

West of Scotland Housing Association
Minutes of the Board Meeting
Hybrid Meeting via Microsoft Teams and Camlachie Boardroom
Wednesday 28th May 2025

<p>Present (In Person): Kelly Adams (Chair), Michael Sozansky, Ann Reid, Morag Kilbride, Lynsey Hamilton, Kenneth Fee</p> <p>Present (Online): George Kpodo</p> <p>In Attendance (In person): Simon Fitzpatrick (CEO), Jennifer Cairns (Director of Corporate Services), Karen Shaw (Director of Development & Asset Management), Robert Campbell (Director of Housing & Community Services), Julie Gilmour (Finance Manager), Susan Speirs (Senior Corporate Services Assistant), Sean Morrison (BDO – until item 3)</p> <p>Apologies: Jim Williamson, James Reid, Alison Calder, Graeme Middleton, Valerie Wilson (Director of Finance)</p>	
<p>Disclosure of Interests There were no declarations of interest.</p>	
<p>1. Minutes of the Previous Meeting The minutes of the meeting of 30th April 2025 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 contents of this paper.</p>	Noted
<p>3. Internal Audit Annual Report Sean Morrison from BDO presented this report.</p> <p>He advised that eight audits had been carried out during the year and the follow up audit as well. There were no limited assurances given for any of the audits.</p> <p>A total of 17 findings were identified in the completed review, 10 medium and 7 low.</p> <p>Sean Morrison advised that the reactive repairs audit had been looked at in the previous year and there had been limited assurance due to moving to a new contractor. As a result, this was audited again this year as well and there had been a significant improvement.</p> <p>The Board approved the Internal Audit Annual Report.</p>	Approved

<p>The Board thanked BDO for all their work over the past few years. Sean Morrison left the meeting at this point.</p>	
<p>4. ARC Submission</p> <p>The CEO gave a presentation on the ARC submission.</p> <p>He advised that all RSLs must report on their performance and are required to submit an annual return to the SHR. There are 42 indicators, 33 of which relate to performance and 9 provide context to the operation of the RSL.</p> <p>He summarised the main points of the ARC. There has been an improvement in our core services including time taken to repair homes, repairs right first time, resolving complaints, resolving antisocial complaints. There has also been an improvement in tenancy management and rent arrears.</p> <p>He advised that our tenant profile has changed as tenants are requiring more support.</p> <p>Our satisfaction figures are good except for repairs. Our homes are safer and warmer than most landlords.</p> <p>There are pressures on adaptations which are taking longer to complete, and this is largely due to cuts in government funding. The Director of Development and Asset Management advised that we have received £400,000 in funding for this year for adaptations.</p> <p>Kenneth Fee asked if we can also benchmark averages from G8.</p> <p>The Director of Corporate Services advised that we have a peer group average through the Scottish Housing Network, and we will be able to advise the Board of this once SHN have completed their benchmarking.</p> <p>Kelly Adams asked where we get the data for the ARC and if an internal audit is carried out on this.</p> <p>The Director of Corporate Services advised that the section managers collage the figures and provide evidence for them which is then validated by herself and the Customer Service and Engagement Team Leader. She also advised that internal audit had carried out an audit of the ARC process a couple of years ago.</p> <p>The Board discussed the report and approved the submission of the ARC to the SHR.</p>	<p>Noted & Approved</p>
<p>5. Lettings Plan 2025/26</p> <p>The Housing Manager presented this report.</p>	

He advised that the plan provides information on demand and turnover in the last year. It also identifies clear issues which require to be addressed in the current year and provides guidance to staff in the allocation of properties. It also outlines the agreed targets with Local Authorities for homeless referrals and nominations. He advised that the target for Glasgow was 67% but we did not meet this due to the delay in the Overtown/Law Street refurbishment progress.

Michael Sozansky asked if we agree with the figures provided by the Councils for referrals.

The Housing Manager advised that we meet with Councils to discuss and agree the figures.

Michael Sozansky noted that 26.31% of tenancy fails were attributed to homeless cases and asked the reasons for this.

The Housing Manager advised these tenants were housed through the homeless route but then it failed.

