

# NORTH VIEW Housing Association

*North View is a registered Scottish charity – charity registration number SC032963*

<p><b>Minutes of the Management Committee Meeting held in the office of North View Housing Association at 29A Stravanan Road, Castlemilk, GLASGOW and via MS Teams at 6.15pm on Wednesday 11<sup>th</sup> December 2024</b></p>
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- | 1.0    | <p><b>Present</b></p> <p>Iris Robertson<br/>Josephine Deacon<br/>Andrew Marshall<br/>Michelle McNulty<br/>Sarah Jayne Newman</p>  | <p>In Attendance:</p> <p>Alison Main (Director)<br/>Yvonne Rooney (Housing Manager)<br/>Ady Tester (Maintenance Manager)<br/>Julie Roy (Corporate Services Officer)</p> |  |        |  |
|--------|---|---|--|--------|--|
| 2.0    | <p><b>Apologies</b></p> <p>2.1 Apologies were received from Geraldine Baird, Alex Bruce, Audrey Laird, and Wilma McCubbin.</p>  |   | <table border="1"> <tr> <th>Action</th> </tr> <tr> <td style="height: 400px;"></td> </tr> </table> | Action |  |
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| 3.0    | <p><b>Declaration of Interest</b></p> <p>3.1 It was noted that Iris Robertson is a member of the Management Committee of the Birgidale Complex and a member of Castlemilk Community Council; and that Andrew Marshall is a member of Castlemilk Community Council and a member of the Management Committee of the Birgidale Complex.</p>  |   |  |        |  |
| 4.0    | <p><b>2025/2026 Rent Increase Proposal</b></p> <p>4.1 The paper 'Rent Increase Proposal 2025/2026' and the associated 'GWSF rent increase survey for April 2025 – sixth results edition 9/12/24' and information from Scotland's Housing Network detailing proposed rent increase information from its members, were circulated in advance of the meeting.</p> <p>4.2 Th Director advised that the draft annual budget for 2025/2026, which will be discussed under Agenda Item 5.0, is based on a proposed rent increase of 3.3%. This is in line with the current Business Plan assumptions (Consumer Price Index (CPI) plus 1%). It was highlighted that, as demonstrated in the line graph on page 2 of the paper, there has been a downward trend in CPI from its high of 11.1% in October 2022.</p> <p>4.3 It was noted that although CPI has fallen considerably since 2022, the high inflation experienced continues to have an impact on the Association's operations as it has meant paying more for services and materials. This has been considered in the draft budget for 2025/2026 to ensure that the Association remains stable and viable.</p> |   |  |        |  |

- 4.4 The Housing Manager advised that the Association is in Year 4 of the rent assimilation exercise, meaning that not all tenants will receive a 3.3% increase in their rent. This is because the higher/mid-range rents require a smaller than 3.3% increase, and the lower rents a higher increase to continue to bring them towards the target rent. A member of the Management Committee observed that a significant proportion of tenants are in receipt of full Housing Benefit, therefore, will not be affected adversely financially by the increase.
- 4.5 The Housing Manager advised that, for working households, a sample of current rent levels have been assessed against the Scottish Federation of Housing Association's (SFHA) Affordability Tool, using an income of the minimum (living) wage. The results of this assessment were discussed in detail, with it noted that a single person and a single pensioner would pay a higher proportion of their income on rent for a two apartment property.
- 4.6 The Director advised that GWSF had received 37 responses to its survey across its housing association members. The survey indicates that the majority of organisations consulting on one option (23 in total) are proposing a rent increase of 3.4% or more for 2025/2026 (74%).
- 4.7 The Director advised that in terms of local peer group comparability, Ardenglen, Cassiltoun, and Craigdale Housing Associations are consulting on a proposed rent increase of 3.9%, 5.3% and 4.3%, respectively.
- 4.8 Following careful consideration of the proposal and the information contained in the report, it was proposed by Iris Robertson that the Association approves consultation with tenants on a 3.3% rent increase for 2025/2026 and the implementation of Year 4 of the rent assimilation exercise to continue to bring rent levels in line with the new Rent Policy. This motion was seconded by Andrew Marshall and unanimously approved by the Management Committee.
- 4.9 The Housing Manager confirmed that consultation with tenants will begin prior to the festive break via the issuing of the Rent Consultation Newsletter, followed by an open day event in the Birgidale Complex, scheduled for Friday 10th January 2025. The timescale will allow for staff to collate feedback prior to final approval of the 2025/2026 rent increase at the Management Committee meeting on 22<sup>nd</sup> January 2025. Staff will thereafter be in a position to update Glasgow City Council's Housing Benefit team on the new rent charges by 26<sup>th</sup> January 2025 deadline.

