

	Lead	Due By
<p>4. Meeting Action List 2025/26</p> <p>Board noted and approved the action list report as an aid to ensure all actions required are considered and complete. There were no further actions requested or discussed.</p>	ALL	Approved
<p>5. Matters Arising</p> <p>The Chair asked if there were any matters arising from the previous meeting. Board confirmed no matters arising.</p>		
<p>6. Reports Requiring Decision/Approval/Discussion</p> <p>6.1 Annual Assurance Statement 2025 The Chair asked PB to present the report.</p> <p>PB advised Board that the Annual Assurance Statement is due to be submitted to The Scottish Housing Regulator by 31 October 2025 and that the regulator had written to all Registered Social Landlords in March 2025 confirming what assurance they are asking for in this year's Statement.</p> <p>The SHR has requested specific assurance for RSLs on their compliance with relevant obligations in relation to tenant and resident safety, and in particular that you have obtained appropriate assurance about your compliance with all relevant safety requirements including gas, electrical, water, fire, asbestos, damp and mould and lift safety.</p> <p>Board was reminded that DHCL's governance systems, processes, and practices are designed to ensure members obtain effective year-round, ongoing assurance. In this regard, the production of the AAS involves compiling updated evidence, rather than undertaking a major review exercise each year.</p> <p>Prior to approving the AAS for submission a short life working group of members met with staff to review the evidence bank. A tenant panel also reviewed the AAS process and evidence and, the audit, risk & staffing sub-committee reviewed regulatory standards 2 & 3 in detail. Members have indicated that they are satisfied that they have seen and considered sufficient, appropriate and reliable evidence that combines reports, policies, advice and information to be assured and, to the best of their knowledge, have noted that there are no areas of material non-compliance to report.</p> <p>PB advised members that as part of the Annual assurance Statement an improvement action plan is created to address areas where the organisation improve upon. Board reviewed the action plan for 2025 which included increasing tenant involvement in a more detailed review of AAS, rent affordability and value for money amongst others.</p> <p>Members were asked to note the reviews undertaken of the Assurance Evidence Bank and approve the AAS and Action Plan 2025 and delegate to the Director, the submission of the statement to the Scottish Housing Regulator.</p>		

<p>Board confirmed all matters noted and had no additional queries to raise.</p> <p>Decision Made:</p> <ul style="list-style-type: none"> Board approved the submission of the statement to the Scottish Housing Regulator and delegated the submission to the Director. Board approved the Action Plan 2025 	PB	31 October 2025
<p>6.2 Tenant Satisfaction Survey</p> <p>The Chair invited Lorna Shaw (LS) of Research Resource to present the outcomes of the Tenant Satisfaction Survey 2025.</p> <p>LS advised Board that 213 interviews were carried out that represented 46% response rate and provides robust and representative data. In general tenants' satisfaction had improved across almost all areas since the last survey carried out in 2022., in particular properties representing value for money had increased from 82% to 89%. Results were also consistently higher than the Scottish average as reported in ARC 2024/25.</p> <p>LS highlighted comparisons in estate services between 2022 v's 2025 and Board noted that there had been a decrease in satisfaction with litter/bulk removal/ fly tipping whilst the ground maintenance (grass cutting/weeding/shrub, tree and hedge maintenance) had improved. EK commented that the change in contractor had been the right decision since tenant satisfaction had improved in this area.</p> <p>LS advised that the dissatisfaction with bulk/litter/bins is a common theme as evidenced in other surveys Research Resource have carried out recently on behalf of other RSL's within Glasgow. Board noted that despite this satisfaction with the overall management of the neighbourhood has remained consistently high.</p> <p>Board was advised of the responses to what tenants' priorities are and the clear message was that repairs and maintenance of their homes was their highest priority (96%) closely followed by investment in improving quality of homes (63%)</p> <p>LS invited any questions from Board.</p> <p>VO commented that Board and staff should be encouraged by results as there had been improvement in satisfaction in all areas apart from litter issues.</p> <p>TM suggested that it would be helpful to advise tenants of bulk uplift dates. KMcK advised that the bulk uplift is on a Thursday. TM recommended putting a notice in closes advising of uplift days which VO agreed was a good idea. PB advised she would pass onto Housing & Maintenance teams to take forward.</p> <p>Decision Made:</p> <ul style="list-style-type: none"> Board noted the information within the report. Housing & Maintenance teams to take forward Board suggestions 	PB	-
<p>6.3 Equality & Human Rights Quarterly Report to 30.09.2025</p> <p>The Chair asked PB to present the report.</p>		

