

**West of Scotland Housing Association  
Minutes of the Board Meeting  
Hybrid Meeting via Microsoft Teams and Camlachie Boardroom  
Wednesday 29<sup>th</sup> October 2025**

<p><b>Present (In Person):</b> Michael Sozansky (Chair), Rehana Faqir, Alison Calder, Ann Reid, Morag Kilbride, Jim Williamson, Kelly Adams, Lynsey Hamilton, James Edgar Wilson</p> <p><b>Present (Online):</b> George Kpodo (from item 5)</p> <p><b>In Attendance (In person):</b> Simon Fitzpatrick (CEO), Jennifer Cairns (Director of Corporate Services), Valerie Wilson (Director of Finance), Robert Campbell (Director of Housing &amp; Community Services), Karen Shaw (Director of Development &amp; Asset Management), Susan Speirs (Senior Corporate Services Assistant)</p> <p><b>Apologies:</b> Graeme Middleton, Kenneth Fee</p>	
<p><b>Disclosure of Interests</b> There were no disclosures of interests.</p>	
<p><b>1. Approval of Minutes</b> Michael Sozansky advised that George Kpodo's name was wrongly spelt in the minutes. It should read "George" instead of "Geore". With this correction the minutes of the previous meeting of 16<sup>th</sup> September 2025 were accepted as a true and accurate record. They were approved by Kelly Adams and seconded by Jim Williamson.</p>	<b>Approved</b>
<p><b>2. Matters Arising</b> There were no matters arising.</p>	<b>Noted</b>
<p><b>3. Signing Off Assurance Statement</b> The Director of Corporate Services presented this report.</p> <p>She advised that at the last meeting the Board agreed to submit a fully compliant statement and the assurance statement reflects this. The draft statement was circulated to the Board by email at the beginning of October for comment and feedback. The Board were happy with the assurance statement.</p> <p>The Board approved the Assurance Statement to be signed off by the Chair on behalf of the Board and also approved the Governance Improvement Plan.</p>	<b>Approved</b>

#### **4. Review of AI Policy & Framework**

The Director of Corporate Services presented this report.

She advised that the Board had approved the AI Policy and Framework in May 2024 and agreed that it would be reviewed on an annual basis to ensure that our governance arrangements keep pace with AI and how quickly it evolves and also to ensure that the Board are kept up to date and involved in the future development of our use of AI.

She further advised that AI won't be the solution to all work inefficiencies. The Association is well known in the sector for AI and we have delivered workshops on AI at various conferences.

The most significant change being proposed is in respect of the use of personal data and AI. The Director of Corporate Services informed the board that up to this point we have not used personal data for any of our AI solutions and our policy currently prohibits the use of personal data for AI use. ChatGPT is a tool that can be accessed by anyone and if you ask it to do anything which includes personal data then that data is then widely accessible. Within our own Microsoft 365 we have co-pilot which does the same as Chat GPT but the data will be secure.

A data protocol has been developed which will close down Chat GPT for staff.

The Director of Corporate Services advised that the Association had sought legal advice with regard to using AI for personal data. The solicitors advised that a data protection impact assessment should always be completed to ensure that we are still compliant.

The Director of Corporate Services outlined the changes to the AI Policy. She also outlined the changes to the framework. Some actions on the framework have still to be implemented and an action plan will be developed which will set out the timescales for these actions. The progress of this will be monitored by the AI Working Group.

James Edgar Wilson asked if Westy is integrated with Chat GPT.

The Director of Corporate Services advised that Westy does not use Chat GPT and pulls all information from that already published on the website which does not have personal data on it.

<p>Kelly Adams asked what the review process is with regard to the impact assessment.</p> <p>The Director of Corporate Services advised that all enquiries go to her as she is the Data Protection Officer. She advised that an update could be given to the Audit Sub-Committee regarding this.</p> <p>The Director of Corporate Services also informed the Board that the AI Working Group cannot go ahead with any projects until it has been approved by the IT Project Board.</p> <p>Kelly Adams asked if an internal audit was being carried out on AI.</p> <p>The Director of Corporate Services advised that this was included in the audit plan for this year.</p> <p>The Board approved the changes to the AI Policy and framework.</p>	<p><b>Approved</b></p>
<p><b>5. Annual Treasury Management Report</b> The Director of Finance presented this report.</p> <p>She advised that on 1 April 2024 the loan balance was £88.4m and that this had risen to £91.8m at the 31<sup>st</sup> March 2025. The overall interest rate was 3.765% which is below the bank average.</p> <p>The Treasury Management Policy requires a list of Lending and Deposit Counterparties which are approved by the Board annually. This list was included with the papers.</p> <p>The Director of Finance informed the Board that the Association was compliant with all covenants.</p> <p>There were no concerns with any of the three audits carried out this year.</p> <p>The Director of Finance advised that the Association had inherited a number of Clydesdale Bank accounts which have been rebranded as Virgin Money accounts and approval is required from the Board to continue with these accounts until they are no longer needed. As the Virgin Money short term rating is below P1, the threshold required under the Treasury Management Policy.</p> <p>Kelly Adams asked if we should be considering expanding the short term rating threshold to include more of the Prime ratings. The Director of Finance agreed to consider this and bring a proposal at a future review.</p> <p>George Kpodo joined the meeting at this point.</p>	

