



# transfer NEWS

Edition 1

November 2021

## West of Scotland selected as Charing Cross Housing Association transfer partner

On 11th October 2021, we wrote to you to let you know that West of Scotland Housing Association (West of Scotland) has been selected as the preferred partner for Charing Cross Housing Association (Charing Cross). If the plans are supported by tenants, the partnership would involve a transfer of all of Charing Cross's engagements to West of Scotland.

In searching for a partner, we sought responses that would address our 5 partnership objectives:

- 1 Strong governance and financial strength
- 2 Improving rent and service charge affordability
- 3 Provide quality homes in an attractive environment
- 4 Deliver excellent and culturally sensitive services and greater opportunities
- 5 Develop our people

### Why West of Scotland Housing Association?

All of the submissions by registered social landlords who wanted to become our preferred partner went through a rigorous assessment process. Taking account of what we know is important to you, we focussed on finding the best overall offer that would deliver the following tenant and factored owner priorities:

- ✓ Ensuring rents remain affordable.
- ✓ Ensuring service charges are clear and transparent and contractors are managed to deliver good services.
- ✓ Accelerating and improving the investment programme to deliver much needed catch up work in our homes.
- ✓ Improving the management and physical condition of the external environment.

- ✓ Ensuring a strong and positive culture focused on customer excellence.
- ✓ Greater access to staff and services at a time, place, and manner to suit the needs of tenants and factored owners.
- ✓ Providing a quality factoring service that demonstrates value for money.
- ✓ Offering a range of wider support services to help support tenants to improve life opportunities and to meet their changing needs.

Deciding on the preferred partner was a very difficult one as we had received a number of strong partnership proposals. However, our Management Committee agreed that the proposal received from West of Scotland was the one that presented the strongest offer against the above priorities and the best option for Charing Cross's tenants, factored owners and staff.

Both organisations share similar values, and both have a strong commitment to improving the lives of their customers through the homes and services that they provide. Based on the initial offer, we are confident that a transfer into West of Scotland would deliver more affordable rents and service charges than Charing Cross could support if we stayed independent. On top of this, West of Scotland would be able to deliver significant investment in your homes and the environment to improve the quality of the homes that we provide, whilst also broadening and improving the range of services available to our customers.

**We thought it would be helpful in this first edition of Transfer News to tell you a bit about West of Scotland and the next stages in the transfer journey. We also want to hear from YOU as we shape the transfer plans to meet your needs. HAVE YOUR SAY by completing the short survey at the end of this newsletter by Friday 3rd December 2021**

# Who are West of Scotland Housing Association?

Founded in 1965, West of Scotland strives to be more than just a landlord. What sets West of Scotland apart is the way in which it goes further to improve the lives of its tenants, innovatively responding to their needs as their lives change. Much of this is delivered through their subsidiary Willowacre Trust. They provide around 3,500 homes across the West of Scotland and they proudly pledge to go further to provide housing that its tenants can call home.

West of Scotland has a strong reputation for good governance and recently received the highest rating of Substantial Assurance on Governance from their internal auditors. Their Board carries out a process throughout the year to self-assess against the regulatory requirements including the Regulatory Standards. A short life working group is in place which includes Board Members, staff and the Chair of their Tenants Advisory Group (TAG).

This group reviews their compliance and reports to the full Board. At the end of this process, the Board decide if they have assurance in relation to compliance with the regulatory requirements before submitting their assurance statement to the Scottish Housing Regulator West of Scotland have submitted a fully compliant Assurance Statement for the past two years.

They have a solid track record of achieving the financial targets along with a strong balance sheet. They are committed to reducing costs and maximising income to help them keep rents increases as low as possible. They focus on value for money and delivering efficiencies to ensure financial stability in the longer term. This, in turn enables them to make progress towards rent affordability and invest in good, quality homes for tenants.

West of Scotland's Corporate Business Plan sets out a substantial investment programme both in terms of our existing housing stock and our plans for new build homes. Their Board recently approved a new Development Strategy that underlines an ambitious development programme of creating close to 700 new homes over the next five years at an investment of £130m.

West of Scotland are a regional Registered Social Landlord that has managed to give a strong community voice to all our communities in shaping local service and future priorities.

This is strongly demonstrated by their performance in many key areas including tenant satisfaction, customer engagement and communication.

KPI Satisfaction Measure	WSHA (2020/21)	Scottish Average
Tenants satisfied with overall service	91%	89%
How good or poor do you feel WSHA are at keeping you informed about their services and decisions?	99%	92%
How satisfied or dissatisfied are you with the opportunities given to you to participate in your landlord's decision-making process?	100%	87%

## What is a Transfer of Engagements?

A Transfer of Engagements is the legal process that allows one housing association to transfer all of its homes and interests into another. Both Charing Cross and West of Scotland are regulated by the Scottish Housing Regulator (SHR) so the whole process is governed by SHR regulatory standards and statutory guidance, and we must demonstrate that the transfer is in the best interest of current and future tenants.

We have lots of work ahead and tenants will have their say at each stage of the process and will have a final vote on whether the transfer takes place.