HM

## **5.0 Draft Annual Budget for 2025/2026**

- 5.1 The 'Draft Annual Budget 2025/2026' report and the associated budget document were circulated to the Management Committee in advance of the meeting. The Director summarised the main assumptions applied in the preparation of this draft budget and it was highlighted that it may be subject to some adjustments before being finalised by the end of March 2025.

- 5.2 The Director advised that there was a typing error on page 2a, bullet point 1 of 'Expenditure – Staff Costs' of the budget document. It should read '2025' and not '2024'.
- 5.3 A member of the Management Committee enquired as to what 'Management & Maintenance Admin Costs' included. The Director advised that this was mainly for staffing and other overheads (including consultant/audit fees, membership fees, IT costs etc). There was specific discussion around Wider Action costs, including the Jeely Piece Playclub.
- 5.4 A member of the Management Committee enquired about the annual increase in fees for the HomeMaster software system. The Maintenance Manager advised that the cost increases in line with the Association's annual rent increase.
- 5.5 A member of the Management Committee enquired as to what 'Service Charges – Homelink' referred to. The Housing Manger advised that this related to costs associated with the Community Integrated Care (supported accommodation) properties.
- 5.6 After due consideration, it was proposed by Sarah Jayne Newman that the draft budget for 2025/2026 be approved by the Association. This motion was seconded by Michelle McNulty and was unanimously approved by the Management Committee.

## **6.0 Loan Amendment Agreement**

- 6.1 The 'Loan Amendment Agreement (Royal Bank of Scotland)' and the associated updated draft documents were circulated to the Management Committee in advance of the meeting.
- 6.2 The Director advised that there had been a change from that agreed at the Management Committee meeting of 27<sup>th</sup> November 2024, due to further negotiations between FMD Financial Services Ltd and the Royal Bank of Scotland. The Director explained that a further clause is now sought to be added to the Agreement in relation to changes in the interest cover covenant to ensure that there is adequate headroom in the next couple of years (based on the Association's current long-term projections). The Director advised that the clause is being sought as the Association's projected spend on components (e.g., window replacements, kitchen replacements etc) is higher in the current and following year. All 100% component spend features in the interest cover calculation as a deduction from the operating surplus. By adding back 25% of capitalised component costs in the interest cover calculation, this will significantly reduce the risk of breaching this covenant in the next two years.

6.3	Following careful consideration, Sarah Jayne Newman proposed that the Association accepts the draft documents (including the Officers Certificate and Extract Minute) and for delegated authority to be granted to the Director to agree the final documents (on the basis that no significant changes are anticipated). The motion was seconded by Andrew Marshall and the proposal was unanimously approved by the Management Committee.	
6.4	The Director will oversee the signing of the relevant documents by the authorised signatories agreed at the meeting of the Management Committee on 27 <sup>th</sup> November 2024.	Dir
<b>7.0</b>	<b>Minutes of Management Committee Meeting of 27<sup>th</sup> November 2024</b>	
7.1	Michelle McNulty proposed the Minutes of the Management Committee Meeting of 27 <sup>th</sup> November 2024 to be a true record of the meeting. This motion was seconded by Iris Robertson and the Minutes were unanimously approved by the Management Committee.	
<b>8.0</b>	<b>Matters Arising from Minutes of the Management Committee Meeting of 27<sup>th</sup> November 2024</b>	
8.1	Re item 4.4; the Director advised that this was discussed under Agenda Item 6.0.	
8.2	Re item 5.6; the Director advised that this was discussed under Agenda Item 6.0.	
8.3	Re item 7.3; the Director advised that there is still one Management Committee member that the Maintenance Manager is yet to have a one-to-one session with. This will be arranged as soon as possible.	MM
8.4	Re item 7.6; the Director advised that she and the Corporate Services Officer will look at how to further publicise the Castlemilk Pantry via the website.	Dir/ CSO
8.5	Re item 7.7; the Director advised that the draft Business Plan Update will be presented at the Management Committee meeting on 22 <sup>nd</sup> January 2025.	Dir
8.6	Re item 7.8; the Housing Manager advised that the offer of housing was accepted on 29 <sup>th</sup> November 2024.	
8.7	Re item 7.9; the Director advised that an article had been included in the draft Winter 2024 newsletter. The Media Group met on 9 <sup>th</sup> December 2024 to review the draft newsletter, after which it was sent for final proofing.	
8.8	Re item 7.10; the Director advised that this would be discussed under Agenda Item 11.0.	

