



**MINUTES OF BRIDGEWATER HOUSING ASSOCIATION
BOARD MEETING**

Date: Wednesday 29th May 2024

Time: 5.30pm

Venue: BOARDROOM/TEAMS

Sederunt:

Present	Apologies	In Attendance
John Paterson, Chair Alastair Morris, Vice Chair Suzanne Austin, Vice Chair Ken Caldwell Jim O'Neil Gavin Dayer Liz Bowden	<p align="center"><u>Leave of Absence</u></p> <p><u>Absent</u> Rab McNally Ken McIntosh</p>	Andy Thomson, Chief Executive Steven Ferrie, Head of Property Services Hazel Aitken, Head of Housing Services Leanne McGowan, Head of Finance Lesley Carr, Minute Secretary Angela Spence, Ideal Outcomes (part)

GOVERNANCE

Item	Details	Action
1.	Welcome and Chairs remarks	
	The Chair welcomed everyone to the meeting and confirmed that members had received their papers on time.	
2.	Apologies	
	Apologies were received from Ken McIntosh	
3.	Declarations of Interest	
	Members were invited to declare any interest in any of the items on the agenda, in terms of the Association's published policy.	
3.1	Gavin Dayer declared an interest in item 6 on the agenda – Sheltered Housing Review, due to his connections with the Care Inspectorate. This was NOTED by those present.	
4.	Minute of the Board Meeting held on 17th April 2024	
	Members were invited to consider the minute of the Board Meeting held on 17 th April 2024.	

4.1	Members approved the minutes as a correct record of the meeting as PROPOSED by Suzanne Austin and SECONDED by Ken Caldwell.	
5.	Matters Arising	
	<p>The CEO provided updates on the outstanding action shown on the report as follows:</p> <p>Item 9 – The HoPS updated that stock condition survey tender will be advertised on PCS by the end of this week and should be issued next week, we are hopeful that the timescale of October remains achievable.</p> <p>Item 8 - The CEO and the HOF will meet in July to discuss the new regulations.</p> <p>Item 19 – Tenants unable to cut grass – The CEO updated that this has now been covered in the estate management policy which was approved by members at their meeting on 1st May. The CEO updated that there is a garden assistance scheme in place, however, there is only a small amount of funding available for this. A member suggested that Community Links may be able to provide some additional funding and the CEO will discuss this with Community Links.</p> <p>Item 13 – Regulatory engagement - this is now complete as per updated engagement plan.</p> <p>Item 10 – Flair shared services - this is now complete and will form the new partnership plan.</p> <p>Item 18.2 – The stock tour has been arranged to take place on 25th June with a training session taking place following the tour all members are invited to attend.</p> <p>FLAIR Annual Conference – this will take place on 20th June.</p>	
5.1	Members NOTED the update provided by the CEO on Matters Arising/outstanding actions.	
MATTERS FOR DECISION		
6.	Sheltered Housing Review Report	
	<p>Members were invited to consider a report and presentation from Angela Spence, of Ideal Outcomes Consultancy, the purpose of which was to advise the Board of the analysis, findings, and recommendations in relation to the review of the Sheltered Housing Support Services. This does not include the Extra Care (Very Sheltered) properties.</p> <p>The objectives of the review were to assess the range and quality of the Association's existing sheltered housing, assess suitability, current and likely future demand and need and to develop options for change that position the sheltered housing service more clearly within a balanced range of housing provision for older people and integrate it more effectively with general needs stock.</p> <p>Angela Spence updated that historically the Association has continued to subsidise the delivery of the sheltered housing service where other RSL's have not. An analysis of the income and expenditure provides confirmation that the income from service charges does not cover the full cost of the service which includes staffing and a range of operational costs, including loss of rental income</p>	

