

**West of Scotland Housing Association
Minutes of the Board Meeting
Hybrid Meeting via Microsoft Teams and Camlachie Boardroom
Wednesday 29th January 2025**

<p>Present (In Person): Kelly Adams (Chair), Morag Kilbride, Ann Reid, Jim Williamson, Michael Sozansky, James Reid, Kenneth Fee, Lynsey Hamilton, Karen Merz</p> <p>Present (Online): Paul MacNeil</p> <p>In Attendance (In person): Brian Gannon (CEO), Jennifer Cairns (Director of Corporate Services), Robert Campbell (Director of Housing & Community Services), Valerie Wilson (Director of Finance), Karen Shaw (Director of Development & Asset Management); Susan Speirs (Senior Corporate Services Assistant)</p> <p>Apologies: George Kpodo, Elizabeth Matthews, Graeme Middleton</p>	
<p>Disclosure of Interests There were none.</p>	
<p>1. Minutes of the Previous Meeting The minutes of the meeting of 27th November 2024 were approved as a true and accurate record. They were proposed by Michael Sozansky and seconded by Kenneth Fee.</p>	Approved
<p>2. Matters Arising The Board noted the matters arising.</p>	Noted
<p>3. Scrutiny Report – Repairs 2024 The Director of Corporate Services presented this report. She advised that the Scrutiny Group had carried out a detailed review of the repairs service. This involved discussions with the repairs team, other staff in the Association, tenants and our main repairs contractor. The report details how we process repairs, how they were managed by staff and how tenants were kept informed on the progress of repairs.</p> <p>The feedback from staff mainly related to resources, the system used for repairs and also interaction with other teams. The response from tenants was mainly to do with communication and the fact that jobs should be completed to a high standard on the first visit.</p>	

The Scrutiny Panel have made a number of recommendations to the Board following this review and these have been responded to by management. The Scrutiny Panel will be kept informed of the timescales when these recommendations will be dealt with.

The Director of Corporate Services advised that the Scrutiny Panel will be looking at the Association's approach to managing anti-social behaviour and managing staff performance this year.

The CEO advised that the Tenant Satisfaction Survey Action Plan, which will be discussed later in the meeting, looks at the repairs service.

The Director of Development & Asset Management advised that she has held one to ones with the repairs staff. They are looking at the efficiency side of things. An internal review will also be undertaken of resources.

The Board approved the recommendations in the report.

Approved

4. Rent Consultation Feedback

The Director of Housing & Community Services presented this report.

He advised that the same process had been carried out as last year. At the November Board meeting the Board had approved a rent consultation plan of 2.3% for Charing Cross transfer tenants and 4.3% for all other areas (excluding Broomhouse transfer tenants and fair rent tenants).

TAG had been informed of the proposed rent proposal and were supportive of this. TAG had asked that they be consulted on the process before it goes to the Board in November. This will happen from next year.

Tenants were consulted on the proposed rent increases and 358 responses had been received. The survey was anonymous but if any tenant wished to be contacted regarding their response, then they could provide their contact details and someone would get back to them. 66% of tenants confirmed that they understood why the Association was proposing such increases. Some tenants had expressed concerns over the increase and affordability. The Director of Housing & Community Services advised that the majority of tenants were in favour of high quality and investment services rather than low rents with a number looking for a balance between the two.

The Director of Housing & Community Services advised that a benchmarking exercise had also been carried out with other

providers which showed that the proposal was lower than the average compared to all proposed rents, although slightly higher than the GWSF average.

With regard to service charges the Board had approved an increase in the service charge cap at the November meeting from £50 to £51.15 which is £50 plus the October CPI which was 2.3%. On reviewing the previous report from 2023 on the service charge increase the report had talked about a tapered increase but in the November 2024 report it only asked for the maximum increase to be changed to £51.15. The Director of Housing & Community Services advised that the request to change the cap this year to £51.15 as a single capped rate without any tapering.

Ann Reid asked about points 4 and 14 on the consultation feedback relating to kitchen repairs ongoing and repairs taking a long time to complete.

The Director of Housing & Community Services advised that if any tenant had left their contact details, then these would be passed onto the relevant section and the comments would be followed up.

Jim Williamson asked if we compare rent arrears figures each year following the rent increase and if there are any issues of affordability connected with this.

The Director of Housing & Community Services advised that we are continually making sure that rent arrears are coming down and they have reduced each year for the last three years. He advised that we look at surveys carried out when tenants terminate their tenancies asking if the reason they are leaving is due to the rent being unaffordable. There are a low number of responses for this.

