

Required Reading



MARYHILL HOUSING ASSOCIATION LIMITED

**MINUTES OF THE BOARD MEETING
HELD ON THURSDAY 26th of June 2025 AT 6.30 PM
HYBRID MEETING FROM 45 GARRIOCH ROAD, GLASGOW, G20 8RG**

Board Members	In Person	Remote	Apols	Absent	Officers	Items
██████████ (LF) - Chair			✓		██████████ (RW) Chief Executive	1-14
██████████ (JC)			✓		██████████ (JS) Director of Operations	1-14
██████████ (VW)	✓				██████████ (CD) Head of Property & Neighbourhood	1-14
██████████ (WMc)			✓		██████████ (SB) Director of Resources	1-14
██████████ (AK)		✓			██████████ (LS) Corporate Services Manager	1-14
██████████ (AS)			✓		██████████ (SR) Corporate Officer (Performance, Data & Governance)	1-15
██████████ (DF)	✓				External	item
██████████ (MM)	✓				██████████ (JH)	1-2
██████████ (PH)		✓				
Leave of Absence						
██████████ (LS)						
██████████ (SJ)						

Item No.	Issue	Action By
1.	Welcome	
1.1	The Vice Chair (DF) welcomed everyone to the meeting.	
1.2	The Company Secretary RW confirmed that the Board had appointed PH to the casual vacancy via written resolution prior to the meeting.	
1.3	Apologies were noted from LF, AS, JC and WMC.	

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1.4	No declarations of interest were noted. However, Board member PH highlighted that he was previously employed by DTP, who are recommended for approval as treasury advisors in tonight's meeting. PH advised his employment ended less than 12 months ago and confirmed there is no ongoing connection with the company. PH is also listed as part of the CEO appraisal panel in the papers presented for approval and suggested the Board may wish to consider whether he should leave the meeting during this item while a decision is being made.	
2.	Housing Diversity Network Report	
2.1	The Vice Chair (DF) confirmed that [REDACTED] (JH), from Housing Diversity Network (HDN), was in attendance to present the HDN Report.	
2.2	RW provided an overview to the Board, noting that the HDN review took place in March last year. JH held sessions with staff and customers, but the recommendations were delayed until the new CEO was in post.	
2.3	JH delivered a presentation to the Board on the HDN accreditation process and its findings. JH noted that a detailed action plan underpins the recommendations and outlines how they were developed. Staff and tenant surveys were carried out, reflecting the organisation's culture and MHA's performance in relation to EDI. The assessment also considered the wider community, beyond the landlord's direct control. Good practice was identified, including strong governance feedback, compliance with the SHR, and meeting statutory duties.	
2.4	Areas for improvement were set out in the Action Plan presented to tonight's meeting for approval. JH flagged that this included a recommendation that the Board reconsider its position on only collecting anonymised data.	
2.5	The Board thanked HDN for their work and praised the quality of the report.	
2.6	A Board member asked whether the report reflected genuine engagement and buy-in from the customers who participated in the process. JH confirmed that engagement had been very positive. She added that moving to an element of non-anonymised data would allow for tailoring of services to better suit customer needs.	
2.7	<p>The Board then approved and noted the following:</p> <ul style="list-style-type: none"> • Approved the management responses on the resulting action plan at Appendix B • Noted the findings of the HDN review at Appendix A • Noted that the actions will be taken forward by the Association's EDI Group <p style="text-align: center;"><i>JH Left meeting at 7.05pm</i></p>	
3.	Approval of Board Minutes- 29th May 2025	
3.1	The Board approved the minutes of the meeting held on 29th May 2025 .	SR

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4	Matters arising not otherwise on agenda	
4.1	DF advised there were no matters arising not otherwise on the agenda and highlighted that the item will remain on the agenda until the review with North Star is completed.	
5.	Action Tracker	
5.1	DF highlighted that four items on the action tracker were proposed for closure. The Board approved the closure of all four actions.	SR
6.	Feedback from training/events and Audit & Risk Committee	
6.1	<p><u>Training Update</u></p> <p>Board members reported that the recent training session on the Staffing Sub-Committee was informative and engaging. A Board member highlighted a discussion on the potential use of AI in diagnosing repairs and also shared insights from a conference they recently attended on the role of AI in housing, noting its potential to significantly impact and improve the sector.</p>	
6.2	<p><u>Audit and Risk Committee Update</u></p> <p>The Audit and Risk Committee Chair updated the Board, recommending approval of the Treasury Report and Treasury Management Strategy. Internal audit reports on interval voids and EICRs were reviewed and approved, with no concerns raised following input from Health & Safety Compliance. The Committee reviewed Q4 management accounts, approving actual figures despite queries on forecasts. The external audit contract was extended by two years, deemed good value. Twelve action tracker items and 23 external audit recommendations were also closed, showing strong progress. It was noted that these approval items were included in tonight's agenda.</p>	
7	Scrutiny Panel Report	
7.1	RW introduced the report confirming that several recommendations require Board approval and invited questions.	
7.2	The Board expressed encouragement at the progress being made by the panel.	
7.3	RW added that, since the paper was written, the panel decided to move from the external support been provided by TPAS. The panel discussed options, including working directly with the Corporate Services Manager, as their main support or to approach an alternative provider such as TIS. RW & LS have arranged to meet a representative from TIS to discuss supporting the panel. TPAS have agreed to end the contract.	
7.4	The Board viewed the change as a positive step reflecting the panel's desire to progress.	
7.5	<p>The Board then reviewed, noted and approved the following:</p> <ul style="list-style-type: none"> • Approved the name change for the panel from Service Improvement Group to Maryhill Housing Association Tenants' Scrutiny Panel • Approved the updated Terms of Reference at Appendix A • Approved the updated Code of Conduct at Appendix B • Approved the updated Application Form at Appendix C • Noted that a dedicated page on the Maryhill Housing Association website will be set up for the panel, which will contain the above documents, any scrutiny reports issued and promote recruitment of new members 	