	<p>as detailed within Appendix 2 of the report.</p> <p>Given the pressures on RSL's to keep rents and service charges affordable the Association needs to ensure the services we provide are efficient and value for money. A high proportion of sheltered housing tenants are not on any benefits.</p> <p>In addition to the rent and service charges paid to the Association, sheltered tenants pay an additional £48.20 per month to Renfrewshire Council for the out of office hours Responder Service.</p> <p>A member asked for an explanation on what the independent living model means and why we are talking about attracting younger people who are not in need and don't need support. The CEO explained that the Independent Living Model – would mean we could provide Amenity Housing for individuals under 60 with assessed support needs such as learning disabilities or physical disabilities where the property meets their needs and promote the service to tenants with support needs living in mainstream properties. This would mean that the property would retain an alarm system which we have invested significant funds in over the last 5 years. The overall service provision and therefore charges for the model is still to be established and this would form the consultation with sheltered tenants going forward.</p> <p>To be clear, this is the Leadership Team's recommendation taking cognisance of potential risks and long-term provision of services; this is the outcome which would still provide some support to tenants with a significant reduction in costs and could be rolled-out to other stock as required. Limited social activities provided by the Housing Support Assistants could still be provided via wider action funding as is currently the case for our wellbeing/loneliness programme. Independent living would mean that service charges could be adjusted however there would still be an alarm system in place.</p> <p>The member then asked whether there were any issues with HAG and the CEO confirmed that there would not be funding issues due to the change in service.</p> <p>A member asked who would fill the void with sheltered housing services in the area and the CEO explained that the current sheltered properties were not purpose built as a sheltered development and they are not fit for purpose as there are accessibility issues to these properties. There are some other properties in the area which were formally sheltered such as the Horizon housing in Rashilee but very few landlords are offering a traditional sheltered service anywhere in Renfrewshire.</p> <p>A member asked if there was more detail on the feedback from the Care Inspectorate and whether there was any feedback from the social work department and it was confirmed that both organisations agreed that the service was valued and the Care Inspectorate would be monitoring the transfer to the new model to ensure that tenants needs are met fully</p>	
6.1	<p>After full discussion and consideration of the details provided in the report and presented by Angela Spence, Members decided to APPROVE the recommendation to discontinue the sheltered service and agree the appropriate model for the future independent living model detailed within the report this was</p>	

	<p>PROPOSED by Suzanne Austin and SECONDED by Gavin Dayer.</p> <p>Members AGREED the following actions: -</p> <ul style="list-style-type: none"> • De-register with the Care Inspectorate & SSSC and reclassify as Independent Living Housing • Advise the SHR of a significant change to housing provision. • Agreed a period of consultation with tenants on the changes to the model. • Assess future staffing requirements and agree a period of consultation via EVH with staff regarding potential redundancy. • Engage with Renfrewshire HSCP and Council to confirm the discontinuation of the service and to consider if any individual tenants require additional support packages • Confirmed target date of 1st April 2025 for implementation of all changes subject to consultation with tenants and any care requirements being implemented for individual tenants. This date related to the commencement of the one year trial of the new service. <p>The CEO agreed that the HOHS would provide updates to the Board with more detail once consultation with staff and tenants had commenced.</p>	
MATTERS FOR ASSURANCE		
7.	Annual Return on the Charter (presentation)	
	<p>Members were invited to consider a presentation by the CEO, the purpose of which was to provide members of the Board details contained within the 2023/2024 Annual Return on the Charter (ARC) submission to the Scottish Housing Regulator (SHR) and to seek approval for its submission.</p> <p>Members will be aware that the ARC is required to be submitted to the SHR by 31st May 2024. The return is appended to the presented report and has been internally verified by the Leadership Team, who are, as far as reasonably possible, confident of its accuracy. The ARC was also validated by the Association's Internal Auditor during a targeted visit on 16-17th May 2024.</p> <p>The CEO's presentation outlined the main areas of business which included managing rent, managing estates/neighbourhood, repairs and maintenance, complaints and customer satisfaction.</p>	
7.1	<p>Members APPROVED the information contained within the presentations and APPROVED the submission of the Annual Return to the SHR as PROPOSED by Ken Caldwell and SECONDED by Jim O'Neil.</p> <p>The CEO will submit the return to the Regulator on 30/05/24.</p>	
8.	Loan Portfolio Return – SHR	
	<p>Members were invited to consider a report by the Head of Finance, the purpose of which was to provide the Board with the 2023-24 Loan Portfolio Return submission to the Scottish Housing Regulator (SHR) and to seek approval for its submission.</p> <p>Members will be aware that the Loan Portfolio Return (LPR) is required to be submitted to the Scottish Housing Regulator (SHR) by 30 June 2024. The return is appended to this report. This return gives details of loan balances as of 31st</p>	

