



MARYHILL HOUSING ASSOCIATION LIMITED

MINUTES OF THE BOARD MEETING HELD ON THURSDAY 30 MARCH 2023 AT 6.30 PM HYBRID MEETING FROM 45 GARRICOH ROAD, GLASGOW, G20 8RG

Board Members	In Person	Remote	Apols	Absent	Officers	Items
Lindsay Forrest (LF) - Chair	✓				Bryony Willett (BW) – CEO	1-12
Paul Imrie (PI) – Vice Chair	✓				Jennifer Simon (JS) – Director of Operations	1-12
Caitlyn Maccabe (CM)		✓			Rebecca Wilson (RW) – Director of Resources	1-12
Isabella McTaggart (IM)	✓				Debbie Watt (DW) – Performance & Governance Manager	1-13
Jenny Crowe (JC)			✓		Joanne Reid (JR) – Head of N & C	1-12
Tim Holmes (TH)		✓			Adam Devine (AD) – Property Investment Manager	1-12
Valerie Wilson (VW)	✓				Steve Bruce (SB) – Head of Finance	1-12
Raphael Rickson (RR)			✓			
Viola McDade (VM)	✓				Observer	Items
Sonia Jordan (SJ)	✓					
William McNeilly	✓					
Leave of Absence						

Item No.	Issue	Action By
1.	Welcome	
1.1	The Chair welcomed everyone to the meeting.	
1.2	Apologies were noted for JC and RR.	
1.3	The Board were notified that RR had requested a leave of absence and approval for this would be covered at agenda item 12, Governance Report.	
1.4	No declarations of interest were declared.	
2.	Approval of Board Minutes – 26th January 2023	
2.1	The attendance register in the minutes should be updated to reflect that CM attended remotely rather than in person.	DW
2.2	A Board member queried the date detailed at point 4.12. RW confirmed this should be changed from 2023/34 to 2033.	DW

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2.3	The Board approved the minutes of the Board meeting held on 27th February 2023, subject to the amendments noted above.	
3.	Action Tracker	
3.1	The Board asked that moving forward, actions detailed in the action tracker were more detailed as this would ensure that the actions could be fully understood. This included actions 9.8 and 9.16.	DW
3.2	The Chair provided a verbal update on action 11.3 and confirmed that Wylie and Bissett had been in contact and would be submitting a report regarding the whistleblowing notifiable event.	
3.3	BW also confirmed that a new contact number had been received for Gordon Blair and that contact would be made to progress the possibility of a memorial for Sandra Blair.	BW
3.4	The Board approved the 2 items proposed for closure as set out in the action tracker.	
4.	Feedback from Training/ Events	
4.1	The Board noted that the Bitesize workshops had been useful and helpful.	
4.2	Board members had attended the Board and Senior Management Team (SMT) and away day on 11 th March and members noted that it had gone well and had been very informative.	
4.3	BW highlighted that Wednesday 3 rd May 2023 had been identified as a potential date for the Partnership Workshop with members of Queen's Cross Housing Board. Board members were asked to confirm if this date would be suitable to DW.	Board Members
4.4	A Board member had attended the Glasgow and West of Scotland Forum (GWSF) Open Meeting on 22 nd March 2023 and provided an update on what had been discussed which included the GWSF's free mentoring service, cost of living crisis and EESH 2.	
5.	Corporate Business Plan and Budget	
5.1	<p><u>2023/24 Corporate Plan</u></p> <p>BW introduced the report and explained what the Corporate Business Plan was and what it aimed to achieve. BW summarised how the Plan was developed, and that Board are responsible for approving the Plan annually.</p>	
5.2	BW highlighted that section 4.5 of the report detailed the key areas discussed at the Board and SMT away day and how the feedback received from Board members had been incorporated into the Plan.	
5.3	BW also confirmed that no changes had been proposed to the Delivery Plan following the workshop session that had been held this evening prior to the Board meeting.	