<p>The Board approved the following recommendations: -</p> <ol style="list-style-type: none"> <li>1. Approved the Lending and Deposit Counterparties list.</li> <li>2. Approved continuing with currently open Virgin Money accounts.</li> <li>3. Noted and approved the Treasury Management Report for 2025.</li> </ol>	<p><b>Approved</b></p>
<p><b>6. Sustainable Reporting Standards &amp; ESG Report</b>  The Director of Corporate Services presented this report.</p> <p>She advised that this report gives the Board an update on our commitment to meeting the Sustainability Reporting Standards for Social Housing and to present a draft Environmental, Social and Governance Statement for approval.</p> <p>The first submission to The Good Economy, who oversees the reporting for SRS for SH, was submitted in October 2024. The next report has to be submitted by 31<sup>st</sup> October 2025.</p> <p>The report issued with the papers is a draft version and this gives an update on our progress against the Sustainability Reporting Standards for Social Housing. An updated version of the report will be submitted. We have also worked with Carbon Change and Marberg on this. Our carbon footprint fell by 28% last year and 36% this year.</p> <p>Michael Sozansky commented that the report was very good and very accessible and appealing.</p> <p>James Edgar Wilson commented that progress had been made.</p> <p>The Board noted the progress against reporting on the Sustainability Reporting Standards for Social Housing and also approved the draft ESG Statement for October 2025.</p>	<p><b>Noted &amp; Approved</b></p>
<p><b>7. Business Case for Direct Award of Responsive Repairs &amp; Void Management Contract</b></p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	

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<p><b>8. Board Brief</b></p> <p>The CEO presented this report.</p> <p>A review of the Anti-Money Laundering Policy has taken place in line with our policy review schedule. The only major change is an update to the Regulations reference in Section 1. There are other minor updates to names and to tidy up some textual narrative.</p> <p>The Board approved the changes to this policy.</p> <p>The CEO gave an update on the Finance Restructure.</p> <p>An update was given on the Dalsholm Place project and an update will be reported to DAMSC next week.</p> <p>The Board noted the rest of this report.</p>	<p>Approved</p> <p>Approved</p> <p>Noted</p>
<p><b>9. Charing Cross Promise Update – Investment Promises</b></p> <p>The CEO presented this report.</p> <p>He advised that the report gives an update on our progress with our commitments made to Charing Cross tenants as part of the transfer of engagement which was completed in August 2022.</p> <p>He advised that the majority of commitments (50 out of 56) has been met. There has been a delay in delivering the full extent of investment in homes and the environment which are mainly due to the work being more complex in cases. The timescale for delivery of these commitments was five years which takes us to August 2027. It is estimated that this may cost an additional £2m more in capital expenditure.</p> <p>Reports will now be submitted to DAMSC as well as the Board which will focus on the risk of delivery.</p> <p>The Regulator had contacted us recently asking us for assurance that we will deliver our commitments. We have provided them with assurance but have advised that the delivery of these commitments will take longer than the remaining two years.</p>	