	March 2024 and the loan covenant position at this time.	
8.1	Members APPROVED the Loan Portfolio return as PROPOSED by Susanne Austin and SECONDED by Gavin Dayer. The HoF will arrange for this to be submitted to the Regulator.	
9.	Social Responsibility Strategy	
	<p>Members were invited to consider a report by the CEO, the purpose of which was to provide members with details of the Social Responsibility Strategy.</p> <p>The CEO explained that this is a new strategy for the Association and it is included in the business plan for development during the business plan period. This Strategy is about making a positive contribution in our four agreed ways and outlines how we are going to do this. We recognise our role as a key employer and community anchor within Erskine and Renfrewshire and as such we have responsibilities which go beyond the offices of the Association.</p> <p>Staff consultation has taken place. The draft policy was circulated to all staff electronically on 23rd April 2024 with responses required by 3rd May 2024. No amendments were suggested.</p> <p>A member asked for clarification on the part which mentions the Community Garden and Play Standards and the CEO explained that this was included in the business deliverables, and we would be required to carry out a feasibility plan on how we deliver these. The Community Garden is a new initiative, and we are in discussion with Louise Bacon from Community Links, as this may be something that they can help with, and they also may have a suggestion as to what we can use what is currently known as the “Sandpit” for something like this. Ideas and suggestions will be provided to the Board once we have a better idea how we move forward with this.</p> <p>Another member suggested that the section headed health and wellbeing should be strengthened as to encourage tenants to seek help if they think they need it. The CEO agreed and would look to add to this section.</p>	
9.1	Members APPROVED the Social Responsibility Strategy as PROPOSED by Gavin Dayer and SECONDED by Jim O’Neil.	
MATTERS FOR ASSURANCE		
10.	Regulatory Engagement Report	
	<p>Members were invited to consider a report by the CEO, the purpose of which was to provide Board with an update since the last report on our regulatory engagement with the Scottish Housing Regulator (SHR) and to provide an update with our tenant and resident safety and governance compliance.</p> <p>The CEO explained that now that we are compliant, we will be required to provide the regulator with quarterly updates until all the tenant’s safety audits have been completed. Board will be provided with updates via the CEO report going forward.</p>	
10.1	The Board NOTED the contents of the report.	

11.	Notifiable Events Register	
	Members were invited to consider an updated report provided at their last meeting. The CEO updated that there were no new notifiable events on the register, NE30871 is now closed following the publication of our revised engagement plan and the change to our regulatory status. It was noted however, that the sheltered housing changes will mean a new NE will be lodged with the SHR.	
11.1	Members NOTED the update provided.	
12.	Annual Treasury Management Review Report 2023	
	<p>Members were invited to consider a report by the Head of Finance, the purpose of which was to provide the Board with the 2023/24 Treasury Management Report. The Annual Treasury Report covers the whole of the financial year's treasury activities and includes final annual measures of performance. The Annual Treasury Report incorporates the following specific information:</p> <ul style="list-style-type: none"> • a statement of the proportion of debt that is hedged including a maturity ladder detailing all fixed interest rate borrowing and interest periods within variable rate borrowing; • an overall summary of treasury operations for the year; • a report analysing compliance with permitted borrowings and prevailing regulations, including: <ul style="list-style-type: none"> • total borrowings outstanding; • total short term borrowings; • financial covenant compliance; • confirmation that total permitted borrowing has not been exceeded; and • matters where the TMPs have not been complied with (if any). <p>A member showed concerns on the interest rates shown on the cashflow, the HoF explained that we have held back on investing further monies due to the prospective ROTS properties and the possibility of the development, however agreed that we may now be in a position to revisit the investments and discuss the interest rates on certain accounts with our relationship manager.</p>	
12.1	Members NOTED the Annual Performance in relation to Treasury Management activities.	
13.	External (Financial) Audit Plan	
	<p>Members were invited to consider a report by Alexander Sloan, the purpose of which was to summarise for the Board the plan for the forthcoming audit, including details of our planned audit approach. This report is only for the use of the Association and must not be disclosed to any third party without written consent from the auditor. The Auditor does not assume responsibility to any person in respect of this report or the audit.</p> <p>The report sets out the proposed audit timetable which is dependent on all information being provided by the dates set out.</p>	

