



MARYHILL HOUSING ASSOCIATION LIMITED

**MINUTES OF THE BOARD MEETING
HELD ON THURSDAY 27TH MARCH AT 6.30 PM
HYBRID MEETING FROM 45 GARRICOH ROAD, GLASGOW, G20 8RG**

Board Members	In Person	Remote	Apols	Absent
██████████ (LF) - Chair	✓			
██████████ (JC)				✓
██████████ (VW)			✓	
██████████ (SJ)				✓
██████████ (WMc)	✓			
██████████ (AK)				✓
██████████ (AS)		✓		
██████████ (DF)				✓
██████████ (MM)	✓			
██████████ (PH)	✓			
Leave of Absence				
██████████ (LS)				

Officers	Items
██████████ (RW) Chief Executive	1-16
██████████ (JS) Director of Operations	1-14
██████████ (SB) Director of Resources	1-14
██████████ (CD) Head of Property	1-14
██████████ (AD) Head of Asset and Investment	1-14
██████████ (GM) Communications Officer (Minutes)	1-14
External	item
Observer	Items

Item No.	Issue	Action By
1.	Welcome	
1.1	The Chair (LF) welcomed everyone to the meeting.	
1.2	Apologies were noted for VW.	
1.3	No declarations of interest were noted.	
1.4	The Chair noted that ██████████ had stepped down from the Board (and as Vice Chair) and passed on ██████████ best wishes to members of the Board. Board members agreed Paul had been an excellent Board member and thanked him for his contribution.	

Required Reading

Item No.	Issue	Action By
2.	Approval of Board Minutes – 27th February 2025	
2.1	A Board member highlighted that the minute for the EVH item at bullet point 5) should say “Board asked the CEO to advise EVH that the Board will be undertaking a review of the relative pros and cons of continuing our EVH full membership.”	SR
2.2	The Board approved the minutes of the February meeting, subject to the above amendment.	
3.	Matters arising not otherwise on agenda	
3.1	There were no matters arising not otherwise on the agenda.	
4.	Action Tracker	
4.1	LF informed Board members 5 items were proposed for closure.	SR
4.2	Board approved the closure of the 5 items on the action tracker.	
5.	Feedback from training/events	
5.1	Board members said that the away day was useful and a good opportunity to meet senior members of the staff team.	
5.2	Another Board member said it helped them to understand the challenges the Association faces.	
5.3	A Board member said that the business plan workshop was useful for understanding matters such as CPI and that the session was enjoyable.	
6.	Strategic Alliance	Redact in Full
■	[Redacted]	
■	[Redacted]	
■	[Redacted]	
■	[Redacted]	
■	[Redacted]	
	9 April.	

Required Reading

Item No.	Issue	Action By
	<p>█ [REDACTED]</p> <p>█ [REDACTED] risk assessment in respect of the strategic alliance set out at Appendix 3</p>	
7.	Corporate Business Plan & Budget	Partial Redact
	<p>█ [REDACTED]</p>	█
7.2	RW noted that insurance renewal figures had also just been received which were £107k less than the 25/26 budget presented for approval tonight	
7.3	RW added that the 30-year business plan had been reviewed by the Association's treasury advisors, DTP, noting that although MHA's rent increase assumption was higher than their recommended business plan assumption, all other aspects of the financial plan were found to be appropriate.	
7.4	A Board member asked if the budget would be amended to reflect the insurance saving. RW said this saving was just being highlighted for information, and there was no change proposed to the 25/26 budget presented in the papers.	
	<p>█ [REDACTED]</p>	
7.6	RW presented the Corporate Plan, drawing attention to the 'what will we do' section and asked the Board for any questions.	
7.7	The Chair asked the Board if the plan reflected the values and priorities of the Association. Board members said that they did and there weren't any surprises following the away day discussions held in November 2024 and March 2025.	
7.8	SB presented the 'how we will resource the plan' section of the report and asked the Board for any questions.	
7.9	A Board member asked about an increased allowance for pest control in light of local authority cuts and raised concerns about housing associations picking up this responsibility that lies with the council and the financial repercussions for tenants. They asked if MHA charges owners for this. SB said that a lot of the spend was for pest control issues within a tenant's flat, and, therefore, no owner charges would apply. JS noted that the local authority still has responsibility when the issue occurs outside the buildings. RW noted that the impact of council cuts	