<p>PB advised members that 71.82% of tenants had completed the equality monitoring form which was excellent as the data is linked to ensure services are tailored to our tenants needs. Furthermore, due to the appointment of new Board members at the 2025 AGM all age groups are now represented within the board therefore the action to recruit younger Board members can now be removed from the Equality action plan.</p> <p>PB advised there had been little change to the action plan as most actions are still ongoing.</p> <p>Decision Made:</p> <ul style="list-style-type: none"> Board noted the Equality & Human Rights report to 30 September 2025 and approved the Equality Action Plan. 		
<p>6.4 Treasury Management – Nationwide Deposits The Chair asked JMcG to present the report.</p> <p>JMcG advised that the Co-operative holds two 1-year fixed rate savers with Nationwide that are due to mature on 14 November 2025 with a combined balance of £903,624. Currently Nationwide are offering the highest interest rate, currently 3.6% compared to RBS (3.25%) and BOS (2.24%).</p> <p>Board was advised that if the maturing deposits and interest are rolled over into one-year fixed deposits with Nationwide then interest receivable would total £32,530. Latest cashflow forecasts show headroom to allow a rollover of the deposits.</p> <p>JMcG advised the Board that there are no issues to be noted in respect of non-compliance with policy and invited the Board to consider the rollover of both Nationwide one-year fixed deposits plus interest into Business 1 year Savers Issue 29 with current interest rates of 3.6%.</p> <p>Board confirmed all matters noted and had no additional queries to raise.</p> <p>Decision Made:</p> <ul style="list-style-type: none"> Board approved the rollover of both 1-year fixed year deposits with Nationwide. 	JMcG	14 November 2025
<p>6.5 Financial Annual Return timetable The Chair asked JMcG to present this report.</p> <p>JMcG advised members that the purpose of the report was to provide assurance and confirm to members that all approved returns had been submitted to date within designated timescales.</p> <p>Board was issued with the Annual Return timetable which showed all returns, the due date and the actual date submitted. Board noted the outstanding return was the Annual Assurance Statement which had been presented earlier in the meeting for approval prior to submission.</p> <p>Board confirmed all matters noted and no additional queries to raise.</p>		

<p>Decision Made:</p> <ul style="list-style-type: none"> The Board noted the content of the report. 	-	-
<p>6.6 SHAPS Update The Chair asked JMcG to present the report.</p> <p>JMcG advised that an update had been received from SHAPS Employer Committee from the meeting which took place 18 September 2025.</p> <p>JMcG reminded Board that at the previous Board meeting members had been notified of the 30 September 2024 valuation outcome. This confirmed that employer deficit repayment contributions will be reintroduced from 1 April 2026 and provided details of each organisation's deficit contribution and contribution towards the Scheme's running costs. DHCL's annual deficit contributions are £47,203.44 and scheme expenses of £4,374.96.</p> <p>In July TPT confirmed that the employers' contribution to the Scheme's running costs would temporarily continue to be shared between employers based on each employer's share of the Scheme liability, whilst they considered alternative ways to share this cost. As part of this exercise, they agreed that they would consult with each employer and look to introduce any change in approach ahead of the next valuation date, 30 September 2027.</p> <p>At the September meeting, TPT discussed this in depth and agreed they should change approach for the sharing of Scheme expenses. Whilst they will still look to collect the same amount in total, their proposal is to introduce a fixed annual charge of £3,500 for each employer, with the balance of cost still met based on each employer's share of the Scheme liability.</p> <p>JMcG advised since the report was issued to Board further correspondence had been received from TPT that the scheme costs for DHCL on the proposed approach would be £6,494.16 which is higher than the current approach (£4,374.96).</p> <p>TPT wish to gather views from all employers before they make a final decision on approach. Consultation responses are to be received by 24 November 2025 and will be considered at the next EC meeting in December 2025.</p> <p>Board discussed the proposed approach and agreed that the response to the consultation should highlight under the new proposal there is a 48% increase in scheme costs to the Co-operative. As a charity where our only income is rent money which is used to maintain and improve our tenants' homes, we look to minimise costs elsewhere. Board felt the new approach appeared to penalise small organisations.</p>		
<p>Decision Made:</p> <ul style="list-style-type: none"> Board noted the SHAPS EC update and asked JMcG to provide a response to the consultation on their behalf as detailed above. 	JMcG	24 November 2025