<p>Jim Williamson asked if there is still activity with the tenant associations.</p> <p>The Director of Corporate Services advised that the Woodlands &amp; Garnethill Residents Association still meet quarterly and reports on the commitments are given to them on a quarterly basis.</p> <p>Jim Williamson asked what the attendance was like. The Director of Corporate Services advised that there is a mix of tenants and factored owners and there are usually between 8-15 people at the meetings.</p> <p>Michael Sozansky asked if it is costing more and are we behind schedule.</p> <p>The Director of Development &amp; Asset Management advised that the replacements have been scheduled over a longer period to 28/29 and the programme will be brought forward to address the shortfall.</p> <p>The Board noted and discussed this report.</p>	<p><b>Noted</b></p>
<p><b>10. Write Off Report</b></p> <p>The Director of Housing &amp; Community Services presented this report.</p> <p>He advised that this report details the write-offs of former tenant arrears and credits in line with the Association's Write Off Policy. This report covers the period from 1 April 2025 to 30 September 2025. He advised that this is monies that cannot be recovered or refunded and are written off twice a year. For the first time in a number of years, there are no monies greater than £2,000 which require Board approval.</p> <p>Michael Sozansky asked if the net number could be included in future reports. The Director of Housing &amp; Community Services advised that he would include this from now on.</p> <p>The Board noted the following: -</p> <ol style="list-style-type: none"> <li>1. <b>Note</b> the write offs for 86 former tenant accounts rent arrears less than £2,000, to the value of <b>£23,652.71</b>.</li> <li>2. <b>Note</b> the write offs for 47 former tenant account rent credits less than -£2,000, to the value of <b>-£11,951.68</b>.</li> <li>3. <b>Note</b> the write offs of six former tenant debts (other than rent) less than £2,000, to the value of <b>£2,074.98</b>.</li> <li>4. <b>Note</b> the write offs of two former tenant credits (other than rent) less than -£2,000, to the value of <b>-£116.74</b>.</li> </ol>	<p><b>Action</b></p>

The Board noted the contents of this report.	<b>Noted</b>
<p><b>11. Housing (Scotland) Bill 2025 Briefing</b></p> <p>The Director of Housing &amp; Community Services presented this report.</p> <p>He advised that the Bill was introduced on 26 March 2024 and Stage 3 ended on 30 September 2025. He further advised that the Bill predominantly focuses on changes to the private sector and homeless duties with some changes specifically affecting the social rented sector. The Bill has not been enacted and Royal Assent is not expected until November/December this year but this report prepares the Board for what is coming.</p> <p>The Director of Housing &amp; Community Services outlined the six main parts of the Bill.</p> <p>George Kpodo asked what measures the Association is taking to prepare for the new homelessness duties.</p> <p>The Director of Housing &amp; Community Services provided a summary of measures already in place, including the Upstream Homelessness pilot and Housing First activities which align with the new requirements.</p> <p>The Board noted the contents of this report.</p>	<b>Noted</b>
<p><b>12. Data Management Strategy Update</b></p> <p>The Director of Corporate Services presented this report.</p> <p>She advised that this report gives an update on what progress has been made in the last year.</p> <p>53% of the actions have been completed and 24% are in progress. There are six actions which are overdue and have not been started and these relate to the development of protocols and audit framework. These actions will be completed by March 2026 and will present a Year 2 action plan to the Board.</p> <p>The Board noted the contents of this report.</p>	<b>Noted</b>
<p><b>13. Senior Staff Succession Plan</b></p> <p>The staff left the room at this point.</p>	
<p><b>14. Resolutions</b></p> <p>The Board noted the contents of this report.</p>	<b>Noted</b>
<p><b>15. Notifiable Events</b></p> <p>The Board noted the contents of this report.</p>	<b>Noted</b>

<p><b>16. Group Information</b> The Board noted the following information:-</p> <ul style="list-style-type: none"> <li>• WL Board Minutes</li> <li>• WT Board Minutes</li> <li>• Staffing Sub-Committee Minutes</li> <li>• Notes of Staff Consultation Meeting</li> </ul>	<p><b>Noted</b></p>
<p><b>AOCB</b></p> <p>Jim Williamson asked the reason why the factoring arrears have rocketed.</p> <p>The Director of Finance advised that the arrears did rise when the factoring service was transferred over from Charing Cross and then from WSHA to Westscot Living and that a £256,000 insurance recharge had been added in September. The collection of the arrears has now been passed to the Income Maximisation Team and the arrears have reduced already. The Director of Housing &amp; Community Services added that the arrears have reduced to £237,000 and that £141,000 has been collected in the last month.</p> <p>The Director of Finance gave a presentation of the SHAPS Scheme Expenses Consultation. Responses have to be in by Monday 24<sup>th</sup> November.</p> <p>Board approved the proposal to share Scheme expenses with an annual flat employer charge of £3,500 with the balance of expenses shared by share of Scheme liabilities.</p>	
<p><b>Review of Meeting</b></p> <p>The meeting went very well.</p> <p>It was agreed that the pre-meeting before the actual Board meeting would take place from November this year for Board to get to know one another. This will start at 5.00 pm.</p> <p>The meeting ended at 19.40 pm.</p>	
<p><b>Date of Next Meeting – 26<sup>th</sup> November 2025</b></p>	