8.9	Re item 7.16; the Director advised that the Corporate Services Officer received an email from the British Heart Foundation (BHF) earlier that day to confirm that following the availability of further funding, they are now able to offer the Association a funded defibrillator. The BHF will contact the Association in a couple of days to advise on how to proceed.	Dir/CS O
8.10	Re item 7.17; the Maintenance Manager advised that the development of the new HomeMaster tenant portal is in progress and is still expected to be available for testing early next year.	
8.11	Re item 17.19; the Director advised that she attended the Glasgow West of Scotland's Forum of Housing Associations' (GWSF) Annual Conference on 29 <sup>th</sup> November 2024. She advised that it was very informative, with a focus on the strengths of community-based housing associations.	
8.12	Re item 8.3; the Director advised that Employers in Voluntary Housing have been provided with the Management Committee member's details.	
8.13	Re item 9.1; the Director advised that this will be discussed under Agenda Item 10.0.	
8.14	Re item 11.4; the Director advised that the website and Policy Bank have been updated.	
8.15	Re item 12.3; the Director advised that the area requiring correction have been passed to the Internal Auditor..	
8.16	Re item 12.5; the Director advised that the Management Comments were submitted to the Internal Auditor on 28 <sup>th</sup> November 2024.	
8.17	Re item 13.5; the Maintenance Manager advised that the procurement work has commenced, and a meeting was scheduled with Atkinson Partnerships on 13 <sup>th</sup> December 2024.	MM
8.18	Re item 14.1; the Director advised that the Lived Experience Group met on 10 <sup>th</sup> December 2024. The next meeting is scheduled for January 2025.	Dir
8.19	Re item 14.2; the Management Committee will be provided with an update on the Equality Action Plan at its next meeting.	Dir
8.20	Re item 15.3; the Director advised that the Management Committee's decision regarding the office closure over the festive period will be implemented.	
8.21	Re item 15.10; the Director advised that she had contacted Ardenglen Housing Association regarding the Pantry and is awaiting a response. The matter of funding will be discussed further with the Management Committee once this information has been received.	Dir

- 8.22 Re item 15.13; the Director noted that she is currently hoping to present the Protocol and Scheme of Delegation at the Management Committee meeting on 22<sup>nd</sup> January 2025.
- 8.23 Re item 15.17; the Director advised that she established that OVO Energy are offering electric blankets to its customers. All customers can apply but may not be eligible. Customers must complete an application, detailing their income and expenditure.
- 8.24 Re item 15.20; the Maintenance Manager will oversee the issue of papers for the re-scheduled Maintenance Sub-Committee meeting on 18<sup>th</sup> December 2024. The Chairperson advised they were not unavailable to attend and submitted their apologies.
- 8.25 Re item 15.23; the Director advised that this rent arrears case would be discussed under Agenda Item 12.0.

## 9.0 Correspondence

### ***Share Membership Renewal – received via email on 4<sup>th</sup> December 2024***

- 9.1 The Director advised that the Association's membership with Share is approaching renewal. She outlined the training opportunities and areas that membership provides access to.
- 9.2 The Director confirmed that to celebrate the 40<sup>th</sup> Anniversary of Share and acknowledge the financial challenges ahead, Share is offering a price freeze on corporate membership renewals until the end of February 2025, when renewals will remain at £2,500. After February 2025, the membership fee will rise by 5% to £2,625.
- 9.3 The Director advised that she is seeking approval to renew the Association's membership to take advantage of the price freeze. She advised that in 2025/2026, the Association plans to make use of Share's e-learning courses. The Corporate Services Officer will liaise with Share to proceed with this over the coming months.
- 9.4 Following discussion and consideration, Andrew Marshall proposed that the Association renews its membership with Share for 2025/2026 by the end of February 2025. The motion was seconded with Sarah Jayne Newman and the motion was unanimously approved by the Management Committee.
- 9.5 The Director will oversee the renewal.

CSO

Dir

### ***Email from Employers in Voluntary Housing (EVH) regarding pay negotiations update – received via email 11<sup>th</sup> December 2024***

- 9.6 The Director noted that the email contained a letter from John Thorburn, Chair of the Joint Negotiating Council (JNC), advising that pay negotiations started in late November 2024.

9.7 It was noted that the letter outlined that Unite submitted their pay claim to EVH in late November 2024. Prior to this, employers had taken the opportunity to outline key factors affecting them which will influence and be presented throughout negotiations for the cost of living pay increase which will take effect in April 2025 **[COMMERCIAL SENSITIVE INFORMATION REDACTED]**

9.8 The Director confirmed that negotiations have now commenced, and the Association will be kept updated at appropriate points throughout the process.

