

**West of Scotland Housing Association  
Minutes of the Board Meeting  
Hybrid Meeting via Microsoft Teams and Camlachie Boardroom  
Wednesday 14<sup>th</sup> January 2026**

<p><b>Present (In Person): Michael Sozansky (Chair), Kelly Adams, Ann Reid, James Edgar Wilson, Jim Williamson, Lynsey Hamilton, Kenneth Fee, Morag Kilbride</b></p> <p><b>Present (Online): Graeme Middleton</b></p> <p><b>In Attendance (In person): Simon Fitzpatrick (CEO), Jennifer Cairns (Director of Corporate Services), Valerie Wilson (Director of Finance), Karen Shaw (Director of Development &amp; Asset Management), Robert Campbell (Director of Housing &amp; Community Services), Susan Speirs (Senior Corporate Services Assistant)</b></p> <p><b>Apologies: Alison Calder, Rehana Faqir</b></p>	
<p><b>Disclosure of Interests</b> There were no disclosures of interests.</p>	
<p><b>1. Approval of Minutes</b> The minutes of the previous meeting of 26<sup>th</sup> November 2025 were approved as a true and accurate record. They were proposed by Ann Reid and seconded by Kelly Adams.</p>	<b>Approved</b>
<p><b>2. Matters Arising</b> The Board noted the matters arising.</p>	<b>Noted</b>
<p><b>3. Draft Budget 2026/27</b> The Director of Finance gave a presentation on the draft budget.</p> <p>She advised that in the first year there is a surplus of £256k. We are also covenant compliant and there is sufficient cash. There are additional cost pressure relating to the cost of living increase. Pension deficit payments are starting again for the next four years. £396k will be paid in the first year. There will also be investment in our services and also in our homes to support delivery of our Key Business Objectives.</p> <p>The Director of Finance advised that the assumptions are based on guidance from our Treasury Advisor and these will be updated in March at final budget approval. She further informed the Board that the final budget will include the fully costed development</p>	

<p>programme and Treasury Management Strategy. This will be brought back to the Board in March.</p> <p>The five year financial plan shows that in the short term all options are manageable.</p> <p>The Board noted the draft budget. The final budget will come to the Board in March.</p>	<b>Noted</b>
<p><b>4. Rent Review Consultation</b></p> <p>The Director of Housing &amp; Community Services gave a presentation on the rent consultation. He advised that he is looking for approval from the Board to consult on a 5.5% rent increase. If the increase is agreed the consultation will commence after the Board meeting and will end on 15 February. The results will be included in the Board paper at the end of February.</p> <p>He advised that Research Resource carried out a survey between November 2025 and January 2026 and this was done through face to face interviews. There were 907 responses to the survey.</p> <p>Tenants were asked questions on whether it is important to keep rents low or have a high quality home, high quality repairs service or high quality housing service. The responses have indicated that investment and services are more important to tenants than low rents, although a preference for a balance between both.</p> <p>The Director of Housing &amp; Community Services advised that 44% of our tenants do not receive help with housing costs and the remainder receive some or full assistance.</p> <p>A meeting was held with TAG on 8<sup>th</sup> January to discuss the proposals on the rent increase and also services and investment. TAG supported the proposal but asked for additional information to be made available to tenants. A video has also been arranged which will help explain the proposals in simple terms. Three quarters of our tenants will be sent an email with a link to the video in it. All tenants will receive a consultation letter and can respond in various ways.</p> <p>The Director of Housing &amp; Community Services outlined what the rents will be spent on.</p> <p>It is proposed that the service charge cap be increased by the same amount (5.5%) from £51.15 to £53.96.</p>	

The Benchmarking of the proposed increase was done with 90 RSLs. The average overall increase is 5.8%. The average for local authorities only is 7.1% and RSLs only is 5.52%.

James Edgar Wilson asked if tenants know what is being proposed for the service charges.

The Director of Housing & Community Services advised that the service charge costs are set at a level which will cover all the costs and are consulted as part of the process.

The Board approved the following recommendations:

- 1. Noted the contents of the report.
- 2. Approved the rent consultation process.
- 3. Approved the increase in the service charge cap by the same amount proposed for the rent increase ie 5.5%.

