



MARYHILL HOUSING ASSOCIATION LIMITED

**MINUTES OF THE BOARD MEETING
HELD ON THURSDAY 14 NOVEMBER 2023 AT 6.30 PM
HYBRID MEETING FROM 45 GARRICOH ROAD, GLASGOW, G20 8RG**

Board Members	In Person	Remote	Apols	Absent	Officers	Items
██████████ (LF) - Chair	✓				██████████ (BW) – CEO	1-11
██████████ (PI) – Vice Chair		✓			██████████ (JS) – Director of Operations	1-11
██████████ (JC)		✓			██████████ (RW) – Director of Resources	1-11
██████████ (TH)		✓			██████████ (DW) – Performance & Governance Manager	1-11
██████████ (VW)	✓				██████████ (AM) – Head of Development	1-11
██████████ (VM)	✓				██████████ (SM) - Head of Neigh. & Communities	1-11
██████████ (SJ)	✓				██████████ (CD) – Head of Property	1-11
██████████ (WMc)	✓				██████████ (SO) - TIS	1-5
Leave of Absence					██████████ (DB) – Community Regen Manager	1-11
					Observer	Items

Item No.	Issue	Action By
1.	Welcome	
1.1	The Chair welcomed everyone to the meeting.	
1.2	No apologies were noted.	
1.3	No declaration of interests were declared.	
2.	Approval of Board Minutes – 28th September 2023	
2.1	The Board approved the minutes of the Board meeting held on 28 th September 2023.	DW
3.	Action Tracker	
3.1	The Board approved the closure of 23 items in the action tracker.	DW

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3.2	The Board also approved to close item 6.4 if the Customer Insight and Engagement Plan was approved at Agenda Item 10.	DW
4.	Feedback from Training/Events	
4.1	A Board member had attended the Scottish Federation of Housing Association's Finance Conference and feedback that the importance of having good data had been highlighted.	
4.2	Board members had also attended a bitesize training session on The Regulatory Framework prior to this evening's meeting and feedback that this had been informative.	
5.	TIS Tenant Consultation Feedback Presentation	
5.1	The Chair introduced [REDACTED] (SO) from the Tenant Information Service (TIS).	
5.2	SO presented the findings from the Tenant Consultation which they had undertaken on behalf of Maryhill Housing (MH) and Queen's Cross Housing Association (QCHA).	
5.3	The consultation took place between July and September 2023 and its aim was to identify what tenants prioritised and valued in their homes, their communities, and the housing service they received.	
5.4	Following the presentation SO asked the Board members whether anything in particular stood out and they had taken away from the consultation survey.	
5.5	The Board discussed some of the findings from the report but asked that the full report be provided so that they could review this in more detail.	
5.6	BW confirmed she would send the report to the Board prior to the joint session with QCHA Board which had been booked for 28 th November 2023. BW hoped that Board members would be able to attend as this session would look at the findings of the report in more detail with the aim of identifying tangible actions that could be taken forward.	BW
5.7	The Chair thanks SO for attending and SO left the meeting.	
6.	Business Plan Update and April 2024 Tent Proposals for Consultation	
6.1	RW introduced the report and highlighted some of the main points.	
6.2	RW also advised that inflation had come down to 4.6% in October and our Treasury Advisors, had advised that we should use 4.4% for budget setting and 5.4% for salaries.	
6.3	RW highlighted that the costs resulting from the planned stock condition surveys and Net Zero work were still unknown and these could not be included in the business plan. Both these projects could result in significant spend.	
6.4	A Board member asked when these costs would be known. RW confirmed that the Net Zero report should be available at the end of March 2024 and the first phase of stock condition surveys should be completed by June 2024.	

