

**MINUTE OF MEETING  
PARTICK HOUSING ASSOCIATION BOARD  
HELD IN THE PHA BOARDROOM  
18 MANSFIELD STREET  
6.15pm Wednesday 22 January 2025**

**Present:** Helen Turner (Chair)  
Alan Howie (Vice Chair)  
Annette Bonar  
Alastair Firth  
Jeremy Kemp  
Les Milne (*from Item 4*)  
Lauchlan Mitchell  
Janet Napthine  
Arlene Robertson  
Janet Stitt

**Apologies:** Scott Crawford  
Paul D’Arcy  
David Downie  
Jennifer Young

**Attending:** Stewart MacKenzie, Chief Executive (CEO)  
Jacqueline McCutcheon, Corporate Services Director (CSD)  
Julie Thomson, Finance Director (FD)  
Lindsay Forrest, Investment Director (ID)  
Georgina Kent, Operations Director (OD)  
Abira Sarwar, Finance Manager (FM)  
James Armit, Corporate Services Officer (CSO) (Minutes)

<b>Item 1</b>	<p><b>Chair's Welcome</b> The Chair welcomed everyone to the meeting and thanked them for their attendance.</p> <p><b>Apologies</b> Apologies were noted as detailed above.</p> <p><b>Declaration of Interest</b> No interests were declared.</p>	
<b>Item 2 Doc 1</b>	<p><b>Approval of Previous Minutes PHA Board – 13 November 2024</b> The minute of 13 November 2024 was reviewed and <b>approved</b>, subject to minor revisions, on a proposal by Alan Howie and seconded by Arlene Robertson.</p>	
<b>Item 3 Doc 2</b>	<p><b>Review of Action Tracker</b> Items on the action tracker had been completed or were covered later within the agenda for this meeting.</p>	

	The Board <b>noted</b> the action tracker.	
<b>Item 4 Dec 1</b>	<p><b>Rent Setting &amp; Final Budget 2025/26</b> CEO and FD introduced this report.</p> <p>As part of PHA’s budget setting and business planning processes, tenant consultation had taken place in two phases on proposals for increasing rents from 1 April 2025.</p> <p>The report considered details of tenant feedback and sought approval of PHA’s finalised 2025/26 rent setting strategy, budget and updated 30-Year Financial Business Plan.</p> <p>Phase 1 consultation included a questionnaire to tenants seeking their views on balancing quality of homes, cost of services and affordability, as well as asking them to rank their priorities. Two face-to-face consultation sessions were held in December 2024, as well as a session specifically with Customer Advisory Panel members.</p> <p>Top tenant priorities included: (1<sup>st</sup>) delivering repairs and maintenance; (2<sup>nd</sup>) delivering planned improvements; (3<sup>rd</sup>) keeping closes, back courts and communal areas clean and tidy; and (4<sup>th</sup>) providing new homes to meet local housing needs.</p> <p>Phase 2 referred to a proposed 4% rent increase, with this quick ‘survey monkey’ poll, being promoted online, through social media, at reception and through text message reminders.</p> <p>It was acknowledged that PHA must increase rents by at least 4% in 2025/26 to address cost pressures while delivering on key business and tenant priorities. It was noted that PHA’s rent increases had been lower than actual cost pressures over the past 4 years.</p> <p>Subject to PHA Board approval, the Business Plan assumed that rents for 2025/26 would rise by 4% (which was CPI+2.3% at September 2024). It had also been assumed that rents would go up by CPI+1% for 4 years, 2026/27 to 2029/30 inclusive, and thereafter by CPI only, consistent with previous Plan assumptions agreed by the Board.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Noted</b> feedback from PHA’s recent tenant consultation and <b>approved</b> the proposed 2025/26 rent setting strategy, which included increasing typical rents by 4% effective from 1 April 2025.</li> <li>2. <b>Approved</b> PHA’s final 2025/26 Budget and updated 30-Year Financial Business Plan.</li> <li>3. <b>Noted</b> the contents of this report.</li> </ol>	
<b>Item 5 Dec 2</b>	<p><b>Policy Reviews</b> CEO introduced this report.</p>	

