

**West of Scotland Housing Association
Minutes of the Board Meeting
Hybrid Meeting via Microsoft Teams and Camlachie Boardroom
Wednesday 25th February 2026**

<p>Present (In Person): Ann Reid, Rehana Faqir, James Edgar Wilson, Kenneth Fee, Kelly Adams, Lynsey Hamilton, Morag Kilbride, Alison Calder (from item 3)</p> <p>Present (Online): Michael Sozansky (Chair), George Kpodo, Graeme Middleton</p> <p>In Attendance (In person): Simon Fitzpatrick (CEO), Valerie Wilson (Director of Finance), Robert Campbell (Director of Housing & Community Services), Karen Shaw (Director of Development & Asset Management), Stephen Baxter (Housing Manager – until item 7), Susan Speirs (Senior Corporate Services Assistant)</p> <p>Apologies: Jim Williamson</p>	
<p>Disclosure of Interests There were no disclosures of interests.</p>	
<p>1. Approval of Minutes The minutes of the previous meeting of 14th January 2026 were approved as a true and accurate record. They were proposed by Rehana Faqir and seconded by Ann Reid.</p>	Approved
<p>2. Matters Arising The Board noted the matters arising.</p>	Noted
<p>3. 2026/27 KBO Approval Alison Calder joined the meeting at this point.</p> <p>The CEO presented this report.</p> <p>He advised that the Board had previously discussed the KBOs and had been happy with them and they now require approval.</p> <p>The Customer Engagement target is 10% and this will be monitored through the year.</p> <p>The property management structure will be in place by September 2026.</p>	

<p>Kenneth Fee commented that the People & Culture KBO is relatively high level compared to other KBOs and was not certain it was a significant enough step to deliver the five-year strategic objective of 'Being the best employer in the sector'.</p> <p>The CEO advised that the KBO is currently high level but that it is supported by a comprehensive action plan.</p> <p>Kenneth Fee commented that there is space in the plan to add something in in 2026/2027. The CEO agreed that once the new Corporate Services Director is in post we can review and potentially add a more specific step.</p> <p>The Board approved the 2026/2027 Key Business Objectives and the Strategic Performance Indicators.</p>	<p>Approved</p>
<p>4. Rent Consultation Feedback</p> <p>The Director of Housing & Community Services presented this report which gives an update on the outcome of the recent rent consultation exercise for a rent increase of 3.6% from April 2026 for all Charing Cross stock transfer tenants, an increase of 5.5% for all other tenants (excluding Broomhouse transfer tenants and fair rent tenants) and a rise in the service charge cap to £53.96.</p> <p>He advised that a video had been distributed and letters and emails had been sent to tenants. Meetings also took place with TAG and the Woodlands & Garnethill Residents Association.</p> <p>He advised that 377 tenants had responded which is 5% higher than the response received last year.</p> <p>The average rent increase across the RSL sector was 5.8%.</p> <p>Michael Sozansky asked if we act on the responses that we receive.</p> <p>The Director of Housing & Community Services advised that any responses would be followed up either specifically if tenants provided their details, or thematically.</p> <p>Kenneth Fee commented on the perception of the high salary increase at the same time as an above inflation rent increase. He also noted that it was a very thorough and well presented report.</p> <p>The Board approved a rent increase of 3.6% from April 2026 for all Charing Cross stock transfer tenants, a rent increase of 5.5% from</p>	<p>Approved</p>

<p>April 2026 for all other tenants (excluding Broomhouse transfer tenants and Fair Rent tenants) and the proposed change to the service charge cap to £53.96.</p>	
<p>5. Review of Entitlements, Payments & Benefits Policy The CEO presented this report.</p> <p>The Association’s policy is based on the SFHA model policy which has been approved by the SHR. The SFHA have been reviewing this policy and have now issued the revised policy. The CEO outlined the key changes to the policy. He advised that if the Board approve the changes to the policy then it will go to the Staff Consultation Group for discussion.</p> <p>Michael Sozansky asked if this should have gone to the Staffing Sub-Committee. The CEO advised that it had gone to the last Staffing Sub-Committee meeting for consideration and required Board approval.</p> <p>The Board approved the changes to the Entitlements, Payments and Benefits Policy.</p>	<p>Approved</p>
<p>6. Write Offs The Director of Housing & Community Services presented this report which gives details of the write offs for the six-month period from 1 October 2025 to 3 February 2026 which is in line with the Association’s policy. There is only one former tenant arrears which exceeds £2,000 and this requires approval from the Board.</p> <p>He advised that the amount of write offs is a lot lower than we are used to at this time.</p> <p>George Kpodo asked what is driving the growth in former tenant arrears and what preventative measures are we introducing to decrease this.</p> <p>The Director of Housing and Community Services advised that there is resource within the Income Team to deal with this and there is also more automation in our software, Rent Sense, which uses predictive analytics to help reduce the risk of debt. However, the reality of the legal framework that RSLs operate in means that recovery of larger debt through the courts often takes up to and over a year, resulting in larger former tenant arrears if an eviction takes place, or more frequently tenants with large debts either terminate or abandon their tenancy</p>	