If the transfer of engagements is supported by tenants and goes ahead, all of Charing Cross's interests, obligations, liabilities, staff etc transfer to West of Scotland Charing Cross tenants would become West of Scotland tenants and retain ALL of your existing tenancy rights. Staff would become West of Scotland employees with their terms and conditions protected. West of Scotland would become the factor of the factored stock.

If the transfer goes ahead, Charing Cross would no longer have its own Management Committee. However, as part of the initial transfer offer from West of Scotland, they are keen to set up a new group that they can work with to ensure a strong local tenant/ resident voice to shape local services and priorities.

# What happens next?

**A transfer of this nature requires careful consideration and a number of stages that must be undertaken, including the following:**

- Preparation of a detailed joint business case that will develop the initial submission from West of Scotland into detailed transfer promises if tenants support the transfer taking place.
- Detailed due diligence which means both Charing Cross and West of Scotland checking each other legally and financially.
- Informal consultation with tenants to shape the business case, then formal consultation on the detailed offer from West of Scotland that will hopefully culminate in a tenant ballot where every Charing Cross tenant will get to vote on the transfer.
- Communication with factored owner customers and Charing Cross shareholding members at each stage and inviting their views.
- Engagement with key stakeholders and consents from lenders and other statutory bodies.
- If the tenant ballot is positive, meetings of the association's membership to approve, then confirm a transfer resolution.

## **Introducing your Independent Tenant Adviser**

The Tenants Information Service (TIS) has been appointed as Independent Tenant Adviser to work with tenants to ensure you have all the information you need, and you are supported throughout the process to understand the implications of a Transfer of Engagements. TIS is a national organisation that has provided independent advice to the majority of tenants in Scotland considering a Transfer of Engagements. They will be in touch to hear your views. TIS will also carry out an independent assessment of the eventual transfer proposal to ensure that all the tenant promises offered are in line with what tenants want and can be paid for if the transfer proceeds. TIS will provide a free advice line during the tenant consultation, so if you have any questions about the transfer proposal or want to get more involved, please call TIS on 0800 488 0982 (during office hours) or email [info@tis.org.uk](mailto:info@tis.org.uk)

## **Have Your Say**

We began our transfer partner search based on the things we felt from feedback mattered to you most. As we now move into the stage of developing the detailed joint business case that will contain the transfer offer from West of Scotland, we want to make sure this has been firmly shaped by your priorities.

Please help us by completing the short survey to tell us whether we have captured the correct priorities or to let us know anything you think we

have missed. The survey is enclosed with this newsletter but can be completed online at [www.surveymonkey.co.uk/r/WSHACXNov21](http://www.surveymonkey.co.uk/r/WSHACXNov21).

You can also feedback your thoughts to TIS either by calling the freephone number 0800 488 0982 or by emailing [info@tis.org.uk](mailto:info@tis.org.uk)

## **What to get more involved in shaping the future? Why not join our new Transfer Focus Groups**

We are keen to work with a group of tenants/factored owner customers to act as a sounding board as we shape the transfer offer. This will be on top of extensive consultation with all tenants as we move through the process.

If you are interested and have the time to give a little of your time over the coming months, we will be holding the first focus groups on December 6th at 2pm & 6pm. Given the ongoing COVID restrictions, we will hold the first sessions online via Zoom. TIS will chair the meetings and senior staff from both Charing Cross and West of Scotland will attend. If you would like to register your interest to attend, please contact TIS on 0800 488 0982 or [info@tis.org.uk](mailto:info@tis.org.uk)

If you need help to access the meeting and use Zoom, please let us know and we can arrange this via TIS.

We appreciate not everyone feels comfortable with online meetings and if you would prefer face to face meetings throughout this process please let us know, we will do our best to accommodate this to ensure we involve everyone.

# How we will keep you up to date

We have prepared a very detailed and extensive consultation plan to make sure tenants are fully informed and consulted on the transfer plans. We will copy all communications to factored owner customers and shareholding members of Charing Cross. In addition to the formal consultation that we are required to do as after the business case is agreed, we will keep you updated in a number of ways:

- **Charing Cross website** – we have a dedicated page on the Charing Cross website which will be kept up to date with the latest news <https://www.cxha.org.uk/transfer/>
- **Transfer Facebook** – Charing Cross has set up a new Transfer Facebook page which will be used to communicate transfer information and updates – please like and follow us at <https://www.facebook.com/CharingCrossHA>
- **Transfer News** – we will continue to provide updates at key stages of the process through Transfer Newsletters
- **Online Focus Groups** – Charing Cross and West of Scotland will be holding online focus groups in partnership with TIS at key points of the transfer to provide updated information

A translated copy of this newsletter in Urdu ( اردو ), Punjabi (ਪੰਜਾਬੀ), Simplified Chinese (简体中文) and Arabic ( العربية ) can be obtained from [www.cxha.org.uk](http://www.cxha.org.uk) or by calling 0141 333 0404 or by email [transfer@cxha.org.uk](mailto:transfer@cxha.org.uk)

If you have any questions, please feel free to speak to any of the staff team or email us at [transfer@cxha.org.uk](mailto:transfer@cxha.org.uk)