

**West of Scotland Housing Association  
Minutes of the Board Meeting  
Hybrid Meeting  
Wednesday 27<sup>th</sup> October 2021**

<p><b>Present:</b> Kelly Adams (Chair), Ruth Simpson, Nick Farrell, George Kpodo, Ann Reid, Derek McGowan, Marc Sloan, Kenneth Fee, Ian Wightman, Michael Sozansky, Paul MacNeil, Christine Musasa, Irene McFarlane</p> <p><b>In Attendance:</b> Brian Gannon, Chief Executive, Donna Patton, Director of Finance, Jennifer Cairns, Director of Corporate Services; Andrew Kubski, Director of Development &amp; Asset Management; Robert Campbell, Director of Housing &amp; Community Services</p> <p><b>Apologies:</b> Elaine Davidson</p>	
<p>The Chair began the meeting by noting the sad news that John Muir has passed away. The Board asked that their condolences be passed on to his family.</p>	
<p><b>Disclosure of Interests</b> It was agreed that staff would leave at the end of the meeting to allow the Board to discuss their response to the pay award negotiations.</p>	
<p><b>1. Approval of the minutes</b> The minutes from the meeting held on 29<sup>th</sup> September 2021 were approved by Ruth Simpson and Paul MacNeil.</p>	<b>Approved</b>
<p><b>2. Matters Arising</b> The Board noted the update on actions from the previous meeting and it was noted that Derek McGowan still needs to follow up with the Chief Executive and Finance Manager in relation to the Efficiencies Plan. Derek confirmed that he is meeting with the Chief Executive to discuss this on the 1<sup>st</sup> November 2021.</p> <p>All other actions and progress were noted.</p>	
<p><b>3. Review of Strategic Aims and Values</b> The Director of Corporate Services presented the review of strategic aims and values which is a Key Business Objective for this year. She outlined that the review included the involvement of a working group of staff, tenants and Board members. She presented the re-wording of the Strategic aims and the new proposed values. She also presented a draft values framework for discussion and an implementation plan to demonstrate how the values will be implemented.</p> <p>Michael Sozansky commented that the aims and values were succinct and there is no overlap which is good to see. Derek McGowan said that he agreed with the words representing the values but it would be</p>	

<p>good to think of some of kind of acronym to assist staff to remember them. It was agreed that this would be looked at as part of the launch to staff. Kelly Adams pointed out that if there was to be an acronym it would be better if it meant something.</p>	<p><b>Action</b></p>
<p>Irene McFarlane commented that it would be good to see more in relation to line managers working with staff to improve poor performance and also to provide constructive feedback to staff in the Improve section to demonstrate that this is a key responsibility of a line manager. It was agreed that this would be added to the framework.</p>	<p><b>Action</b></p>
<p>Marc Sloan commented that he agreed with the values and but felt it was important how we measured that they are working. The Director of Corporate Services advised that the values would be the basis of our performance management framework and that it would underpin our Customer Care Charter. She advised that a further paper will be brought to the Board to advise how we will monitor and measure implementation of our Customer Care Charter.</p>	<p><b>Action</b></p>
<p>Derek McGowan suggested that we include Values in the Implications of the Report template in Board reports to ensure that it is considered as part of our decision -making issues process. The Board agreed that this would be a good idea.</p>	<p><b>Action</b></p>
<p>The Board approved the revised strategic aims and new values.</p>	<p><b>Approved</b></p>
<p><b>4.Charing Cross Housing Association Transfer of Engagements</b></p>	
<p>The Chief Executive presented a report on the transfer of engagements to Charing Cross HA. He outlined the process in terms of the transfer and who would be involved in the process. He highlighted the due diligence requirements and the need to develop a business case. He then provided an overview of the proposed process in terms of tenant consultation and ballot. He advised the Board that they would receive reporting on Charing Cross HA transfer of engagements at each Board meeting and that the project plan and Communications Strategy would come to the Board at the next Board meeting.</p>	
<p>Marc Sloan asked what needs to be done to the stock in preparation for EESSH 2.</p>	
<p>The Director of Development &amp; Asset Management advised that the recent pilot on pre 1919 stock identified different options to make tenements more energy efficient but not quite meeting EESSH 2 and that we would be looking at these options for all tenemental stock – not just CXHA stock.</p>	
<p>Irene McFarlane confirmed that this is a difficulty for most Glasgow RSLs.</p>	

The Chief Executive explained that he and the Director of Development & Asset Management are meeting with the Asset Manager for CXHA next week and we have more information on the stock condition following this.

Nick Farrell raised concerns about the risk of taking on more pre1919 stock. The Chief Executive clarified that this is a national issue and not just a WSHA problem.

Irene McFarlane raised concerns about the Director of Corporate Services capacity as she will be managing the project plan. The Chief Executive advised that the CMT would be all working together to manage the project and that we would be developing a resource plan once the project plan has been completed.

He advised the Board that they would have regular opportunity to feed into the process over the coming months.

Kenneth Fee queried if Charing Cross HA are full members of EVH and it was confirmed that they are and so is WSHA so there will be no TUPE issues re this.

Derek McGowan commended the CMT for being successful in the bid and the work that went into it.