## **10.0 Notifiable Events**

10.1 The Director advised that there is no update on the existing Notifiable Event, and there are no new notifiable events to discuss.

## **11.0 Performance Management**

11.1 The paper 'Performance Management: Proposed Changes to Policies (December 2024)', the appended 'Standing Orders Policy' and 'Authority and Responsibilities of Committees Policy' and their associated equalities Impact Assessments were circulated to the Management Committee in advance of the meeting. The content was noted by the Management Committee

11.2 The Director noted that the paper details the proposed amendments to the Association's policies to reflect the new meeting and governance arrangements from January 2025 agreed at the Management Committee meeting on 24<sup>th</sup> October 2024. The content of the paper was noted by the Management Committee.

11.3 The Director explained that two of the policies, 'Standing Orders Policy' and 'Authority and Responsibilities of Committees Policy', contain major amendments and are appended for Management Committee's attention.

11.4 After consideration, Iris Robertson proposed that the draft 'Standing Orders Policy' as presented be adopted by the Association. The motion was seconded by Michelle McNulty and it was unanimously approved by the Management Committee. Josephine Deacon proposed the draft 'Authority and Responsibilities of Committees Policy' as presented to be adopted by the Association. The motion was seconded by Andrew Marshall and was unanimously approved by the Management Committee.

11.5 The Director confirmed that the paper sets out in detail the proposed changes to the other governance, finance, health and safety, housing management, and maintenance policies. Following consideration, Andrew Marshall proposed the amendments to these policies, as set out in the paper, be approved. The motion was seconded by Josephine Deacon and was unanimously approved by the Management Committee.

11.6 The Corporate Services Officer will update the website and the Policy Bank.

**CSO**

## **12.0 Housing Management Report**

***Decree for Eviction Report (Case Reference: 11499)***

- 12.1 The paper 'Housing Management Report Decree for Eviction (Case Reference: 11499)' was circulated to the Management Committee in advance of the meeting and its content noted.
- 12.2 The Housing Manager advised that the case first called to court on 31<sup>st</sup> July 2024 to obtain a decree for eviction. The tenant contacted the office before the hearing to agree a payment arrangement. When the case called at court, the decree for eviction was not granted. A proof hearing was instead arranged for 27<sup>th</sup> November 2024, when a decree for eviction was granted. Authorisation for the eviction to proceed is now sought from the Management Committee.
- 12.3 Following consideration, it was proposed by **[PERSONAL DATA REDACTED]** that the Association proceeds with the eviction once the Extract Decree is received. The motion was seconded by **[PERSONAL DATA REDACTED]** and it was unanimously approved by the Management Committee.
- 12.4 The Housing Manager will oversee the arrangements.

HM

***Decree for Eviction Report 2***

- 12.5 The paper 'Housing Management Report Decree for Eviction 2' was circulated to the Management Committee in advance of the meeting and its content was noted.
- 12.6 The background to this rent arrears case was discussed.
- 12.7 Following consideration, it was proposed by **[PERSONAL DATA REDACTED]** that the Association proceeds with the eviction. The motion was seconded by **[PERSONAL DATA REDACTED]** and it was unanimously approved by the Management Committee.

- 12.8 The Housing Manager will implement the Management Committee's decision..

HM

**13.0 Any Other Competent Business**

***Office of the Scottish Charity Regulator***

- 13.1 The Director advised that the Association's Annual Return was submitted on 5<sup>th</sup> December 2024

***Employee's request for reduced hours on return in March 2025***

- 13.2 The Director advised that a letter had been received from an employee seeking to reduce their days of work per week from 5 to 3, on their return to work in March 2025.
- 13.3 The Director will consider this request in line with the Association's Flexible Working Policy and report to the Management Committee in due course.

Dir



**Share's Annual Conference 2025**

- 13.4 The Director advised that Share's annual conference will be held on Thursday 24<sup>th</sup> April 2025 at the Hilton Glasgow in Glasgow City Centre. It will be a one full day conference, followed by dinner and entertainment in the evening with options to stay overnight in the hotel (which would be arranged by the organisation and hotel directly and not through Share). More information will be provided in due course.

**Dir**

**14.0 Date and Time of Next Meeting**

- 14.1 The next meeting of the Management Committee will take place on Wednesday 22<sup>nd</sup> January 2025.
- 14.2 The meeting ended at 7.55pm.

\_\_\_\_\_  
Signed (Chairperson)

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Date