



MARYHILL HOUSING ASSOCIATION LIMITED

**MINUTES OF THE BOARD MEETING
HELD ON THURSDAY 23rd OF OCTOBER 2025 AT 6.30 PM
HYBRID MEETING FROM 45 GARRIOCH ROAD, GLASGOW, G20 8RG**

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

Officers	Items
██████████ (RW) Chief Executive	1-13
██████████ (SB) Director of Resources	1-13
██████████ (JS) Director of Operations	1-13
██████████ (CD) Head of Property & Neighbourhood	1-13
██████████ (DR) Head of Housing	1-13
██████████ (SR) minute taker	1-13
██████████ (AMcA) Head of Development	1-13
External	item

Item No.	Issue	Action By
1.	Welcome, Apologies & Declaration	
1.1	The Chair (PH) welcomed everyone to the meeting.	
1.2	Apologies were noted from VW, JC, and AK	
1.3	SB declared an interest in item 8 Rent Consultation, as a family member is a tenant.	

REQUIRED READING

Item No.	Issue	Action By
2.	Approval of Board Minutes – 22nd September 2025	
2.1	The Board approved the minutes of the meeting held on 22 nd September subject to adding RW as an attendee.	SR
3.	Matters arising not otherwise on agenda	
3.1	No matters otherwise not on agenda.	
4.	Action Tracker	
4.1	The Chair advised Board members that 8 items are proposed for closure with no verbal updates noted.	
4.2	The Board approved the closure of the 8 items.	
5.	Feedback from training/events	
5.1	Board members who attended a Bitesize Training session on Development prior to this evening's meeting confirmed that this had been informative and very useful. AM added that a video of the training sessions would be made available to members who had not been able to attend.	SR
5.2	A Board member recently attended a Direct Work Forum in Manchester, where there was extensive discussion around housing associations, apprenticeships, and training opportunities for housing officers. The event included input from partners based in England, who are exploring the possibility of establishing a presence in Scotland. Participants would receive credit recognition upon completion of the programme. The Board member has offered to share any key insights or developments from the meeting if anything noteworthy emerges.	
6.	Feedback from Northwest Partners	
6.1	DF updated Board on the Steering Group meeting of 10 th October 2025. Items covered at the meeting included: finalising the remit for the Steering Group; consideration of progress on 2025/26 projects; discussions on potential projects for the coming year, and noting the joint support as North West Partners proposed for the Stockingfield Bridge community art project.	
6.2	It was noted that a full report on progress of the project plan will be presented to the Board in November for consideration.	RW
6.3	A Board member queried whether there were plans to bring the two Boards together again. RW confirmed that no further meetings are currently scheduled but acknowledged the positive feedback from the recent effective questioning training session and highlighted the last time both Boards met up fully was to sign the agreement in March 2025.	
6.4	Board had a discussion and expressed a strong desire to maintain the positive momentum and collaborative working, whether through joint training sessions or other shared activities. An action was taken to arrange a joint meeting in March for both MHA and QCHA Boards to come together.	RW
7.	Rent Increase Proposals	
7.1	The Chair introduced the Rent Increase Proposal and invited SB to present the financial modelling and analysis to the Board.	
7.2	SB spoke to the report in detail, in respect of financial viability, comparability and affordability of the options modelled. SB provided a verbal update on information available so far on other association's proposed rent increase levels.	

