

**West of Scotland Housing Association
Minutes of the Board Meeting
Hybrid Meeting via Microsoft Teams and Camlachie Boardroom
Wednesday 26th February 2025**

<p>Present (In Person): Kelly Adams (Chair), Michael Sozansky, Graeme Middleton (until 19.50 pm), Ann Reid, Jim Williamson, Paul MacNeil, Lynsey Hamilton, Kenneth Fee</p> <p>Present (Online): George Kpodo</p> <p>In Attendance (In person): Brian Gannon (CEO), Jennifer Cairns (Director of Corporate Services, Valerie Wilson (Director of Finance), Robert Campbell (Director of Housing & Community Services), Karen Shaw (Director of Development & Asset Management), Susan Speirs (Senior Corporate Services Assistant)</p> <p>Apologies: Morag Kilbride, Elizabeth Matthews, James Reid, Alison Calder</p> <p>Before the meeting started the CEO informed the Board that Elaine Davidson had passed away and a few minutes silence was held in memory of Elaine.</p>	
<p>Disclosure of Interests There were declarations from the staff present for item 16 – EVH Employers Ballot.</p>	
<p>1. Minutes of the Previous Meeting The minutes of the meeting of 29th January 2025 were approved as a true and accurate record. They were proposed by Michael Sozansky and seconded by Jim Williamson.</p>	Approved
<p>2. Matters Arising The Board noted the matters arising.</p>	Noted
<p>3. Budget 2025-26 The Director of Finance gave a presentation on the budget for 2025/26.</p> <p>She advised that the draft budget had been presented to the Board in November and that this was the final budget for 2025/26 which was being presented. The budget has been updated with the latest projects from the Treasury Advisor in February.</p>	

The rent increase has been confirmed at 4.3%. A salary increase of 4% has been budgeted for. There is a surplus of £178,200 and the cash at the end of the year is £2.3m.

The Director of Finance informed the Board that all the loans are on a fixed rate until the end of their terms and will then move to the variable rate of 4.75%.

We are covenant compliant over 30 years. There is a small deficit in year 2.

Jim Williamson asked what the long term perception of our costs was.

The Director of Finance advised that they were expected to stabilise.

Pension deficits have been built in from next year but at present we do not know what these payments will be yet but these have been based on what we paid previously.

The five year plan will be brought back for sign off before it is submitted in May.

George Kpodo asked what the rationale was behind using the higher interest rate assumption of 4.75%.

The Director of Finance advised that by using the higher rate then it allows headroom if the rate was to increase. It will not change any costs for tenants.

George Kpodo asked if the budget aligns with tenant services.

The Director of Finance advised that it is in line with the Corporate Business Plan and we make sure that we have finances in place to carry out our strategic aims.

Graeme Middleton commented that the budget was very prudent and asked what the key risks are over the short term period.

The Director of Finance advised that interest rates and inflation are the main risks. She also informed the Board that repair costs are high. There are no concerns about being able to access future funding.

Kelly Adams asked how confident we were about the figure in the budget for reactive repairs.

The Director of Finance advised that the figure of £2.7 m should be sufficient. Money has also been put in the budget for major repairs for storm damage.

Jim Williamson asked if there were many areas that were prone to flooding.

The Director of Development & Asset Management that there were not a lot of areas affected by flooding but the majority of damage had been caused to fencing.

Kelly Adams asked if the £850,000 put aside for NET zero was net of grant and what the money would be used for.

The Director of Development & Asset Management advised that there was no grant included in this figure but there may be some forthcoming. The money will be used to replace old boilers in sheltered properties and also to install solar panels at the BCC.

The Board approved the 2025/26 budget and 30 year financial plan and noted the refinancing exercise being undertaken in preparation should the additional funding be required in 2026/27.

Approved

4. Corporate Business Plan

The CEO gave a presentation on the Corporate Business Plan for 2025-30 which sets out the Key Business Objectives for the next financial year and the priorities for the next five years.

The CEO outlined the business planning process and also the key challenges and opportunities that we face. He also advised the Board on how we address the risks that the Regulator has identified.

Kelly Adams asked if the regulator reviews the Assurance Statement.

The Director of Corporate Services advised that they pick a sample of statements to review but so far the Association has not been picked.

The CEO outlined the key business objectives which had been discussed at the planning session in September. There had originally been 9 KBOs but now there were only 8. "Reviewing inefficient working practices" and "using AI to be more efficient" had been combined into one KBO which is:

<p>“Develop a plan to identify and review inefficient working practices to benefit our customers and improve job satisfaction”.</p> <p>An Action Plan is included in the Business Plan which makes sure that we deliver on our objectives.</p> <p>Paul MacNeil asked if a photo can be taken of a repair when it is complete to prove that the work has been done.</p> <p>The Director of Development & Asset Management advised that the contractors do this.</p> <p>Paul MacNeil asked if building a nursery would be a possible way to improve growth.</p> <p>The CEO advised that some housing associations do this.</p> <p>The Board approved the Key Business Objectives and Corporate Business Plan for 2025/30.</p>	<p>Approved</p>
<p>5. Risk Review of KBOs</p> <p>The Director of Corporate Services presented this report. She advised that as part of the business planning process we carry out a review of our key business objectives.</p> <p>The CMT have looked at each of the key business objectives to see if there are any potential risks which may affect the delivery of these objectives. Following this exercise the team are happy that the strategic and operational risks remain viable and have not identified any other risks.</p> <p>A number of emerging issues have been identified and these are outlined in the appendix. The Board were happy with these and they will be added onto the risk register.</p> <p>The risk appetite for each category was agreed at the Board meeting last February. It was agreed that with regard to IT this would remain as open but will be reviewed at a later date. The risk appetites for all the other categories should remain the same.</p> <p>The Board approved the recommendations in the report.</p>	<p>Approved</p>
<p>6. Review of Unacceptable Behaviour Policy</p> <p>The Director of Corporate Services presented this report.</p> <p>She advised that there has been an increase in unacceptable behaviour despite warnings being issued and also restricted contact.</p>	