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5.4	A Board member referred to Appendix E (Risk Map, Register and Future Risk Horizon Scanning) of the Corporate Plan and queried whether the Business Continuity Plan had been tested. RW confirmed that the IT systems were tested four times per year and the actual Business Continuity Plan was tested every two years with the next test planned for October 2023.	
5.5	The Board approved the 2023/2024 Corporate Business Plan. <u>2023/24 Annual Budget, 2023/24 Investment Plan and 2023/24 Medium- and Long-Term Financial Plans</u>	
5.6	RW introduced the 2023/24 Annual Budget and Investment Plan and highlighted that this had been discussed at the Board and SMT Away in more detail.	
5.7	A Board member queried the vacancy factor in the staffing budget. RW confirmed that these were based on values over the past three years.	
5.8	Officers explained the update to the Property Purchase and Sales Policy which was detailed fully at Agenda Item 11 (CEO Report).	
5.9	The Board agreed that this would be a sensible approach and approved the purchase of up to 30 properties during 2023/24 that met the criteria set out in the Property Purchase and Sales Policy.	
5.10	RW provided a verbal update on the current loan covenant position. RW highlighted that the loan covenant would be breached during 2023/24 due to the high level of capital investment work planned and this would be a notifiable event. RW highlighted that the breach had been discussed with the Association's lender (RBS) who had suggested three options to address this which were: add back, carve out and EBITA. At the Board Away Day it was discussed that RW would seek to implement the EBITDA option with carve out as the second-choice option. RW updated that RBS had confirmed via email today that the bank's credit department would usually support the carve out option. RW confirmed that the add back option had been assumed in the Association's business plan and budget. The Board confirmed they were comfortable approving the budget and business plan on this basis and asked officers to report the covenant breach as a notifiable event to the Regulator.	RW
5.11	The Board approved the: <ul style="list-style-type: none"> • 2023/24 Annual Budget • 2023/24 Investment Plan • 2023/24 Medium- and Long-Term Financial Plans. <u>Internal Audit Plan, Audit Needs Assessment and Other Third Lines of Defence Reviews</u>	
5.12	Board members attended a workshop on Business Planning and Internal Audit on 15 th March 2023 where the Audit Needs Assessment and Internal Audit Plan were discussed at length.	

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5.13	<p>No changes were proposed, and the Board approved the:</p> <ul style="list-style-type: none"> • 2023/24 Internal Audit Plan • Audit Needs Assessment 2023/24 to 2025/26 and the Other Third Lines of Defence Reviews 2023/24. <p><u>2023/24 Key Performance Indicators (KPI)</u></p>	
5.14	A Board member queried whether the KPI for void loss had been updated and RW confirmed that the update had been included.	
5.15	<p>The Board approved the 2023/24 Key Performance Indicators.</p> <p><u>2023/24 Risk Map</u></p>	
5.16	RW informed the Board that any risks highlighted by the Regulator have been included in the Risk Map.	
5.17	<p>The Board approved the 2023/24 Risk Map including the long-term risk horizon scanning.</p> <p><u>New Build Financial Assumptions</u></p>	
5.18	BW explained why the new build financial assumptions were refreshed annually and how they tied into the budget.	
5.19	The Board approved the updated New Build Financial Assumptions.	
5.20	The Board were asked to note that the updated long term financial plans would be brought to Board in October 2023 to inform rent increase discussions for 2024.	
5.21	The Board noted that the 2023-24 strategic priorities and key objectives would be produced into a designed, customer facing document which would be published later in the Spring.	
6.	Board Effectiveness Policy	
6.1	DW introduced the report and explained that the policy had been developed following recommendations from the Collaborative Governance Effectiveness Review which had been carried out in 2021.	
6.2	The Board discussed the four stages of induction and suggested adding more detail of what would be covered at each stage of the induction process. DW advised that this would be added into the policy.	DW
6.3	The Board also asked that the policy provided more detail on how new Board members would be supported including Board and Staff Mentors.	DW
6.4	The Chair provided an update on the Board appraisal process and highlighted that the appraisal form would be reviewed prior to this year's appraisals beginning. These would also be planned much earlier with DW supporting the Chair to arrange the dates and take notes.	

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6.5	The Board approved the Board Effectiveness Policy, subject to the amendments detailed above. DW confirmed that the final policy would be uploaded to the Board Teams Files and the link would be sent to Board members.	DW
7.	Equality, Diversity, and Inclusion Strategy	
7.1	BW introduced the report and provided background on the development of the strategy.	
7.2	A Board member asked what the timescales were for completing the actions contained in the strategy. BW confirmed that the target date was the end of 2024. This was because it was agreed that current tenant equalities data should be collected during the next full customer satisfaction survey which is due to take place from June 2024. This means that a full analysis of equalities data cannot be completed until then.	
7.3	A Board member queried whether the Maryhill 2022 rating for “involving our customers”, detailed in section 3 of the strategy, should be developing rather than achieving. BW confirmed that a lot more engagement had taken place, the most recent being the rent increase consultation. The Customer Engagement Strategy also provided guidance on how consultation should be carried out for major policy changes and investment works and Officers believe that this was always followed.	
7.4	The Board agreed that it was good to see the strategy on the agenda and that implementation of the action plan had been identified as a priority and included in the 2023-24 Delivery Plan.	
7.5	The Board approved the Equality, Diversity, and Inclusion Strategy 2023-2026.	
8.	Child and Adult Protection Policies	
8.1	JR introduced the report and summarised the changes that had been made to both policies.	
8.2	The Board queried whether it would be a person or a specific post that would be the named person. JR confirmed that this would be a specific post and training would be offered to the Housing Managers.	
8.3	A Board member highlighted the scope of the policy which stated that the Board had responsibility for approving, reviewing, and monitoring the outcomes of the policy and queried whether this was correct.	
8.4	JR confirmed that the scope would be updated to state that the Board would have responsibility for approving the policy and Senior Management Team would be responsible for reviewing and monitoring the outcomes.	JR
8.5	The Board approved the Child and Adult Protection Policies, subject to the amendment detailed above.	