<p>He also advised that we hope to continue to work with the Tenancy Sustainment Officer, subject to Board approval of the budget.</p> <p>The Board approved the write off of one former tenant rent arrears which exceed £2,000 to a total value of £6,954.04.</p> <p>They also noted the remaining write offs previously approved by CMT.</p>	<p>Approved</p> <p>Noted</p>
<p>7. Decant Policy The Housing Manager presented this report.</p> <p>He advised that the Decant Policy was approved by the Board in November 2023. He advised that the policy has been working well but it has been highlighted that some areas where we could be more efficient and provide value for money.</p> <p>The Housing Manager outlined the changes to the policy and gave a couple of examples of how the changes would deliver financial efficiencies, reduce exposure to escalating costs caused by delays to work in homes, and provide tenants with greater choice and flexibility during decant periods.</p> <p>George Kpodo asked if we could quantify historic costs and how much we could have saved if the amended policy had been in place.</p> <p>The Housing Manager advised that the current rates align with our insurers and it is currently difficult to quantify. The CEO highlighted the resources that would be involved in assessing historic costs and advised that it was unlikely the insight gained from this would be commensurate with the effort involved.</p> <p>The Board noted the contents of the report and approved the requested changes to the Decant Policy.</p>	<p>Noted & Approved</p>
<p>8. Board Brief The CEO presented this report.</p> <p>He reminded Board that the Chair of the Westscot Living Board has resigned in December 2025 as previously advised. There was no Vice-Chair for this Board. Nominations had been sought for Chair and Vice-Chair. Joanne Casey was proposed as Chair and Daniel Sayer as Vice-Chair. Approval is required for the Chair but not the Vice-Chair. The CEO highlighted the considerable experience and skills of Joanne, which was endorsed by another Board member.</p>	

<p>The Director of Finance advised that we have a [REDACTED – CONFIDENTIAL INFORMATION].</p> <p>Kelly Adams asked if we are on track with the cyclical maintenance backlog. The Director of Development & Asset Management advised that we broadly were.</p> <p>The Board noted the management accounts for the nine-month period up to 31st December.</p>	Noted
<p>10. Charing Cross Commitments Update The Director of Development & Asset Management presented this report.</p> <p>She advised that the report provides a quarterly update on the progress against our commitments made to Charing Cross tenants as part of the transfer of engagement completed in August 2022.</p> <p>So far 86% of the commitments have been met. The timescale for delivery of these commitments was due to be in August 2027 however this timetable has been put back to May 2028 due to us being behind schedule and over budget. The Scottish Housing Regulator has been informed of this.</p> <p>Graeme Middleton asked if there would be any consequences if the work was extended beyond the revised timetable. The CEO advised that the SHR were satisfied with our progress and had not expressed any concerns and so it was unlikely that there would be any regulatory consequences. Adjustments would be required in our planned programmes if the projects ran on.</p> <p>The Board noted the contents of this report.</p>	Noted
<p>11. 2025/26 KBOs & Performance Update The CEO presented this report which gives an update on our performance in Q3 in respect of our Corporate Business Plan progress, KPIs, Complaints and our Customer Care Charter.</p> <p>He advised that 80% of the KBO actions have been achieved and 80.65% of the KPIs have been achieved.</p> <p>The Board noted this report.</p>	Noted
<p>12. Resolutions The Board noted the contents of this report.</p>	Noted
<p>13. Notifiable Events The Board noted the contents of this report.</p>	Noted
<p>14. Group Information</p>	

<p>The Board noted the following information:-</p> <ul style="list-style-type: none"> • Staffing Sub-Committee Minutes – 05.11.2025 • Staff Consultation Group Notes – 15.12.2025 • Staff Consultation Group Notes – 15.01.2026 • Staffing Sub-Committee Minutes – 04.02.2026 • WT Board Minutes – 05.02.2026 	<p>Noted</p>
<p>AOCB</p> <p>The following items had been raised at the pre Board meeting:-</p> <p>The two new Board members asked whether they had completed all the induction sessions. The Senior Corporate Services Assistant will check this out and let them know.</p> <p>The Senior Corporate Services Assistant will check to see what e-learning modules are still outstanding for Board members.</p> <p>A buddy has still to be arranged for James Wilson. The Senior Corporate Services Assistant will email board members to ask for a volunteer for this. A buddy has been set up for Rehana Faqir.</p> <p>The CEO advised that a tenant from Ayrshire who had expressed an interest in becoming a Board member had advised that he was unable to take up the position just now. The CEO had discussed this with the Chair and it was agreed that this would be placed on hold for 12 weeks. The Board will be kept updated of the situation.</p> <p>The meeting ended at 19.40 pm.</p>	<p>Action</p> <p>Action</p>
<p>Review of Meeting</p> <p>It was agreed that the meeting had gone well.</p>	
<p>Date of Next Meeting – 25th March 2026</p>	