	<p>Full documents were included within the Board pack. Minor revisions were shown with tracked changes for ease of reference. Clarification was provided on key performance indicators referenced within the Estate Management Policy.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Approved</b> the updated Rent Setting &amp; Service Policy set out in Appendix 1.</li> <li>2. <b>Approved</b> the updated Estate Management Policy set out in Appendix 2.</li> <li>3. <b>Approved</b> the updated Anti-Social Behaviour Policy set out in Appendix 3.</li> <li>4. <b>Approved</b> the updated Anti-Fraud Policy set out in Appendix 4.</li> <li>5. <b>Approved</b> the updated Anti-Bribery Policy set out in Appendix 5.</li> </ol>	
<p><b>Item 6 Dec 3</b></p>	<p><b>PHA Write Offs 2024/25 Quarter 3</b> The OD introduced this report.</p> <p>There was discussion about debt recovery. It was acknowledged that there were a small number of historic cases presented for write off, including deceased former tenants or small balances that were uneconomic to pursue.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Approved</b> the proposed PHA Write-offs in 2024/25 Quarter 3 totalling <b>£19,663.14</b> relating to former tenancy <u>arrears</u>, as set out in Appendix 1A.</li> <li>2. <b>Approved</b> the proposed PHA Write-offs in 2024/25 Quarter 3 totalling <b>-£4,557.39</b> relating to former tenancy <u>credit balances</u>, as set out in Appendix 1B.</li> </ol>	
<p><b>Item 7 Info 1</b></p>	<p><b>CEO Report</b> CEO summarised this report, which included updates on governance; HR; asset management; health &amp; safety; new housing supply; PHA's 50<sup>th</sup> anniversary plans and ongoing planned works at Fortrose House.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Noted</b> the contents of this report.</li> </ol>	
<p><b>Item 8 Info 2</b></p>	<p><b>Partick Works Limited Annual Report 2024</b> CEO gave a general overview on PWL's activities and continued positive financial results. There had been a continued focus on consolidating the core property factoring business and delivering key services to factored homeowners; managing and growing the MMR portfolio; and monitoring/ reviewing performance across the commercial premises portfolio and sustaining tenancies.</p>	

	<p>PWL Board had recently re-appointed Colin McCulloch as Chair, Frances Manley as Vice-Chair, and Janet Stitt had joined the PWL Board.</p> <p>PHA's Board <b>noted</b> the content of this report and thanked the PWL Board for their commitment and a successful year at PWL.</p>	
<b>Item 9 Info 3</b>	<p><b>PHA Performance Review 2024/25 Quarter 3</b></p> <p>OD and CSD presented this report, reviewing performance against a series of indicators for 2024/25 Quarter 3 (Q3), where PHA generally continued to perform well.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Noted</b> the contents of this report.</li> </ol>	
<b>Item 10 Info 4</b>	<p><b>PHA Management Accounts 2024/25 Quarter 3</b></p> <p>FD introduced this report, summarising PHA's Management Accounts for 2024/25 Quarter 3, which tracked financial performance against budget.</p> <p>Management Accounts for the quarter to 31 December 2024 showed an overall surplus of £1.1m, which was £674k higher than the budget to date. A year-end surplus of £854k was forecast, which was £181k better than budget. The accounts also reported net current liabilities of £398k and net assets at £46.7m.</p> <p>Following discussion, quarterly management accounts will be presented in future to the Audit &amp; Risk Committee for information.</p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Noted</b> PHA's Management Accounts for 2024/25 Quarter 3, as set out in Appendix 1.</li> <li>2. <b>Noted</b> the financial position of PWL at 31 December 2024, as set out in Appendix 2.</li> </ol>	
<b>Item 11 Info 5</b>	<p><b>Committee Minutes</b></p> <p>The Board:</p> <ol style="list-style-type: none"> <li>1. <b>Noted</b> the content of the PWL Board minute of 7 August 2024, as set out in Appendix 1.</li> <li>2. <b>Noted</b> the content of the Health &amp; Safety Panel minute of 1 October 2024, as set out in Appendix 2.</li> <li>3. <b>Noted</b> the content of the Investment Committee minute of 22 October 2024, as set out in Appendix 3.</li> </ol>	
	<p>The Chair thanked everyone for their attendance and contributions. The meeting closed at 8.10pm.</p>	
	<p><b>Next Meeting</b></p> <ul style="list-style-type: none"> <li>• PHA Board – Wednesday 26 March 2025 at 6.15pm (PHA Board Room, 18 Mansfield Street).</li> </ul>	