There followed a discussion about CXHA tenant members on WSHA Board and it was agreed that it would depend on if there was a vacancy in our Glasgow membership category in line with our Rules. The Chief Executive advised that we would work to establish a CXHA local residents group to engage with these tenants. It was agreed that it would be good to involve TAG in this.

**5. Assurance Statement Sign Off**

The Chair presented the assurance statement to sign off. She reminded the Board of discussions about area of improvements discussed at the Board meeting in September.

Irene McFarlane suggested in line with guidance we needed to include a statement in relation to Equalities.

The Board approved the proposed assurance statement pending inclusion of a statement in relation to equalities.

**Approved**

**6. Write Off Report**

The Director of Housing & Community Support Services presented proposed write offs over £2,000 to the Board for approval. Kenneth Fee queried how have we got to a situation where a tenant runs up

such high debts. The Director of Housing & Community Services advised that there can be various factors and that Covid has had a major impact on individual areas. Paul MacNeil commented that some people have potentially taken advantage of Covid in terms of not paying the rent and said that hopefully moving forward this won't happen as much.

Derek McGowan asked about the older debts being passed for write off. Kelly noted that the majority of these are for credit write offs which the Director of Housing confirmed had not previously been prioritise but also added that he would ensure this is checked to ensure older debts are addressed and passed for write off in March 2022 (if required).

Irene McFarlane asked for clarification that these are former tenant arrears as it is not so clear. The Director of Housing & Community Services confirmed that it is former tenant arrears and everything has been actioned to retrieve this debt. Irene also asked for the write off reason, "The individual has no assets, is dependent on state benefits and is likely to be so for the foreseeable future and recovery of the debt could not be achieved without causing undue hardship" to be amended to remove the reference to causing undue hardship. The Director of Housing & Community Services confirmed that this reason is included in the Write Off policy approved by Board but, if Members agreed, the policy can be amended. All present agreed to amend the reason.

Kelly Adams raised a minor point that the policy should be updated to ensure it is clear the process to be followed.

Michael Sozansky asked if there was anything to stop these tenants applying for housing with us again. The Director of Housing & Community Services confirmed that they could apply and we would need to follow relevant legislation but that they would need to put a payment arrangement in place to pay the backdated arrears if they became a tenant again.

Kelly Adams asked for clarification that if the Board write off this debt, it can still be pursued. The Director of Housing & Community Services confirmed that it could still be pursued.

The proposed write offs were approved by the Board.

## **7. Nationwide Mandate Approval**

The Director of Finance presented a report outlining the proposed signatory changes for Nationwide following the retirement of Colin MacCallum who retired at the end of June 2021.

<p>It was proposed to add Donna Paton, Director of Finance to the mandate and remove Colin MacCallum, retired Director of Finance in relation to the operation of investment accounts, loan draw down declarations and requests, interest period rollovers, entering into fixed rate loans, security document, loan documentation and/or other transactions.</p> <p>The Board approved this change on the Nationwide Mandate.</p>	<p><b>Approved</b></p>
<p><b>8. Libor to Sonia Transition</b></p> <p>The Director of Finance presented an update to the Board in relation to the transition from Sonia to Libor. The Board were advised that both the RBS and Barclays have issued a final amendment agreement, and this is being reviewed by Harper McLeod with a view to signing in the near future. The Nationwide amendment agreement has been delayed due to a restrictive clause relating to Barclays which is being resolved currently between legal teams.</p> <p>It was proposed that both the RBS and Barclays amendment agreement be signed once the final draft was issued. The Board approved this proposal.</p> <p>It was further agreed that once the restrictive clause is resolved, the Board were happy to approve the signing of the amendment agreement for Nationwide at the earliest opportunity.</p>	<p><b>Action</b></p>
<p><b>9. Board Briefing</b></p> <p>The Chief Executive presented the Board Briefing. He highlighted the staff changes and provided the Board with an update on the Doonfoot Launch.</p> <p>The Director of Corporate Services outlined the Board Training programme for the next year and asked Board members to put the dates in their diary. She advised that existing Board members could attend induction sessions as refreshers if they wanted to.</p>	
<p><b>10. Green Strategy Update</b></p> <p>The Chief Executive presented an update on progress made against the Green Strategy which was developed and approved by the Board in October 2020. The Board noted that good progress had been made. The Chief Executive outlined the joint work with G8 in respect of measuring our carbon footprint and allowing us to measure the impact of our Strategy.</p> <p>The Board noted the update.</p>	

<p><b>11. 6 Month Review of Business Plan</b>  The Chief Executive provided the Board with the 6 month review of the Business Plan. He highlighted progress that has been achieved with two Key Business Objectives almost complete.</p> <p>The Board noted the progress that had been made.</p>	
<p><b>12. Minutes for Noting</b></p> <p>The Board noted the following minutes the minutes from the TAG meeting on the 26<sup>th</sup> August 2021 and the Westscot Living Board Minutes from the 9<sup>th</sup> September 2021.</p>	
<p><b>13. Resolutions</b></p> <p>There were no resolutions for noting.</p>	
<p><b>14. Notifiable Events</b></p> <p>The Director of Corporate Services provided an update on the notifiable events.</p>	
<p><b>15. AOCB – Pay Award 2022/23</b></p> <p>Staff left the meeting at this point to allow the Board to discuss the pay award proposals to feedback to EVH.</p>	
<p><b>Date of Next Meeting – 24<sup>th</sup> November 2021</b></p>	