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9.	High Heat Retention Contract Award	
9.1	<i>Removed as commercially sensitive.</i>	
10.	Write Offs and Write Backs	
10.1	JR introduced the report and summarised the work undertaken by the Housing Team to ensure that all avenues to recoup the debt had been carried out prior to presenting the write offs and write backs for approval. This included focussed sessions for the Team and sampling of current and former tenant rent accounts.	
10.2	A Board member queried if there had been an increase in rent arrears. JR confirmed that there had been a slight increase.	
10.3	The Board also asked if staff were intervening quickly enough to ensure that arrears we managed as per procedures. JS confirmed that a recent internal audit flagged that procedures were not always followed by staff. A debt strategy would be developed by the Housing Managers to ensure that this was addressed during 2023/24. It had also been identified that the former tenant arrears and recharge procedures were not included in staff induction and the induction had now been reviewed.	
10.4	The Board queried if staff were expecting arrears to increase. Officers confirmed that there was a lot of support available to customers including the hardship fund and support from the Financial Inclusion Team. Staff hoped that early intervention and referrals to support networks would help to stop arrears increasing in the long-term.	
10.5	The Board asked that the impact legislation has had on arrears could be fed back to the Scottish Federation of Housing Associations.	JR
10.6	<p>The Board approved:</p> <ul style="list-style-type: none"> • The write off of £47,196.25 in respect of former tenant arrears debts for the period 1st October 2022 to 31st March 2023. • The write off of £6415.35 in respect to rechargeable repairs. • The write back of £4354.26 off arrears previously written off the Association. 	
11.	CEO Report	
11.1	<p>BW introduced the report and provided the following verbal updates:</p> <ul style="list-style-type: none"> • The Association was on track to complete the purchase of 22 properties by the end of March. No more purchases would be made unless Glasgow City Council provided more funding. • An application had been submitted to change the use of the shop at Gairbraid Avenue from commercial to residential use. • <i>Removed at confidential.</i> • YOMO had received a grant which would allow them to continue to provide youth services for a further 3 years and would enable them to move into the shop at Glenavon. 	BW

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11.2	The Board approved creating a new permanent Estate Caretaker post to provide a caretaking service on the Cumlodden Estate following the Board's decision to make this service permanent in January 2023.	
11.3	The Board approved the amended Property Purchase and Sales Policy which removed reference to a financial threshold in the annual budget.	
11.4	The Board approved creating two permanent Estate Caretaker posts to provide a permanent bulk uplift service following the decision by Glasgow City Council not to charge housing associations to pay for bulk waste disposed of.	
11.5	The Board asked for an update on the mobilisation of the reactive repairs contract as actions contained in the risk register were due to be completed by the end of March.	
11.6	JS confirmed that there were 300 open jobs as at the end of February with 100 of these requiring information/approval from the Association. More resources have been allocated to the contract and the Association would be helping Everwarm to recruit an Administrator. All applications for payment had been reviewed and returned to Everwarm and invoices should be received soon. Phase 2 of the interface was on track to be completed by the end of April 2023.	
12.	Governance report	
12.1	RW introduced the report and explained that there had been two notifiable events and one Chair's action completed since the last Board meeting in February 2023.	
12.2	The Board were informed that RR had requested a leave of absence for 4 months. The Board approved the leave of absence; however, it was agreed that contact would be made with RR prior to his return.	DW
12.3	RW advised the Board that the approval relating to the amendment of bank signatories would not be required as this had been completed online.	
12.4	A Board member highlighted that the Maryhill Living budget contained a loss. RW would check the budget and adjust the negative figure. The Maryhill Living Business Plan and Budget would be brought back to the Maryhill Housing Board for approval.	RW
12.5	The Board approved the Board Expenses and Allowances Policy.	
12.6	The Board approved the Governance Effectiveness Plan 2023/24.	
13.	Meeting Review	
13.1	All Board members thought the meeting went well and that the preparation of the papers had helped to keep the meeting on track.	
13.2	The Chair asked Board members to consider if the away days could be held on a weekday rather than a weekend.	Board Members