Michael Sozansky commented that some tenants do not get the concept of the rent increase.

Kelly Adams asked if we could go through the comments and deal with them.

The Director of Corporate Services advised that she will follow up with the Customer Service Team to see if we have contact details for any of the tenants who responded and will report back to the Board on this.

She advised that if tenants wanted to leave their contact details if they want a response then this could be built into the process for next year. The CEO advised that we produce an action plan based on the Tenant Satisfaction Survey comments and that it would be a good idea to do the same for next year's rent consultation feedback.

Action

Jim Williamson asked how many of those tenants who responded were on full housing benefit.

The Director of Housing & Community Services advised that 34.3% were on full housing benefit, 9% were on partial housing benefit and 22.2% were on universal credit, with the remainder receiving no assistance.

The Board approved the following recommendations:

1. Noted the contents of the report.
2. Approved a rent increase of 2.3% from April 2025 for all Charing Cross stock transfer tenants.
3. Approved a rent increase of 4.3% from April 2025 for all other tenants (excluding Broomhouse transfer tenants and Fair Rent tenants).
4. Approved the change to the service charge cap from a tapered increase to a single cap of £51.15.

Approved

5. Review of Mission Statement & Strategic Aims

The Director of Corporate Services presented this report.

She advised that at the Staff & Board Conference in October last year a session had taken place on what our mission statement and strategic aims should be. It was felt that our mission statement did not fully meet the requirements of a mission statement.

From the feedback received it was proposed that the following mission statement should go to the Board:-

“Our mission is to provide affordable and sustainable housing and services to enhance lives and empower communities in the West of Scotland. We will do this through active engagement with our customers and partners, ensuring that every voice is heard and valued”.

Kenneth Fee commented that it was plain language and people will understand what it means.

The Board felt that the word “active” should be removed and the statement should now read:-

“Our mission is to provide affordable and sustainable housing and services to enhance lives and empower communities in the West of Scotland. We will do this through engaging with our customers and partners, ensuring that every voice is heard and valued”.

<p>With regard to the strategic aims it was felt that our aims are captured by our current strategic aims except for sustainability. It was therefore proposed that the strategic aim should be:-</p> <p>“Drive sustainability across our organisation by reducing carbon emissions and waste”.</p> <p>The Board approved the following recommendations:-</p> <ol style="list-style-type: none"> 1. Approved the proposed new mission statement with the change of wording as outlined above. 2. Approved the new strategic aim. 	<p>Approved</p>
<p>6. Lease & Service Level Agreement – Westscot Living/WSHA</p> <p>The Director of Finance presented this report. She advised that the revised Leases and SLA between WSHA and WL have been drawn up in line with the recommendations following the Financial and Governance review which were as follows:-</p> <ul style="list-style-type: none"> • To amend the MMR lease agreement to leave responsibility for repairs and maintenance and asset management including component replacement with WSHA. • Amend the SLA to reduce the cost per MMR unit in light of the reduced services, to offset the factoring services to WSHA owned units with the cost of repairs and maintenance, back office services and overheads and to charge the Factoring team direct staff costs to WL rather than a charge per externally factored property. <p>The Director of Finance advised that the amendments will reduce the overall tax liability for the Group.</p> <p>The leases will also go to the WL Boad meeting on 6th February for approval. After this meeting the leases will be circulated by DocuSign to be signed by both Chairs.</p> <p>Kelly Adams asked if advice had been sought with regard to the VAT position.</p> <p>The Director of Finance confirmed that VAT advice had been taken.</p> <p>The Board approved the following recommendations:-</p> <ul style="list-style-type: none"> • To approve the revised lease and SLA agreements and authorise signing of the agreements on behalf of WSHA. 	<p>Approved</p>

<ul style="list-style-type: none"> To note that the lease agreements and SLA will be presented to the WL Board for approval on 6th February. 	
<p>7. Report on Benefits & Risks of AI The CEO presented this report.</p> <p>He advised that the Artificial Intelligence policy had been approved by the Board in May 2024. As part of our Corporate Business Plan a commitment had been made that we would report back to the Board on the use of AI to date.</p> <p>The report provides definitions around AI. The report sets out examples of the benefits of AI and how it can make day to day tasks more efficient.</p> <p>The CEO outlined that there are obviously risks with using AI and we have developed a governance framework for dealing with any potential risks and the recommended practice for minimising these risks.</p> <p>The framework will be reviewed constantly as AI develops to ensure it is robust.</p> <p>The CEO also advised the Board on the different projects that the Association is using AI for.</p> <p>Lynsey Hamilton asked if training was provided inhouse or was it via a third party.</p> <p>The CEO advised that we are currently looking at developing a training plan. A staff member has a lot of knowledge of AI and has done a lot of work on this so far but some external training may also be provided.</p> <p>The Board approved the recommendation that we support the continued use of AI and noted that our current governance framework for AI will be reviewed by May 2025.</p>	<p>Approved</p>
<p>8. Review of Communications Strategy The Director of Corporate Services presented this report.</p> <p>She advised that the Communications Strategy is reviewed every three years and is now due for review.</p> <p>The key changes to the Strategy are outlined in the report. An action plan has been drawn up and progress on this will be</p>	