<p>The changes to the policy are outlined in the table in the report. This also includes sexual harassment which was not included previously in the policy.</p> <p>The Board noted the contents of the report and approved the changes to the policy.</p>	<p>Noted & Approved</p>
<p>7. Donations Policy</p> <p>The Director of Finance presented this report.</p> <p>She advised that this is a new policy and has been drawn up in line with our rules. The policy has been drawn up as a group policy.</p> <p>The policy has been considered by the Staff Consultation Group and no changes have been proposed. The policy will be presented to the TAG meeting on 27th February.</p> <p>The Board noted that the draft policy has been presented to the Staff Consultation Group and approved the policy subject to any changes from TAG and it will be brought back to the Board.</p>	<p>Noted & Approved</p>
<p>8. Review of Community Hub Lease</p> <p>The Director of Housing & Community Services presented this report.</p> <p>He informed the Board that a report commissioned in 2021 advised that, although the BCC is in a relatively good condition, the report recommended that £1.9 million should be spent on improvements to the building.</p> <p>The Director of Housing & Community Services advised that WT is unable to afford this level of investment as it only has a very small budget for day-to-day repairs. It is proposed that the current lease be varied so that the maintenance of the building reverts back to WSHA. This would allow for further investment into the building which could help with the utility costs which are currently about £90,000 per annum and also improve the physical appearance of the building.</p> <p>The Director of Housing & Community Services advised that this proposal had been presented to the WT Board Meeting on 18th February and they had approved the change.</p> <p>If the change is approved by the WSHA Board then the Chair of each Board will sign the lease.</p> <p>Jim Williamson asked who looked after the day to day repairs.</p>	

<p>The Director of Development & Asset Management advised that her section would do this.</p> <p>George Kpodo asked if the Association had explored trying to obtain outside funding.</p> <p>The Director of Housing & Community Services advised that we have tried to get other funding. We had received a small amount from Clyde Gateway and we are continually looking but no significant sums are available. He advised that we had submitted an application for grant funding for solar panels.</p> <p>The Board noted the contents of this report and approved the variation of the lease which moves responsibility for maintenance of the BCC from WT to WSHA.</p>	<p>Noted & Approved</p>
<p>9. Board Brief The CEO presented this report.</p> <p>An internal audit had been carried out on medical adaptations and recommendations had been made regarding steps to be followed where rehousing is a suitable option and also prioritizing medical adaptations. The changes to the policy were outlined in the report.</p> <p>The Board approved the changes to the Medical Adaptations Policy.</p> <p>The Board approved the renewal of the GWSF affiliation fee for the coming year at a cost of £5,361.</p> <p>The Board noted the rest of the report.</p>	<p>Approved</p> <p>Approved</p> <p>Noted</p>
<p>10. Management Accounts The Director of Finance presented the draft management accounts for the nine month period up to 31 December 2024.</p> <p>The accounts show a deficit of £41k compared to a budgeted surplus of £316.6k.</p> <p>The Director of Finance advised that we are now using the RBS draw down money.</p> <p>The Board noted the draft management accounts for the period up to 31 December 2024.</p>	<p>Noted</p>
<p>11. H&S Report The Director of Corporate Services presented this report.</p>	

<p>She advised that BDO had carried out an audit on damp and mould and we had received a moderate assurance for this.</p> <p>The Board noted the contents of the report.</p>	Noted
<p>12. KBOs & Performance Update The CEO presented this report.</p> <p>He advised that the report gives an update on performance against key business objectives and key performance indicators.</p> <p>He advised that 87.5% of the key business objectives have been completed. 58.1% of the key performance indicators are better than target.</p> <p>The Board noted the contents of this report.</p>	Noted
<p>13. Resolutions The Board noted the contents of this report.</p>	Noted
<p>14. Notifiable Events The Board noted the contents of this report.</p>	Noted
<p>15. Group Information The Board noted the following information:-</p> <p>Staff Consultation Group Notes – 05.12.24 Staff Consultation Group Notes – 09.01.25 TAG Minutes – 22.01.25</p>	Noted
<p>16. AOCB Ann Reid asked if there was anything in place to deal with all the fences that had come down during the storm. The Director of Development & Asset Management advised that there was a programme in place. Priority would be given to those that caused a health and safety risk. An insurance claim has also been put in for this work. £250,000 has been put in the budget to deal with this.</p> <p>Graeme Middleton left the meeting at this point.</p> <p>The Director of Finance asked for approval from the Board to remove Clause 15 from the lease between WSHA and WL which required WL to register as a private landlord. Legal advice had been sought on this from two solicitors but it had been conflicting. The Board approved the removal of this clause from the lease.</p> <p>The Senior Corporate Services Assistant reminded all Board members to complete their e-learning modules.</p>	Approved

EVH Employers Ballot

Staff left the meeting at this point.

The Board discussed the proposed 3 year deal as set out in the employers ballot.

The Board voted in favour of the proposal on the basis that a multi year deal was good as it gave greater certainty about one of our most significant costs and the cap ensured that there was a limit to any potential increase. The Board also felt that the amount was consistent with current pay increases in the private sector.

Approved

Review of Meeting

The meeting went well and there had been a lot of discussion.

The meeting finished at 8.00 pm.

Date of next meeting – 26th March 2025