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	<ul style="list-style-type: none">• Noted that there will be a standing item in every Newsletter about the panel and promoting membership• Noted that we will seek to promote the panel on an ongoing basis via any other suitable communication methods/opportunities• Noted the work the panel has undertaken to date in terms of information gathering from the complaints data, consideration of the anti-social behaviour policy and consideration of the 2024 customer satisfaction survey• Noted the panel has identified two areas for scrutiny which it wishes to take forward 1) exploring the dissatisfaction levels in regard to staff 'visibility', and 2) exploring damp and mould issues in the four specific areas of high dissatisfaction levels (Maryhill Locks, Hathaway Lane, Ruchill, High Ruchill)	
8.	Reactive Repairs Contract Award	Conf
8.1	<i>Section removed as commercially sensitive</i>	

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9.	Treasury Management Strategy	
9.1	SB introduced the paper and confirmed it had been discussed in detail at the Audit and Risk Committee, which recommended items for approval. SB flagged that an error had been identified in the document, and that the golden rule in respect of debt repayment should say by year 27 not year 30.	
9.2	<p>The Board acknowledged the thorough discussion at the Audit and Risk Committee and approved the following:</p> <ul style="list-style-type: none"> • Approved the Treasury Strategy 2025, subject to amendment of the golden rule on debt repayment to year 27 not year 30 • Noted the actions proposed in respect to the recommendations contained in the Treasury Strategy 2025. 	
10.	Health & Safety Performance Q4 2024/25	
10.1	JS introduced the Q4 Health & Safety report and invited Board to ask questions.	
10.2	A Board member asked about the status of the lifts and whether the work was on schedule. JS confirmed that work began on Monday and advised that a senior management team member would be on standby to address any issues that may arise during the 18-week contract.	
10.3	The Board noted the content of the report.	
11.	Management Accounts Q4 2024/25	
11.1	SB introduced the paper and confirmed it had been discussed in detail at the Audit and Risk Committee, which recommended the items for approval.	
11.2	SB highlighted an error in the Statement of Comprehensive Income as two budget columns had been included, the correct one shows total comprehensive income of £211, 787. SB advised that the incorrect column would be removed before submission of the management accounts to the bank.	
11.3	A Board member asked if the actual position at 31 st March matched the anticipated outturn reported at Q3. SB confirmed it showed a slight improvement: the bad debt provision was lower than anticipated, and salary costs were lower due to vacancies. Additionally, a few investment projects did not complete on time and have rolled into April/May.	
11.4	RW advised that, in light of the findings in the Assurance Review discussed at May Board, the August Board report on the management accounts will provide key management highlights to focus attention on critical areas, in addition to the full management accounts for approval.	
11.5	The Board felt this approach would be very useful, allowing for a clearer, more accessible report. They emphasised the importance of highlighting covenant compliance, material overspends and cash flow.	
11.6	Board noted the report and approved the financial results for the period to 31 st of March 2025, which was considered in detail at the Audit and Risk Committee on 18 June 2025.	

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12.	Risk Management Q4 2024/25	
12.1	SB introduced the paper and confirmed it had been discussed in detail at the Audit and Risk Committee.	
12.2	The Board noted the report and acknowledged the detailed discussion and debate that took place at the Audit and Risk Committee regarding potential changes.	
13.	CEO report	Part conf
13.1	RW introduced the report noting that several items required approval and would be considered individually.	
13.2	<p><u>Entitlements, Payments and Benefits Policy</u></p> <p>RW highlighted section 1.3, which outlines the main changes to the Entitlements, Payments and Benefits Policy updated by LS.</p>	
13.3	The Board noted the minimal changes and approved the updates as detailed in Appendix A.	
13.4	[REDACTED]	
13.5	[REDACTED]	
13.6	<p><u>CEO Appraisal</u></p> <p>DF asked Board whether PH needed to leave the room for the discussion.</p>	
13.7	The Board agreed that PH did not need to leave and approved Paul Hillard, as the proposed incoming Chair, to take part in the CEO's appraisal.	
13.8	<p><u>Development Policy, Procurement Appendix and Gateway</u></p> <p>RW explained that an internal audit finding led to the review and update of the Development Policy, including a change control procedure now reflected in the policy. The audit had also proposed that a contingency amount for overspend on development projects be included in the Standing Orders, RW advised that instead of taking this blanket approach, that it is proposed the contingency amount for potential overspends would be considered by Board on a project specific basis at the contract award stage. RW also highlighted that the Gateway 6 process is proposed to move from senior staff to Board oversight.</p>	
13.9	The Board agreed that approval of contingency levels should be considered on a project specific basis as this allows for consideration of risk where more than one project is running simultaneously, with each contract reviewed individually to maintain control over timing and scope, allowing for appropriate buffers.	
13.10	The Board then approved the updated Development Policy, Procurement Appendix, and Gateway Appendix at Appendices C, D, and E.	