Required Reading

Item No.	Issue	Action By
	had resulted in an increase in pests getting into the Association's homes. JS added that several other local housing providers are experiencing the same issues.	
7.10	A Board member asked what the status of communications with the bank currently was in regard to the covenant. SB said he had an email from the bank confirming the 1.95 interest cover level as a maximum but potentially it would be lower. This however subject to agreement by the bank's credit department.	
7.11	RW said this would remain a notifiable event with the Regulator until the covenant amendment is fully documented and approved, however Board were being asked to approve the 25/26 budget and 30 year financial plan knowing that the breach on the current 2.30 interest cover will be resolved when the rate reduces to 1.95 or less.	
7.12	RW advised that in regard to the approval sought for the purchase of up to 10 properties, it is now proposed to remove the £8k maximum for works costs set out in the Board paper, as on reflection this would be too restrictive. Any purchase must meet the criteria in the Property Purchase and Sale Policy, which included achieving at least a break even net present value over 30 years. Works costs are always assessed before a purchase is made and if a property needed too many repairs then this could result in the purchase not going ahead, but that the £8k figure proposed in the cover paper would be too restrictive.	
7.13	The Board discussed and agreed the removal of the proposed £8k works costs limit.	
7.14	SB sought questions on the scenarios and sensitivities set out in the papers, which had been discussed in detail at the scenario workshop on 20 th March.	
7.15	A Board member noted that some of the scenarios could result in an uncomfortable position for the Association and said that everyone involved should acknowledge that this is a challenging position to be in. RW noted that this 30-year financial plan is less resilient than before and this is reflected in the Board's request that a strategic options review be carried out.	
7.16	SB presented the strategic risk register and asked the Board for any questions. A discussion was held on development risk. RW noted that development and regeneration is a big part of the plan, however scenario testing demonstrated that not building the proposed new units wouldn't really put MHA in a stronger financial position, as the developments are budgeted to be fully funded. A Board member highlighted the level of risk involved in development and that MHA should remain mindful of this. The Board agreed it was important to build to meet housing need in the area and for regeneration. RW noted on the new build financial assumptions that rents are assumed to go up by CPI+1%.	
7.17	The Board then approved : <ul style="list-style-type: none"> • the 2025-2030 Corporate Business Plan • the 2025/26 Annual Maryhill Housing Budget (Appendix R) and 2025/26 Maryhill Living Budget (Appendix X) 	

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7.18	<ul style="list-style-type: none"> • purchase of up to 10 properties during 2025/26 that meet the criteria in the Property Purchase and Sales Policy • the 2025/26 Risk Map including long term risk horizon scanning (Appendix H.1) and updated Strategic Risk Register (Appendix H.2) • the 2025/26 Board key performance indicators (Appendix I) and health and safety indicators (Appendix J) • the Audit Needs Assessment and the Other Third Lines of Defence Reviews 2025-2028 (Appendix L). • the 2025/26 BDO internal audit plan (Appendix M). • the 2025/26 Value for Money actions (Appendix Q) • the 2025/26 Investment Plan (Appendix N) • the 2025/26 Development Growth Plan (Appendix O) • the updated New Build Financial Assumptions (Appendix P). • the 2025/26 medium and long-term financial plans (Appendices S, T & U). <p>The Board noted the following four items:</p> <ul style="list-style-type: none"> • strategic options will be considered and updated long term financial plans will come to October 2025 Board to inform rent increase discussions. • the 2025/26 Governance Effectiveness Plan had already been approved at January Board • the time phased 2025/26 Delivery Plan will come to May Board • the new Value for Money Strategy will come to June Board 	
8	Write Offs & Write Backs	
8.1	JS presented the report on write offs and write backs and asked Board for any questions.	
8.2	A Board member said that it was good to see a significant reduction in write offs.	
8.3	Board members sought clarification on some specific cases, which JS provided.	
8.4	<p>Board approved:</p> <ul style="list-style-type: none"> • the write off of £24,478.88 in respect of former tenant arrear debts for the period 1st October 2024 – 31st March 2025. • the write off of £57,356.76 in respect of rechargeable repairs. • the write back of £1,206.24 of arrears previously written off by the Association 	
9.	Q3 – Health & Safety Performance	
9.1	JS presented the report on health and safety performance for Q3.	
9.2	JS brought to the Board's attention that, in relation to the lift outages KPI area (L6), upgrade works at Glenavon are now expected to be completed in November 2025 rather than July due to an additional component being required that was not identified during the initial assessment. AD confirmed that this had been missed out from the technical survey by the contractor.	
9.3	A Board member asked if the lifts would be out of action during this time. JS & AD confirmed that each lift would only be off when the works to that lifts was taking place. It would however mean that there would be a prolonged period with only	