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6.5	RW then provided context around the proposals detailed in the paper and then summarised each section of the paper and asked the Board for any questions at the end of section:	
6.6	Tenant Views – BW had met with the Tenant Service Improvement Group (TSIG) and shared the proposed rent consultation letter and leaflet for their feedback. TSIG would generally like to see lower rent increases and they were concerned about affordability; the rent structure and they thought the consultation should differentiate between tenants who are in work and those who are not.	
6.7	Affordability – RW highlighted that there was an error in the Affordability tables 3 and 4 of the report. The wrong rent had been input here; however, all other figures were correct. The affordability assessment showed that the least affordable rent was for single working people in a 1 bed property. To mitigate the increase for single people would mean that the Rent Policy would need to be reviewed. The Board asked if this would be possible. BW confirmed that this would not be possible for this year as a full consultation would need to be carried out with tenants. However, this could be considered for the 2025 rent review.	BW
6.8	Viability – the Board thought that the viability section was robust, and no questions were asked.	
6.9	Comparability – A Board Member asked why the Scottish Average was lower. RW explained that the Scottish Average included Local Authorities, whose rents were generally lower, and it also was dependent on the size and location of properties.	
6.10	The Board then had an in-depth discussion on the different options to offer to tenants for consultation and the impact that these would have on affordability for tenants and the investment and business plans.	
6.11	The Board ruled out the 4% option as this would have a significant impact on what the Association could invest in our properties. They also ruled out 7% as they felt that this increase was too high for tenants due to the cost of living still having an impact on their lives.	
6.12	RW stated that it would be possible to offer the 5% option with an investment value of £21m and the 6% option with a £22.5m investment value.	
6.13	The Board approved to consult on these options.	RW
6.14	DW queried whether the leaflet explained what we had achieved since the last rent increase. The Board agreed that a section which detailed this should be added.	BW
6.15	The Board then discussed whether the consultation questionnaire should include a question around source of income. The Board debated the reasons why this question should be added and what impact that this would have on the Board's decision on what increase to apply. The Board agreed that further feedback should be requested from TIS and other Associations to get a better understanding around this.	DW

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6.16	<p>The Board approved to:</p> <ol style="list-style-type: none"> 1. consult on a 5% option with an investment value of £21m and a 6% option with a £22.5m investment value for all general needs, shared ownership, retirement properties and lock ups (excluding fair rent properties). 2. set the service charges for 2023/25 as per the Rent & Service Charge Policy, i.e., based on projected costs for the services provided plus 15% administration fee, subject to consultation with tenants for retirement housing tenants. 3. increase rents in accordance with the Rent & Service Charge Policy, i.e., the lease terms of RPI +1% (Retail Price Index inflation rate), using September RPI rate of 8.9% for leased properties Type 1 (e.g., Mears) and Type 3 GCC temp furnished flats. 4. increase rents in accordance with the Rent & Service Charge Policy, i.e., the lease terms of RPI +1% (Retail Price Index inflation rate), using September RPI rate of 8.9% for leased properties Type 2 (registered charities turnover <£1m). 5. increase the annual factoring fee currently set at £192.60 by the same increase as for general needs stock for factored owners. 	JS/ BW/ RW
6.17	The Board agreed not to include a question on income source as they did not know what impact this would have on the Boards final decision on what rent increase to apply. Further information would be obtained from TIS and other Associations.	DW
7.	Community Regeneration Strategy and Community Fund and Donations Policy	
7.1	DB introduced the report and summarised the main updates.	
7.2	The Board noted the actions achieved and overview of the activities delivered as part of the previous strategy and were very impressed.	
7.3	<p>The Board approved:</p> <ol style="list-style-type: none"> 1. the proposed Community Wellbeing Strategy. 2. the change in name to the original strategy from Community Regeneration to Community Wellbeing Strategy. 3. the changes in the Community Fund and Donations policy. 	DB/ DW
7.4	The Board agreed to wait until the new Board members had been recruited before agreeing to volunteer to join the Community Fund Panel.	DB
■	[REDACTED]	
■	[REDACTED]	
■	[REDACTED]	
■	[REDACTED]	
■	[REDACTED]	
■	[REDACTED]	