REQUIRED READING

Item No.	Issue	Action By
7.3	A Board member queried whether the financial modelling had been updated to reflect the anticipated EVH salary increase of October CPI+1.5% given CPI is currently at 3.8%. SB advised that the modelling of salaries was still based on the CPI assumption used in the March 2025 approved business plan at 3.5%+1.5%.	
7.4	A Board member asked whether modelling had been done for Mini-Multi and Glenavon properties as the rents there are higher. SB confirmed the modelling was based on an average and not specifically on the areas of the stock.	
7.5	RW clarified that service charges for most properties had been combined into the rents some years ago, based on amenities provided, this included the neighbourhood team 24/7 service provided at the mini multis and Glenavon.	
7.6	Board members raised the issue of service charge transparency, suggesting that separating service charges from rent could improve clarity. An action was agreed, as part of the rent structure review in 26/27, to explore how additional charges within the rent are presented to aid transparency for tenants.	SB
7.7	The Board considered postponing a decision on the rent proposal until after the UK Government's budget announcement in November, as there had been additional national insurance costs after the 2024 budget. However, it was agreed that the timescale would be too tight to allow for a full and meaningful consultation, and therefore the decision was to proceed with consultation on the original timeframe.	
7.8	Following a detailed discussion, the Board agreed to consult tenants on two rent options: 5.8% and 6.3%. It was stressed that communications must clearly outline the implications of choosing the lower option, including the potential impact on future financial planning and the ability to sustain rent levels in the following year.	
7.9	The Board also highlighted the importance of promoting services that support tenants, including both targeted assistance and the wider range of services offered by the Housing Association. It was agreed that support must be accessible to all tenants, regardless of their digital engagement.	
7.10	DR advised that drop-in sessions were being organised to assist tenants with using the Housing Perks app. It was also discussed ways to distribute printed vouchers as part of the support offer for those customers who do not use a smart phone.	DR
7.11	<p>Board then approved the following:</p> <ul style="list-style-type: none"> • Approved consulting on 2 rent increase options of 5.8%, & 6.3%, Noting that the outcome of the consultation will come to January Board to inform the decision at that point on the April 2026 rent increase. • Approved setting service charges for 2026/27 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. • Approved for leased properties types 1 & 2 increasing 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. • Approved that the management fee for factored owners and the rent for lockups would increase at the same rate as the main rent consultation. 	

REQUIRED READING

Item No.	Issue	Action By
8.	Development Mid Year Review	Partial Redact
8.1	The Chair invited AMcA to present the development report, noting that the Bitesize training session provided before the meeting had been very useful.	AMcA
8.2	AMcA presented the report and verbally updated that work had started on site last week on the North TRA green and blue infrastructure project, which will bring lighting and environmental improvements. The programme is expected to run for six months, with completion anticipated by March 2026. The project is fully funded through derelict land funding	
8.3	<i>Redacted-Commercially Sensitive Information.</i>	
8.4	RW advised that this is a new format for the report, and that it will be submitted to the Scottish Housing Regulator by the end of October as required by our engagement letter.	
8.5	An action was taken that future development closure reports should include information from housing management on the handover process and customer feedback on how the homes are meeting customer expectations.	
8.6	Board discussed that although the Rothes Drive closure report had been presented for approval, the Board were actually just noting this report as there was nothing within paper requiring approval.	
9.	Write Offs & Write Backs	
9.1	The Chair introduced the report and invited DR report author to provide any additional comments.	
9.2	DR noted that the total amount proposed for write-off is slightly lower than the figure written off in the previous year. DR added that a cautious approach is taken whilst pursuing outstanding debts before recommending write-off noting the write back amount is slightly higher this year due to a review of historic credit balances.	
9.3	A Board member queried the implications table within the report, which indicated no customer impact and questioned whether this was accurate given the recent rent increase. RW responded that, while the debts are managed and the impact is minimal, ultimately debt write off does impact on rent levels and the table should be updated to reflect this for future papers.	
9.4	The Board considered the content and approved the following: <ul style="list-style-type: none"> • the write off of £20,016.05 in respect of former tenant arrear debts for the period 1st April 2025 to 30th September 2025. • the write off of £118.56 in respect of current tenant arrears debt. • the write off of £16,622.81 in respect of rechargeable repairs. • the write back of £8,639.31 relating to former tenants where £2,821.50 was previously written off by the association and credit balances totalling £5,817.81 which have been in place for over 5 years, and we are unable to refund the credit. 	
10.	Annual Report on the Charter and Benchmarking	

