

**West of Scotland Housing Association
Minutes of the Board Meeting
Hybrid Meeting via Microsoft Teams and Camlachie Boardroom
Wednesday 29th May 2024**

<p>Present (In Person): Kelly Adams (Chair), Elaine Davidson, Ann Reid, Karen Merz, Michael Sozansky, Jim Williamson</p> <p>Present (Online): Kenneth Fee, Alison Calder, Graeme Middleton (from 18.02 pm – item 4).</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), Susan Speirs (Senior Corporate Services Assistant), Claire Robertson (BDO – until item 3)</p> <p>Apologies: George Kpodo, Paul MacNeil</p>	
<p>Disclosure of Interests There were no disclosures of interest.</p>	
<p>1. Minutes of the Previous Meeting The minutes of the previous meeting of 24th April 2024 were approved as a true and accurate record. They were approved by Michael Sozansky and seconded by Karen Merz.</p>	Approved
<p>2. Matters Arising The Board noted the matters arising</p>	
<p>3. Internal Audit Annual Report Claire Robertson of BDO presented this report.</p> <p>She advised that this report summarises the audits that were carried out during the year. In total six different audits were carried out. The follow up audit was also completed.</p> <p>There were 18 findings from these audits, 1 high, 12 medium and 5 low. Claire Robertson advised that management have engaged with the auditors throughout the year. All of the audits were issued with a substantial or moderate assurance apart from the reactive repairs which was given a limited assurance.</p> <p>Kelly Adams asked if BDO have any discussions with the external auditors prior to audits taking place. Claire Robertson advised that this is done at the planning stage.</p> <p>The Board noted the internal audit annual report.</p> <p>Claire Robertson left the meeting at this point.</p>	Noted

<p>4. Annual Return on the Charter & End of Year KBO Update The CEO gave a presentation on the Annual Return on the Charter and also an update on the end of year KBOs.</p> <p>He advised that a summary of the results of the ARC has to be submitted to the SHR by 31st May.</p> <p>30 out of 34 KBOs have been completed and an update was provided on those actions that are not complete.</p> <p>Kelly Adams asked why the number of repairs has increased over the year. The CEO will get a more definitive answer to this and will report back to the board.</p> <p>Graeme Middleton joined the meeting at this point (18.02 pm).</p> <p>There has been a good performance across most of the ARC indicators.</p> <p>Michael Sozansky commented that it was a good report.</p> <p>The Board approved the Annual Return on the Charter.</p>	<p>Action</p> <p>Approved</p>
<p>5. Westscot Living Business Plan The CEO presented this report. The original plan was only for MMR properties and following the transfer of the factoring services from April 2023 the plan has been updated to incorporate this expansion.</p> <p>A business planning session was held in March of this year and feedback from this was fed into six KBOs which are as follows:-</p> <ul style="list-style-type: none"> • Establishing the Brand (USP) of Westscot Living • Develop a Strategy for growth in MMR and Factoring • Develop a strategy for customer engagement and communication for MMR and Factoring Services • Undertake a Financial & Governance Review of MMR and Factoring Services • Implementation of New Factoring Team/Service Delivery Structure • Assess requirements for major repairs in mixed tenure blocks <p>An action plan linked to these KBOs has also been set up and this will be monitored on a monthly basis.</p>	

The CEO advised that this Business Plan had been approved by the Westscot Living Board and now needs to be approved by the parent company.

Jim Williamson asked if we have a policy for getting rid of older properties in mixed tenure blocks where investment is only possible with full owner support. The CEO advised that we have a consolidation policy that deals with this.

Alison Calder commented that it is a sensible idea to look at getting rid of problematic properties.

Graeme Middleton asked if there was any evidence of variance in rental income arrears between existing stock against MMR properties.

The Director of Housing & Community Services advised that there was not any variance at the moment, but this will be monitored given the cost of living issues. He explained that the MMR rents are higher. He also explained that we have an income criteria for people who are interested in MMR which helps address affordability. The Director of Finance advised that we also take deposits from MMR applicants.

Michael Sozansky asked who the target audience is for this plan. The CEO explained that the Westscot Living Board was a new board and that it was written for them.

Kelly Adams asked if there was anything else that the subsidiary could do with regards to growth. The CEO advised that this could be looked at in stages but in the first instance we look at getting the basics right before moving on to other things.

The Board approved the Westscot Living Business Plan.

Approved

6. Review of Anti-Fraud, Bribery & Corruption Policy

The Director of Finance presented this report. She advised that the policy was last reviewed in May 2021. There are no changes to legislation but there are changes to the reporting structure and responsibilities.

The Board approved the Anti-Fraud, Bribery & Corruption Policy.

Approved

7. AI Policy

The CEO presented this paper.