Michael Sozansky asked about homeless referrals that are cancelled but appeals are made.

The Housing Manager advised that a homeless person is given one or two offers. If the offers are cancelled then an appeal can be made but this must be investigated. He also advised that if a homeless person rejects a property, then some Councils may take them off their list and they can appeal.

The Housing Manager outlined the changes to the Allocations Policy which concern the bandings of categories. He also outlined the main changes to the Tenancy Management Policy.

Ann Reid asked what would happen if there is not a demand for amenity housing.

The Housing Manager advised that we work with the Councils on this to get access to their waiting lists. We would also look at reviewing amenity/sheltered properties in other areas and may change them to general use.

Ann Reid asked if we could highlight in Westworld that we have amenity houses in some areas.

Ann Reid asked if the garden areas were big enough could they be divided between tenants to avoid refusals being made because of this.

Action

<p>The Housing Manager advised if there was a demand for this it is something that could be looked at but it would be on a case-by-case basis.</p> <p>George Kpodo asked what plans the Association had to ensure that we maintain tenancy sustainment rates.</p> <p>The Director of Housing & Community Services provided a summary of current services provided and advised that a funding submission had been submitted, and we had been awarded £161,000. This money will be used for a Tenancy Sustainment Officer and other tenancy sustainment work which will help to maintain sustainment levels.</p> <p>George Kpodo asked if we had considered offering incentives for our properties which are in low demand.</p> <p>The Housing Manager advised that in the past we had offered white goods as an incentive. The Housing Officers also have a discretionary budget to look at different cases.</p> <p>The Board approved the following recommendations:</p> <ul style="list-style-type: none"> • Approved the Lettings Plan for 2025/26 • Approved the revisions to the Allocations Policy • Approved the revision to the Tenancy Management Policy 	<p>Approved</p>
<p>6. Nationwide Mandate</p> <p>The Director of Corporate Services presented this report in the absence of the Director of Finance.</p> <p>She advised that Nationwide require all borrowers to submit an updated mandate annually to ensure that they have the correct authorised signatures added.</p> <p>We received a request on 1st May and this has to be submitted by the 31st of May. Nationwide have advised that this is a periodic review to comply with their anti-money laundering, financial crime and other legal and regulatory requirements.</p> <p>The Board approved the Nationwide customer mandate form.</p> <p>This will now be submitted to Nationwide along with an extract of the minutes of the Board meeting.</p>	<p>Approved</p>
<p>7. Board Brief</p> <p>The CEO presented this report.</p>	

<p>He advised that the Crisis Media Policy has been reviewed and outlined the changes that were being made.</p> <p>The Board approved the amended policy.</p> <p>He advised that the 60th Anniversary lunch had gone very well and and was well attended. Board members will be updated regularly on what is happening.</p> <p>The CEO provided an update on staffing.</p> <p>The Board noted the rest of the report.</p> <p>Graeme Middleton had sent in an email asking if the WSHA response to the Housing (Scotland) Bill consultation would be made available in due course.</p> <p>The CEO advised that it would be made available.</p>	<p>Approved</p> <p>Noted</p>
<p>8. Management Accounts</p> <p>The Finance Manager presented the draft Management Accounts for the year to 31st March in the absence of the Director of Finance.</p> <p>She advised that the accounts show a surplus of £293k against a budgeted surplus of £440.8k for the year. This is an improvement from quarter 3.</p> <p>She advised that the financial performance and the reporting of the position of the Association has been volatile over the 2024/25 financial year. We are looking at improving data management and carrying out work on the finance systems. A review of the finance function will also be undertaken and recommendations will be brought to the Staffing Sub-Committee in August.</p> <p>Lynsey Hamilton asked if there were any plans to add capacity to the finance team.</p> <p>The CEO advised that no decisions had been made on this at the moment however it was likely that the recommendations would look at both the capacity and capability of the function.</p> <p>The Board noted the management accounts for the year to 31 March 2025 and noted that further updates will be made during the preparation of the financial statements and that a reconciliation to these management accounts will be provided when the audited financial statements are presented for approval in August 2025.</p>	<p>Noted</p>
<p>9. Risk Management Report</p>	

