchase more larger properties and both properties would not be hard to let given the location. Members also noted that repairs to the properties were also factored in when submitting costs. Members were also informed that DPHA is the factor. When asked about stress testing market conditions, G. Bruce reassured the Board that he had not foreseen any issues with reletting the properties. He explained that the rent was based on the Association's Rent Setting Policy.
Decision	The Board: Noted the contents of this report and attached financial appraisals at Appendix 1 and Appendix 2. Approved the purchase of Property A from the owner at a maximum cost of £120,000. Approved the purchase of Property B from the owner at a maximum cost of £175,000. Noted that a funding application for £100,000 would be submitted through the ROTS programme.
10.1 Report Summary	Tenant Safety Audit Update Report J Cameron updated the Board on the progress and completion of the recommendations made by the Association's Auditors, the Wylie Bisset Group (WBG) in June 2025 as a result of the Association obtaining a weak assurance level for Tenant Safety: Electrical Safety, Damp & Mould.

Discussion J Cameron confirmed that all 10 recommendations made by the Auditors, WBG have now been completed.

J Cameron highlighted key points in the report detailing progress made in contacting tenants with outstanding damp & mould cases. 20 cases remain unresolved with all channels of communication being used to contact tenants and recorded within Homemaster.

J Cameron assured members that the newly revised Damp and Mould Policy now addresses all the recommendations made by the WBG.

Members were advised that information relating to tenant safety—specifically Recommendation 8—have been uploaded and now available to view on the DPHA website.

Following a question regarding the outstanding 20 cases, members were informed that a letter went out asking tenants to contact the Association if they had concerns. If concerns were raised, a property inspection would be carried out. She confirmed that two tenants had already made contact and stated that there was no evidence of damp or mould in their properties. The tenants advised that they did not recall reporting such issues during the 2023/24 stock condition survey.

On behalf of the Board, G Waddell acknowledged the considerable work that had been undertaken to address and complete the 10 internal audit recommendations by the deadline date of the end of September.

J Cameron confirmed that the internal audit would be carried out again in April 2026 by the WBG.

Decision The Board are invited to:

Noted the contents of this covering report.

Noted that the ten recommendations made in the WBG Internal Audit report have all been met in full.

10.2 Vacant Shops – 6 Month Options Report

Report Summary C Cameron provide the Board with an update relating to two commercial Properties owned by the Association.

Discussion Board were advised that two commercial properties have now been let. The first property was to an existing contractor on a five year lease. The second one was to an already established small local business on a two and half year lease.

Decision The Board:

Noted the contents of the report.

11.0 PEOPLE AND CULTURE

	Nothing to report.	
12.0	HEALTH AND SAFETY	
	Nothing to report.	
13.0	USE OF DELEGATED AUTHORITY	
	<i>Jess Shute left the meeting at this point 1918hrs</i>	
13.1	Minor amendments policies	
Report Summary	Chair noted that the Chief Executive used delegated authority to approve minor amendments to the following policies: Tenancy Sustainment Policy Review, Tenant Participation Policy Review, Duty of Candour Policy Review.	
Discussion	The minor amendments to the above policies were noted at People & Policy Sub-Committee and now brought to Board to note.	
Decision	The Board: Noted that the Chief Executive used delegated authority to approve Minor amendments to the following policies: Tenancy Sustainment Policy Review Tenant Participation Policy Review Duty of Candour Policy Review	
14.0	AOCB	
14.1	Correspondence	
	No further correspondence was received except the letter received from the Chief Executive, AM Brown as discussed in section 14.1a below.	
14.1a	Letter of Resignation Confidential	
	Board noted the letter received from the Chief Executive advising AM Brown is retiring and her last working day will be the 5 April 2026.	
14.2	Updated Board/Committee Workplan 2024-2025	
Report Summary	C Cameron presented the Board with an update.	
Discussion	The Board were asked to note that the new build development update would be added to the workplan and presented at the October 2025 meeting.	CC
Decision	The Board: Noted the updates to the workplan.	
15.0	DATE OF NEXT MEETINGS	
	Chair advised the date of the next meetings: Audit & Risk Sub-Committee: 7 October 2025 (Annual Assurance Meeting & online)	

Board Meeting: 28 October 2025 (Online as we are now in the winter months)

People & Policy Sub-Committee: 9 December 2025 (online).

G Waddell asked all staff members to leave the meeting at this point.

C Cameron, A Dickson, G Bruce all left the meeting at 19:25hrs.

R Fairley was asked to remain to give a confidential verbal update to members in connection to a request previously made by the Chief Executive. Due to the sensitive nature of the request, discussion and full details will not be recorded in this minute.

The meeting closed at 19:35hrs

Signed _____ Date _____

(Chairperson)