<p>6.7 Entitlements, Payments & Benefits mid-year report April 2025 - September 2025 The Chair asked PB to present the report.</p> <p>PB advised members that in the period April-September 2025 five entries were recorded in the register.</p> <p>Two entries were for Board members and the other three were for connected persons.</p> <p>Decisions Made:</p> <ul style="list-style-type: none"> Board noted the content of the report. 	-	-
<p>6.7 Donation Report The Chair asked PB to present the report.</p> <p>PB advised members 3D Drumchapel had sent in a donation request for selection boxes for their annual Xmas market to be held at the end of November. Board noted that there was £1,250 remaining in the donation's budget.</p> <p>E Kerr asked should the donation request be made through Drumcog in the same way as the donation request from Community Council. PB advised that the Community Council donation was agreed via Drumcog as Pineview who manage Drumcog funds on behalf of the group had contacted each RSL to agree that the donation to Community Council would come from Drumcog.</p> <p>Board members discussed the appropriate level of donation as a specific amount had not been requested. It was agreed that £100 donation was a reasonable amount as other local organisations would have been contacted to provide donations.</p> <p>Decisions Made:</p> <ul style="list-style-type: none"> Board approved donation of £100 to 3D Drumchapel for purchase of selection boxes. 	JJ	29 November 2025
<p>7. Policy Review</p>	Lead	Due By
<p>7.1 Policy Review Report The Chair asked PB to present this report.</p> <p>PB advised members that two policies were reviewed and presented for approval.</p> <p>The Openness & Confidentiality Policy was reviewed by DHCL's GDPR Officer, Maura McAuley. There were very minor changes, the main one being the inclusion of the new Data Use and Access Act at section 9.1.</p> <p>The Donations Policy was reviewed with the main amendments being inclusion of single maximum donation amount, addition of how DHCL may seek donations from contractors/supplies and the addition of a complaints/appeal section.</p> <p>Equality Impact Assessments were completed for both policies.</p>		

<p>PB advised members that due to organisational priorities the Anti-Bribery Policy would be presented at December meeting.</p> <p>Board confirmed all matters noted and agreed amendments were reasonable and had no additional queries to raise.</p> <p>Decisions Made:</p> <ul style="list-style-type: none"> Board approved both Openness & Confidentiality and Donation policies. Board noted that the Anti Bribery Policy would be presented for approval at December meeting. 	JMCG	25 November 2025
8. Governance	Lead	Due By
<p>8.1 Membership Report</p> <p>The Chair asked PB to present matters for decision on the Membership Report.</p> <p>PB Advised there were thirty prospective members for approval and six share certificates to be approved and signed by the Office bearers.</p> <p>Board noted the report, and no additional queries were raised.</p> <p>Decisions Made:</p> <ul style="list-style-type: none"> Board approved prospective members and Share Certificates for signing Office Bearers to sign Share Certificates after the meeting 	JMCG	28 October 2025
8.2 Ethical Conduct and Notifiable events – Confidential		
Refer to confidential minute.	PB	-
9. Audit, Risk & Staffing Sub-Committee Meeting	Lead	Due By
There are no meetings to report this month.	-	-
10. Housing & Maintenance Sub-Committee Meeting	Lead	Due By
There are no meetings to report this month.	-	-
11. A.O.C.B.		
<p>The Chair invited any other business to be presented at the meeting.</p> <p>11.1 PB advised Board that the Co-operative had completed the annual assessment for Cyber Essentials plus and was pleased to report that accreditation had been approved.</p> <p>11.2 PB requested approval of the SDM annual License & Support Invoice which totals £26,461.93 as this was out with her delegated limits as per Financial Regulations. Board members approved SDM invoice for payment.</p> <p>11.3. PB advised Board that 6 members had advised they would be attending the Strategy Day, the focus of which would be rents and affordability and the upcoming annual rent review for 2026/27. Members were advised that an evening session will be organised for those members unable to attend the strategy day, details of which will follow in due course.</p> <p>11.4 PB advised Board that Corporate & Governance Officer Alice MacDonald had resigned and her leaving date was 7 November 2025.</p> <p>11.5 JMcG advised Board that Staff were looking to organise the Board/Staff Xmas Lunch. Board agreed 12 December 2025 as a suitable date.</p>		

Decisions Made:

- Boad authorised the SDM annual license & support invoice for payment. PB -

12. Date of the Next Meeting

The Chair thanked everyone for their attendance and input.

There being no other business, the Chair closed the meeting at 6:50pm

The date of the next meeting is Tuesday 02 December 2025 at 6.00pm at Drumchapel Housing Co-operative Office and via Zoom.

Chair.....Date.....