REQUIRED READING

Item No.	Issue	Action By
10.1	RW introduced the report and drew attention to section 3.4, highlighting that whilst customer satisfaction levels were notably lower than peer group, performance across other measures was broadly comparable.	SB
10.2	RW added the video was not yet available to share but is hopeful this will be completed in time to put on the website.	
10.3	A Board member queried whether the report showed the detail of spend on various elements of repairs and comparison with satisfaction levels. RW responded that this is typically reflected through the value for money benchmarking carried out by Scotland's Housing Network with results published in October/November each year. An action was taking for a value for money benchmarking report to be brought to the Board in January for information.	
10.4	Board noted the content of the report.	
11.	CEO Report	
11.1	The Chair introduced the paper and advised Board that one item was noted for Board approval relating to the KPI for Damp & Mould.	
11.2	A Board member queried the resolution timeframe for structural issues, asking whether the KPI reflects completion or agreement on action. CD confirmed that the proposed average timeframe is measured from start to completion. It was noted that only two cases have been recorded to date. If structural issues become more frequent, the KPI may need to be reviewed and brought back to the Board.	
11.3	Following discussion, the Board approved the new KPIs for Damp and Mould.	
11.4	A Board member commented that the staff and new contractor arrangements currently in place for the reactive repair contract appear to be working well.	
11.5	CD provided a verbal update, advising that no customer complaints had been received to date in relation to the new reactive contractor Bell Group and satisfaction surveys are currently at 100% satisfied.	
11.6	RW provided an update on item 2.4 external wall insulation, confirming that the Asset team has reviewed the matter and found there is no issue with any of the Association's properties.	
11.7	The Board noted the remaining items in the report.	
12.	Governance Report	Partial Redact
12.1	RW introduced the report and noted two items requiring Board approval.	
12.2	RW highlighted section 2.5 shareholding member and advised Board following the recent promotion of membership opportunities, three applications for shareholding membership had been received and are recommended for approval.	
12.3	The Board reviewed and approved all three applications.	

REQUIRED READING

Item No.	Issue	Action By
12.4	RW noted the following items under the Governance Effectiveness Plan: <ul style="list-style-type: none"> • Closure of Four Completed Items: These items were finalised during the current month. • Board Training Item: This item is now closed and will be replaced with a new training plan, informed by the outcomes of the 2025 Board appraisal process. • Team-Building Activity: A proposal was made to organise a team-building event, such as a Christmas lunch. 	<p>SR</p> <p>RW</p>
12.5	Following discussion, the Board: <ul style="list-style-type: none"> • Approved the closure of the four completed items. • Approved the closure of the Board training item. • Agreed to proceed with organising a Christmas lunch and confirmed interest in exploring this further, noting it may occur into the new year. 	
12.6	RW asked Board to consider postponing the November Board meeting to December, as the Glenavon report is not expected until the final week of November. Following discussion, the Board agreed that it would be important to reschedule the meeting to a date when the report would be available. An action was taking to issue a poll with a few proposed December dates.	
12.7	Redacted-Commercially Sensitive Information.	
12.8	RW noted that the GWSF Annual Conference will take place on 25 th of November with a promotional offer of buy 3 places, get the 4 th free. Board members interested in attending were encouraged to get in touch.	
12.9	The Board noted the remaining content of the report.	
13.	Consent Items	
13.1	RW introduced the new style of presenting consent items, designed to streamline the approval process for routine matters.	
13.2	Under this approach, the following policies were presented and approved by the Board: <ul style="list-style-type: none"> • EICR Policy • Repairs & Maintenance Policy • Allocations Policy • Leased Property Policy 	
13.3	The Chair advised as mentioned earlier at item 12 there is a confidential AOB to discuss with Board and asked staff members to leave. <i>All staff left meeting at 8.09pm</i>	
14.	AOB – CEO Complaint	Full Redact
14.1	Redacted-Commercially Sensitive Information.	
15.	Meeting Review	

REQUIRED READING

Item No.	Issue	Action By
15.1	There was a consensus that the meeting had gone well with positive discussions on the relevant points. There was a discussion about the importance for openness on all issues even if that could sometimes be challenging on issues like rent increases. The low level of attendance was noted as a concern and it was agreed that this would be discussed further at the forthcoming awayday.	

Signed: _____

Date: _____