<p>The Director of Corporate Services presented this report.</p> <p>She advised that this report gives an overview of all our strategic risks. There has been one change to the risk score since the last report that went to the Board in February. This relates to “fail to embed the organizational culture, vision and values”. There has been a lot of change at leadership level over the past six months. This risk score has therefore increased.</p> <p>The Director of Corporate Services advised that a staff engagement survey will be undertaken shortly, and this will give us a better idea of where we are. We will report back on this to the Board in August.</p> <p>There has been no change to the “Unable to Manage our Financial Position” risk score which still remains high. This was increased originally to reflect the forecast deficit when the draft budget was presented to the Board in February which has now improved. However we have not reduced the risk at this stage considering the review of the finance function. This score will be reviewed once the finance function review has taken place.</p> <p>The Director of Corporate Services advised that there is only one high level operational risk, and this is around our data and record keeping and our Data Management Strategy is now underway.</p> <p>She further informed the Board that we are looking to develop a Power BI report, and further updates will be given on this.</p>	<p>Noted</p>
<p>10. H&S Report</p> <p>The Director of Corporate Services presented this report.</p> <p>She advised that the report gives an update in respect of Health & Safety compliance.</p> <p>All compliance checks are on schedule.</p> <p>The Board noted the contents of this report.</p>	<p>Noted</p>
<p>11. Value for Money Strategy Update</p> <p>The Director of Corporate Services presented this report.</p> <p>She advised that the Board approved the Value for Money Strategy in May 2023 and this report provides an annual update on the progress that has been made on the strategy.</p>	

<p>The contractor's portal is going live this week and this will reduce staff time and improve efficiency.</p> <p>The report also outlines the areas that we will focus on next year.</p> <p>Under "Optimise the use of assets including new build to achieve VFM for our customers and the Association" it states that 50% of our stock condition surveys will be complete by the end of this year. Kelly Adams asked if it would be at the end of the financial year.</p> <p>The Director of Development & Asset Management advised that it will be by 1st March 2026.</p> <p>George Kpodo asked how the AI processes and automation benefit our tenants in the longer term.</p> <p>The Director of Corporate Services advised that we would be freeing up staff resources to spend time on tasks that are more beneficial to tenants.</p> <p>We would also try to improve customer service which in turn could lead to a reduction in resources.</p> <p>George Kpodo asked how we will achieve data-based decision making and how will this inform our strategy and investment.</p> <p>The Director of Corporate Services advised that we make long term decisions on stock condition and also investment of stock by gathering accurate stock data. She also advised that by improving our finance data and reporting, we will make better decisions around delivery of our services to tenants and improvement in our homes.</p> <p>The Board noted the contents of this report.</p>	<p>Noted</p>
<p>12. Subsidiary Report</p> <p>The Director of Corporate Services presented this report.</p> <p>This report provides an update on the activities of each of the subsidiaries.</p> <p>The WT Board approved the revised Service Level Agreement and this will come to the Board in June for final approval.</p> <p>Kelly Adams asked if the delay in issue of factoring invoices had impacted on debt recovery.</p> <p>The CEO advised that the invoices are being issued this month and this will bring us back to the normal invoicing schedule.</p>	

<p>The CEO advised the Board that we are working with both subsidiary Boards to consider growth of each subsidiary and we will have further discussions with the Board in respect of this during June and August.</p> <p>The Board noted the contents of this report.</p>	Noted
<p>13. Resolutions</p> <p>The Board noted the contents of this report.</p>	Noted
<p>14. Notifiable Events</p> <p>The Board noted the contents of this report.</p>	Noted
<p>15. Group Information</p> <p>The Board noted the following information:-</p> <p>Staff Consultation Group Notes – 03.04.25 Westscot Living Board Minutes – 08.05.25</p>	Noted
<p>AOCB</p> <p>There was no other business.</p>	
<p>Review of Meeting</p> <p>The meeting had gone well and there were good discussions.</p> <p>We will look at the number of meetings over the next couple of months.</p> <p>The meeting ended at 19.15 pm.</p>	
Date of Next Meeting – 25th June 2025	