monitored by the Director of Corporate Services. An annual update will be provided to the Board in January 2026.

The Director of Corporate Services advised that previously sections on the communications strategy for each of our subsidiaries were included. The Boards of both subsidiaries have asked that there should be more of a focus on the development of the subsidiary brands, how we communicate and promote these brands. We have actions from both business plans to develop brand strategies and customer communication plans for both subsidiaries. Once these have been approved by each of the subsidiary Boards then they will come back to the Board for information and will then be included as appendices in the Communications Strategy.

The Board approved the revised Communications Strategy.

Approved

9. Tenant Satisfaction Survey Action Plan

The CEO presented this report.

He advised that all Social Landlords are required to carry out a tenants' satisfaction survey at least every three years. He advised that the results of the survey were very positive, but it is still important to address any areas of tenant dissatisfaction that arise and take account of tenant views in terms of future priorities. The main area of dissatisfaction is around repairs and maintenance.

Another issue that we will be address is the 41 tenants who advised that they were experiencing damp and mould in their homes. These tenants have been contacted by the maintenance section. A breakdown of where these tenants live will be presented at the next Board meeting.

An action plan has been drawn up which will address any significant issues which have been raised. This action plan will be reviewed on an annual basis.

Michael Sozansky asked if we inform tenants what we are doing about the issues raised.

The Director of Corporate Services advised that we go back to tenants and let them know what is happening.

Jim Williamson asked whether a sign was going to be put up at Dawsholm Road to advise what is happening.

The Director of Development & Asset Management advised that a sign has been ordered and will be put up once we receive it.

Action

The Board approved the action plan from the 2024 tenant satisfaction survey.	Approved
<p>10. Board Brief The CEO presented this report.</p> <p>The Board approved the Health & Safety Statement, and this will be signed by the Chair and the CEO.</p> <p>The Board approved the renewal of the Annual SFHA Membership Fee at a cost of £26,883. The fee has risen by 3% this year.</p> <p>The Director of Finance advised that a further two changes required to be made to the Scheme of Delegation following its recent review.</p> <p>The Board approved these changes.</p> <p>The Board noted the progress made on the Digital & IT Strategy.</p> <p>The Board noted the rest of this report.</p>	<p>Approved</p> <p>Approved</p> <p>Approved</p> <p>Approved</p> <p>Noted</p> <p>Noted</p>
<p>11. Gifts & Hospitality Register The Director of Corporate Services presented this report.</p> <p>The Board noted the report.</p>	Noted
<p>12. Subsidiary Report The Director of Corporate Services presented this report.</p> <p>She advised that the report gives an update on the key activities of both Westscot Living and Willowacre Trust.</p> <p>The Board noted the contents of this report.</p>	Noted
<p>13. Residential Lease Renewals The Director of Housing & Community Services presented this report.</p> <p>The Board noted the contents of this report.</p>	Noted
<p>14. Resolutions The Board noted this report.</p>	Noted
<p>15. Notifiable Events The Board noted this report.</p>	Noted
<p>16. Group Information The Board noted the following information:-</p>	Noted

<p>Staff Consultation Group Notes – 07.11.24 Audit Sub-Committee Minutes – 13.11.24 WT Board Minutes – 19.11.24 DAMSC Minutes – 29.11.24 WL Board Minutes – 05.12.24</p>	
<p>AOCB The CEO wished to show appreciation of the work and commitment that Elaine Davidson had given to the Association.</p> <p>The CEO advised that IT had looked into the issues with regard to audio following the last meeting. Paul MacNeil advised that he was still experiencing issues. IT will investigate this further.</p>	
<p>Review of Meeting</p> <p>The meeting had gone well.</p> <p>The meeting finished at 19.30 pm</p>	
<p>Date of next meeting – 26th February 2025</p>	