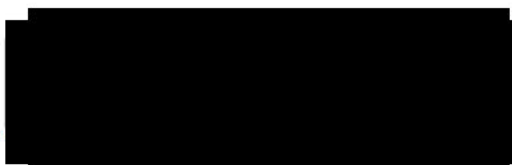
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14.5	An action was captured to discuss with North Star whether the delegation of the Mid Market Rent (MMR) policy to Maryhill Living can be included within the governance review.	LS
14.6	The Board then approved the following: <ul style="list-style-type: none"> • The Maryhill Living Business Plan 2025-2030, as recommended by the Maryhill Living Board, at Appendix H • The updated Mid Market Rent Policy, as recommended by the Maryhill Living Board, at Appendix I • Authorisation for officers to update the eligible income levels within the Mid Market Rent Policy on a quarterly basis 	
14.7	RW proposed a bite-size training session for the Board on the Maryhill Transformational Regeneration Area, suggesting this for September. This timing would align well with the anticipated development report, helping keep the topic fresh in members minds.	
14.8	The Board welcomed this suggestion and agreed that future bite size sessions should similarly be identified for either the month before or month of an anticipated Board report. An action was taken LS to review the forward plan of Board agenda items to identify further bitesize topics.	LS
14.9	An action was taken to arrange the bite-size training session on the Maryhill Transformational Regeneration Area to take place before the Board meeting in September.	LS
14.10	The Board noted the remaining items in the report.	
14.11	RW also highlighted upcoming conferences and training opportunities, including the Housing Diversity Network's Scottish Equality Conference.	
█	█	
█	█	RW
15.	AOB	
15.1	<u>AI Meeting Interpreter</u> RW advised that the organisation is exploring the implementation of an AI meeting interpreter to assist in the production of minutes This would not be implemented until a robust AI Policy was in place. This will clarify GDPR coverage and how data storage risks would be managed. This tool could speed up report and minute production, similar to systems used by other housing associations. An action was taken for LS to prepare an AI policy and usage procedure.	LS
15.2	Board members discussed the importance of getting the right balance between use of the benefits of AI and ensuring that data was being handled correctly. A Board member flagged a concern as to how confidential agenda items would be managed if AI was being utilised, an action that this will require to be addressed in the AI Policy. Another Board member advised that █ are using AI in producing minutes. An action was taking for contact to be made with Bridgewater HA to seek to learn from their experience.	LS

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15.3	<p><u>Supplementary Reading Format</u> Board members welcomed the improvements in how supplementary papers are provided but suggested adding hyperlinks to enable direct access to each document.</p>	SR
15.4	Board members highlighted that QCHA had used this approach successfully at the recent steering group.	
15.5	An action was taken to investigate the system QCHA use and assess whether similar functionality can be introduced to enhance the accessibility of supplementary papers.	
15.6	RW also proposed issuing a short survey to determine whether Board members prefer to use the Decisions platform or the PDF version of Board papers.	
15.7	An action was taking for a survey to be created and circulated to understand Board preferences and ensure any changes support accessibility for all members.	
<i>All staff except SR left meeting at 8.02 PM.</i>		LS
16	Meeting Review	
16.1	Board members reflected positively on the Vice Chair’s first time chairing the meeting and commended the effective way it was conducted.	
16.2	They also noted that while the meeting was slightly shorter due to fewer attendees, there was still strong and constructive discussion. Board members felt there are continued opportunities to streamline the content of Board papers and consider which items may be more appropriately delegated to Maryhill Living or handled through the Audit & Risk Committee, rather than coming to the full Board.	
16.3	The Board agreed that the bitesize training sessions held before meetings are very beneficial especially when linked to items on the agenda as they help ensure all members have a clear understanding, particularly when technical terms or jargon are used.	
16.4	Board members suggested creating a “jargon buster” resource to avoid the use of acronyms and help all members feel confident in discussions. SR updated Board members that there is a jargon buster document which is provided at the start of the supplementary reading papers for each board meeting.	
<i>Meeting closed at 8.09 PM.</i>		

Signed: _____



Date: 09.09.2025