13.1	Members NOTED details of the External Audit Plan.	
MATTERS FOR OVERSIGHT/MONITORING		
14.	Q4 Complaints Report to 31st March 2024 – Amended	
	<p>Members were invited to consider a report by Corporate Services Assistant, the purpose of which was to provide members with an updated version of Q4 report, the purpose of this amended version was to inform members of information on details of a complaint which was referred to SPSO. The SPSO did not uphold this complaint. This was missed off the report that went to the HL&PSSC in error but had no material effect on the statistics presented.</p>	
14.1	Members NOTED the updated complaints report.	
15.	Quarterly Business Plan 2023-24 Performance Update Q4 – End of year	
	<p>Members were invited to consider a report by the CEO, the purpose of which was to provide the Board with a summary update on business plan performance and operational performance through our Key Performance Indicator (KPI) dashboards, action plans, and details of our most recent risk mapping review.</p> <p>This report is issued quarterly to provide information on the Association’s strategic performance.</p> <p>Included in this report are updates on the following items appended to this report are the Strategic Delivery Report, Delivery Plan 2023/2024, KPI Dashboards, Risk Assessment Mapping Summary, Annual Assurance Action Plan, Governance Review Action Plan, Employee Engagement Action Plan, Audit Tracker, and Policy Review Schedule. The CEO explained that anything that has been delayed will transfer over to next year’s plan and he outlined the main areas within the report where targets have been adjusted.</p> <p>The KPI’s report shows that our performance is good although there are areas where we have not performed as well as we would like and there are new KPI targets set for areas where we were previously unable to provide data i.e. the new phone system.</p> <p>Areas where changes have been made within the Risk management plan were outlined.</p> <p>The Annual Assurance action plan for 24/25 has been updated by the working group. The majority of the actions included in the Governance Action were complete and an ongoing action plan will be presented to the Board.</p> <p>A members asked what the “Chronic Unease” model of assurance include playparks and trees etc meant as included in the Assurance Action Plan. The CEO explained that the model is a healthy scepticism about what you see and do and promotes regular testing of systems. It is about enquiry and probing deeper, really understanding the risks and exposures and not just assuming that because systems are in place everything will be fine</p> <p>A member then asked for assurance that the leadership will be provided with the training and upskilling that they require. The CEO explained that there have been</p>	

	<p>a lot of delays in training and upskilling of the LT, however the up-and-coming appraisals will identify where training is required. The member suggested that we may consider the ILM programme for the LT. The CEO reminded members that the employee engagement survey was carried out in November 22 and the issues with inconsistency within the LT are mainly historical and have been resolved due to changes in the LT.</p> <p>New information and actions have been included in the audit tracker.</p> <p>The CEO acknowledged that there are still a number of policies which are due for review and the LT are working through these along with their day-to-day work.</p>	
15.1	Members NOTED the content of this report.	
MATTERS FOR CONSIDERATION		
16.	CEO Report	
	<p>Members were invited to consider a report by the CEO, the main purpose of which was to advise the Board on a range of relevant issues currently being considered and to seek approval for matters as noted throughout the report where required.</p> <p>The report provided updates on the following areas regulatory/legislative/sector updates, governance/Board, development, flair updates and staffing matters.</p>	
16.1	The Board is asked to note the contents of the report and raise any queries or concerns with any of the items raised or the proposed methods of managing each item.	
16.2	Members are asked to arrange appraisal date if they haven't already done so. Everyone should now have a confirmed date and time for their appraisal with Catherine. [REDACTED]	
16.3	Board members are to note the new date for the stock tour of 25th June 2024 and Health and Safety training taking place the same day.	
16.4	<p>Members were asked to confirm if they wish to attend any of the remaining FLAIR Academy sessions as detailed within the report.</p> <p>A member who had attended the Community Activity Flair session commented that the training wasn't very complimentary towards Bridgewater and was effectively an "advert" for another landlord. The CEO will discuss the content and how the session was presented with the CEO from this Association.</p>	
16.5	Board to confirm attendance at the FLAIR conference on 20th June 2024. [REDACTED]	
ADMINISTRATION		
17.	Share/Board Membership Applications and Use of Seal	
	The CEO updated that we had received five applications showing interest to join the Board.	

	<p>The CEO will arrange to meet with the applicants and asked whether the Exec committee members would be interested in attending the interviews. Suzanne and Alastair expressed interest in attending the interviews.</p> <p>If the applicants are suitable and remain willing to join, they will be invited to attend the next meeting in July to observe.</p>	
18.	AOCB	
	There was no other competent business for consideration	
19.	Issues which the Chair has agreed as urgent	
	There were no urgent issues for consideration.	
20.	<p>Meeting concluded - 19.26</p> <p>Date of next meeting – Wednesday 10th July 2024</p>	



Signed: _____ (Chair)