**Noted & Approved**

**5. This matter is confidential**

**6. Draft Asset Management Strategy**

The Director of Development & Asset Management gave a presentation on the draft Asset Management Strategy. She advised that the purpose of the strategy was to provide, safe, warm, high quality and energy efficient homes and also to give regulatory assurance.

The Director of Development & Asset Management advised that 96% of our stock meet SHQN standards, 46% of our stock are tenemental flats. With regards to EPCs 25% of our stock are A and B and 300 of our properties are D or below. 33% of our stock is unknown.

The draft strategy aligns to the Corporate Business Plan (2026-2031) and outlines how we will achieve this through developing and improving the key areas in respect of asset management. The Director of Development & Asset Management outlined the key strategic outcomes.

The key challenges of the strategy include limited stock data, systems not integrated, pre 1919 stock, mixed tenures and common parts and the financial pressures.

It is anticipated that we will spend about £341m on maintaining an improving our homes. This will be split between capital and revenue.

<p>James Edgar Wilson commented that with regard to replacement windows triple glazing is not more expensive than double glazing.</p> <p>The Director of Development &amp; Asset Management advised that double glazing units that WSHA install have excellent thermal efficiency. Triple glazing is used for properties on main roads and also in passive housing.</p> <p>The Director of Development &amp; Asset Management informed the Board that the strategy had been presented at the recent DAMSC meeting and gave the feedback from this meeting.</p> <p>James Edgar Wilson asked how do we guarantee accuracy of data.</p> <p>The Director of Development &amp; Asset Management advised that we will review the strategy in three years and do a rolling 20% annual SCS so that we maintain robust data on our stock going forward.</p> <p>The Board approved the draft Asset Management Strategy. The final draft will be presented to DAMSC in February and come back to the Board in March for final approval.</p>	<p><b>Approved</b></p>
<p><b>7. Draft Development Strategy</b></p> <p>The Director of Development &amp; Asset Management gave a presentation on the Development Strategy.</p> <p>The strategy sets out the Association’s ambitious proposals to deliver 1,000 new affordable homes, 65% for social rent and 35% for MMR. These properties will be developed in Glasgow, South Lanarkshire and South Ayrshire. This will be done over a 10 year period subject to funding and it is estimated that £97.5 million private finance will be required for this.</p> <p>The Director of Development &amp; Asset Management outlined the challenges and risks that the Association will face.</p> <p>The draft strategy was presented to the DAMSC meeting in November and feedback from this was given at the meeting tonight.</p> <p>The Board approved the draft Development Strategy. The final draft will be presented to the DAMSC meeting in February and will come back to the Board in March for final approval.</p>	<p><b>Approved</b></p>
<p><b>8. Board Brief</b></p>	

The CEO presented this report.	
The Board approved the Health & Safety at Work Policy Statement. This was signed by the Chair and the CEO.	<b>Approved</b>
The Board approved the extension to the Grounds Maintenance Contract.	<b>Approved</b>
The Board approved adding the Director of Finance and Finance Manager as Corporate Administrators to Virgin Money accounts.	<b>Approved</b>
The Board noted the rest of this report.	<b>Noted</b>
<b>9. Gifts &amp; Hospitality Register</b> The Board noted the contents of this report.	<b>Noted</b>
<b>10. Customer Engagement Strategy Update</b> The Director of Corporate Services presented.  The Customer Engagement Strategy was approved in June 2025 and this report provides an update on the progress made so far.  The Board noted the work undertaken to implement the actions from the Customer Engagement Strategy and the priority areas for the next six months.	<b>Noted</b>
<b>11. Resolutions</b> The Board noted the contents of this report.	<b>Noted</b>
<b>12. Notifiable Events</b> The Board noted the contents of this report.	<b>Noted</b>
<b>13. Group Information</b> The Board noted the following information:-  <ul style="list-style-type: none"> <li>• Staff Consultation Group Notes – 06.11.25</li> <li>• WT Board Minutes – 18.11.25</li> <li>• WL Board Minutes – 04.12.25</li> </ul>	<b>Noted</b>
<b>AOCB</b> There was no other business.	
<b>Review of Meeting</b>  The meeting went well.  The meeting ended at 19.50 pm	

The Board thanked Jennifer Cairns for her efforts over the last 12 years and wished her well in her new role.	
<b>Date of Next Meeting – 25<sup>th</sup> February 2026</b>	