<p>He advised that this is a new policy and sets out how we will implement AI solutions in practice. There are risks associated with AI and a working group has been set up to lead on the development of new AI projects. No new projects will be approved until they are signed off by the IT Project Board.</p> <p>Regular reports will be provided to the Audit Sub-Committee on the progress and outcomes from using AI.</p> <p>The policy has been discussed with TAG and also the Woodlands & Garnethill Residents Association. There were some concerns with regard to the possible reduction in service.</p> <p>Kelly Adams asked if this would create any further cyber risks for the Association.</p> <p>The CEO advised that he had raised this with the IT Manager. TSG have advised that the main risks would be around using personal data, which we have chosen not to use.</p> <p>Kelly Adams asked if there was any situation where Board approval may be required. The CEO advised that unless there was a fundamental change to the policy or change in service then any decisions would be made by the Audit Sub-Committee.</p> <p>The Board approved the AI Policy.</p>	<p>Approved</p>
<p>8. Board Brief</p> <p>The CEO gave the background to the compensation claim. A payment was made to the tenant in line with the terms of our Compensation Policy. The Board approved this.</p> <p>The Board noted the rest of this report, including that Nick Farrell had resigned from the Board but will remain on DAMSC as a co-opted member and will also remain as the Chair of the Westscot Living Board.</p> <p>Representatives from Glasgow HSCP will be in attendance at the next Board meeting to discuss the proposed homelessness lets quota.</p>	<p>Approved</p> <p>Noted</p>
<p>9. Management Accounts</p> <p>The Director of Finance presented the management accounts for the year to 31 March 2024.</p> <p>She advised that there is an overall surplus of £632,000. £30,000 higher than budgeted. There has been a loss in rental income due to the delay in handover of the properties at Dalmarnock Station.</p>	

<p>Though this has been offset by increased grant and proceeds of sale income.</p> <p>Reactive and major repairs are £1.2M over budget in part due to additional grant funded works, the Overtown and other projects. Further work is being done to understand the increase in reactive repairs volume and cost.</p> <p>The Director of Finance advised that the final financial statements will be presented to the Board following the external audit and a reconciliation provided to these Management Accounts.</p> <p>The Board noted the draft Management Accounts for quarter 4 to 31 March 2024.</p>	Noted
<p>10. TAG Annual Report The Director of Corporate Services presented this report.</p> <p>She advised that this report sets out the work that TAG have undertaken in the past year and also the work that will be carried out in the year ahead.</p> <p>The report also details the work the Scrutiny Group has undertaken in the past year.</p> <p>Michael Sozansky noted that 8 out of the 9 recommendations made by the Scrutiny Group from the three activities that they carried out were accepted by management and he asked what the one recommendation was that wasn't accepted.</p> <p>The Director of Corporate Services advised that she would look into this and email the Board with this information.</p> <p>Kelly Adams advised that it was a good summary.</p> <p>The Board noted the contents of this report.</p>	Noted
<p>11. H&S Report The Director of Corporate Services presented this report.</p> <p>This report gives an update in respect of health and safety compliance.</p> <p>A detailed report is presented to the Audit Sub-Committee on all health and safety issues.</p> <p>The Board noted the contents of this report.</p>	Noted
<p>12. Subsidiary Report</p>	

<p>The Director of Corporate Services presented this report.</p> <p>The report outlines the key activities which have been undertaken by both subsidiaries.</p> <p>The Director of Corporate Services advised that we are currently recruiting for new Board members for both Willowacre Trust and Westscot Living Boards.</p> <p>The Board noted the contents of this report.</p>	<p>Noted</p>
<p>13. Cost of Living Report</p> <p>The Director of Housing & Community Services presented this report.</p> <p>He advised that this report shows what Willowacre Trust have done over the last year to support our tenants and communities regarding the cost of living. He advised that £187,972.50 of external funding had been secured to help support tenants.</p> <p>He advised that 389 tenants had asked for support following the cost of living survey last year and that almost 600 forms of individual support had been provided.</p> <p>An action plan had also been drawn up and all but one of the 37 actions had been completed by 31 March 2024. The outstanding action has now been completed.</p> <p>The Director of Housing & Community Services advised that some publicity will be carried out around the work that has been done.</p> <p>Jim Williamson commented that Scottish Power or Scottish Gas were not included in the list of donors but they have money available. The Director of Housing & Community Services advised that he would look into this.</p> <p>The Board noted the contents of this report.</p>	<p>Action</p> <p>Noted</p>
<p>14. Resolutions</p> <p>The Board noted the contents of this report.</p>	<p>Noted</p>
<p>15. Notifiable Events</p> <p>The Board noted the contents of this report.</p>	<p>Noted</p>
<p>16. Group Information</p> <p>The Board noted the following information:-</p> <p>TAG Minutes of 04/04/2024 & 25/04/2024 Westscot Living Board Minutes of 02/05/2024</p>	<p>Noted</p>

AOCB

Graeme Middleton gave his apologies for the June meeting.

There was no other competent business.

Review of Meeting

Issues were raised about technical issues occurring for those attending online but it was still important that hybrid meetings were held.

The meeting closed at 19.37 pm.

Date of next meeting – 26th June 2024