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9.4	<p>one working lift in each block, RW advised that contingency arrangements are being put in place in the event the single lift were to break down.</p> <p>Board confirmed they were happy with the new format of the report.</p>	
10.	CEO report	
10.1	Chair advised that the approval items would be considered first, followed by verbal updates on other items.	
10.2	<p>North Maryhill TRA</p> <p>RW spoke to the item and outlined that the level of risk was relatively low regarding the proposal to commence on site for the Phase 1 blue and green infrastructure works ahead of the receiving the Contaminated Land Officer sign off of the contamination remediation strategy. There is VDLF grant money which could be used to meet the costs of any unexpected remedial works.</p>	
10.3	A Board member asked if the Association currently holds this money. RW confirmed that the funds are held by Glasgow City Council and that the money had been set aside to pay for potential VAT costs which had now been resolved.	
10.4	RW added that the tender price with Robertsons is only valid until 10 th May and seeking an extension could result in increased tender costs.	
10.5	A Board member asked if the contamination remediation strategy sign off was required before works commenced. RW confirmed that no, this was required before completion of the works.	
10.6	The Board approved the commencement on site of the North Maryhill TRA Phase 1 blue and green infrastructure works ahead of contamination remediation strategy sign off.	
10.7	RW highlighted that the £1.4m VDLIP funding would be accessible only if we have a signed letter of intent from the contractor, a letter confirming intent to transfer land from Wheatley Homes and planning consent granted by close of play on 28 th March 2025.	
10.8	A Board member asked if the contractor's appointment letter was conditional on these matters. RW confirmed that it was.	
10.9	<p>Annual Procurement Strategy 2025/26</p> <p>RW noted that on the Appendix 1 table, the Kilmun Street site development has a contract award of January 2026, but the contract is not due to start until October 2026. This is because it is anticipated the private developer will require longer lead-in times and tender prices would be held for this duration.</p>	
10.10	It was also noted that an additional column would be added to the Appendix 1 table to list length of contract before being issued to the Scottish Government.	DW
10.11	The Board approved the Annual Procurement Strategy 25/26 subject to the above change.	

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Item No.	Issue	Action By
	Standing Orders – Update to Delegation Schedule	
10.12	RW outlined the proposal that a cumulative limit of £1m be implemented on the Chief Executive's unbudgeted approval authority in the Standing Orders and asked if Board was comfortable with this. Approval beyond that limit would come to Board.	
10.13	A Board member asked if a running total would be reported to Board. SB confirmed that this will be included in the management accounts. The Board confirmed they were happy with this.	
10.14	The Board approved the updates to the Delegation Schedule of the Standing Orders.	
	Procurement & Community Benefit Policy	
10.15	The Board approved the updates to the Procurement and Community Benefits Policy.	
	Property Purchase & Sale Policy	
10.16	The Board approved the review of the Property Purchase and Sale Policy.	
	Verbal updates:	
	Intrusive Render Fire testing	
10.17	RW advised that this item related to the mini multi balconies. AD noted that we are currently in the process of engaging and appointing a design team for the balcony options.	
10.18	A Board member asked how many balconies there are. AD said there were 12 mini multis and each flat has an enclosed balcony, so this gives a total of approximately 360 balconies.	
10.19	JS confirmed that MHA would issue communications to tenants next week and hold drop-in sessions to provide an on-site presence to customers to provide information and reassurance. Ledgowan Hall and mini multi entrance foyer areas were mentioned as possible session venues.	
10.20	A Board member said entrance foyer sessions would be the most effective as they remembered them working well for the Air Source Heat Pumps project.	
10.21	A Board member asked about potential media interest in this project. RW advised that the Association has consultants on hand who can provide assistance with this kind of communications.	
10.22	A Board member asked if the wording for the communications could be shared with Board members. RW confirmed this would be circulated to Board.	RW
	Maryhill Locks	
10.23	RW confirmed there was no further update on the settlement agreement.	

Required Reading

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10.24	Air Source Heat Pump Failures AD advised that the independent heating consultants were still working on an options report for Air Source Heat Pumps.	
11.	Governance report	
11.1	Board discussed the request to reschedule the April 2025 Board meeting as the original meeting date clashed with the Glenavon render mediation hearing. It was noted that as there would be a light agenda and as no alternative dates could be identified Board approved the cancellation of the April Board.	SR
11.2	It was noted that MHA and QCHA board members will jointly meet on 9 th April to consider the Strategic Alliance.	
11.3	RW advised that a Board workshop as part of the assurance review with Linda Ewart would take place in the middle of May and that Effective Questioning training from Share was now scheduled for later in May.	
11.4	RW raised the lack of Audit & Risk Committee members following the resignation of Paul Imrie. MM confirmed that she would be happy to join the Committee.	
11.5	A Board member asked if the tenant on the reserve list for Board recruitment would now be asked to join the Board. RW advised that our requirement for new Board members may depend on the outcome of governance review as this may recommend a change of Board and committee structure.	
11.6	RW also advised that Board would need to give consideration to the appointment of a Vice Chair at the May 2025 Board meeting.	
12.	Meeting Review	
12.1	There was no meeting review this time.	

Signed: _____

Date: _____