



Bridgewater Housing Association Policy

Policy name	Entitlements, Payments and Benefits
Policy category	Corporate (HR)
Policy number	CS12
Date adopted	
Last review	2019
This review	2023
Next review	2026
Equalities impact assessment required	No
Links to other documents	See section 5.
Consultation	

1. INTRODUCTION

This policy is aimed at people who are:

- Members of our Governing Body and or any Sub Committees, Working Groups.
- Everyone who works for us.

For the purposes of this policy all of these people are referred to as “our people.”

2. SHR STANDARDS OF GOVERNANCE AND FINANCIAL MANAGEMENT

This policy is intended to provide additional assurance to the Board of Bridgewater Housing Association that it is complying with:

Standard 1

The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.

Standard 2

The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities.

Standard 3

The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay.

Standard 4

The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation’s purpose.

Standard 5

The RSL conducts its affairs with honesty and integrity.

Standard 6

The governing body and senior officers have the necessary skills and knowledge they need to be effective.

3. ABOUT THIS POLICY

The Association is a Registered Social Landlord (RSL) and a Scottish Charity. It is part of a sector that has a strong reputation for integrity and accountability to the people it exists to help and to its Regulators. The Board must ensure that the organisation upholds its reputation and that of the sector. Our people cannot benefit inappropriately from their connection with the organisation.

This policy describes the entitlements, payments or benefits that our people are able to receive. It also describes what is not permitted and the arrangements that we have in place to ensure that the requirements of this policy are observed.

The Scottish Housing Regulator (SHR) requires us to have a policy that sets out what payments and benefits we permit and to ensure that these arrangements demonstrate transparency, honesty and propriety. We must ensure that there is no justifiable public perception of impropriety.

As we are a Scottish Charity, all of our Board Members must also ensure that they comply with the Office of the Scottish Charity Regulator (OSCR) guidance to Charity Trustees and charity legislation.

This policy is intended to be a practical document that supports us in meeting all of the above requirements, ensuring that none of our people benefits improperly or inappropriately from their involvement with us, but also that they are not unfairly disadvantaged. We expect our people to act in good faith and in applying the terms of the policy we will always take this into account.

As someone who is affected by this policy, you are personally responsible for ensuring that you are familiar with and comply with its terms.

At all times we expect a common-sense approach to be applied to the interpretation and application of this policy. If you are unsure about anything relating to benefits, payments or entitlements you should consult with the Chairperson or Chief Executive (if you are a member of the Board) or with your manager (if you are a member of staff).

4. WHAT THIS POLICY COVERS

This policy covers:

- Managing Your Interests
- Registering and declaring your interests.
- Entitlements, Payments and Benefits.
- People connected to you.
- Who else you should consider when declaring interests.
- What you should consider.
- Use of our contractors/suppliers by our people.

5. OTHER RELEVANT POLICIES

The Code of Conduct is linked to this policy. Failure to comply with the terms of this policy will automatically be regarded as a breach of the Code of Conduct.

You are also required to be familiar with and observe the terms of our Anti-Bribery and Fraud policy. We prohibit any attempt to induce the organisation or our people to offer preferential services or business terms and we will at all times comply with the Bribery Act 2010.

Our policies and procedures relating to the following are also relevant to this document and must be complied with at all times.

- Allocations.
- Repairs and Improvements.
- Adaptations.
- Procurement.
- Training.
- Expenses.
- Recruitment.

This list is not exhaustive, and you are required to comply with all of our policies and procedures.

6. MANAGING YOUR INTERESTS

Registering and Declaring Interests

In order to protect our reputation and demonstrate that we conduct our affairs with openness, honesty and integrity, we maintain a Register of Interests. You must record in this register any interests that you or someone connected to you has which are relevant to our business. You will be required to confirm annually that your entry is accurate and up to date.

Where you have an interest in any matter that is being discussed or considered at a meeting, you must declare your interest and play no part in the discussion; you must withdraw from any part of a meeting where the interest arises.

The Code of Conduct also contains a section on Declaring Interests that you should comply with at all times.

An annual report will be made to our Governing Body on the entitlements, benefits that have been recorded in the Register.

Entitlements, Payments and Benefits

Many of the interests you will be required to declare can be classed as entitlements, payments or benefits.

As one of our people, you potentially could be offered benefits over and above that to which you are contractually entitled, such as gifts or hospitality from external parties. Such offers would be as a direct result of you being one of our people and cannot always be accepted. We require that any such offers are managed and recorded very carefully to ensure the highest levels of probity in our organisation. Our people should not benefit – or seem to benefit – from their employment or involvement with us.

Apart from payments that our people are entitled to by contract, statute or other agreement, (e.g. salary, expenses) we will only make a payment to, or accept a payment from, someone affected by this policy in exceptional circumstances. [Appendix 1](#) explains the payments we can and cannot make in more detail.

As we contribute to the economies of the areas in which we work in and we have commercial and business relationships with many different companies, contractors, suppliers and service providers, you must ensure that we are fully aware of any connection that you or someone you are close to has with any of these businesses or organisations.

Some entitlements, payments and benefits we can never permit and others we have additional requirements or conditions that must be met before we can permit.

[Appendix 1](#) lists the entitlements, payments and benefits that fall under this policy and states:

- Which could be permitted by the organisation.
- Which will never be permitted by the organisation.
- Which you require to declare in the Register of Interests.
- Any other further requirements the organisation has before permitting a payment or benefit to be made.

7. PEOPLE CONNECTED TO YOU

As well as considering your own actions, you must be aware of the potential risk created by the actions of people to whom you are closely associated. There are three groups of people that you need to consider, outlined in Table A: -

Group 1 Members of your household	Group 2 People closely associated with you	Group 3 Others you need to consider
Anyone who normally lives as part of your household, whether they are related to you or not, including	<ul style="list-style-type: none"> • Parents, parents-in-law and their partners. • Sons and daughters; stepsons and step- 	<ul style="list-style-type: none"> • Other relatives (e.g. uncles, aunts, nieces, nephews and their partners).

spouses/partners who work away from home and sons and daughters who are studying away from home.	daughters and their partners. <ul style="list-style-type: none"> • Brothers and sisters and their partners. • A partner's parent, child, brother or sister. • Grandparents grandchildren and their parents. • Someone who is dependent on you or whom you are dependent on. • Close friends. 	<ul style="list-style-type: none"> • Other friends (e.g. someone you are acquainted with socially, neighbours, business. • Contacts/associates
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If you become aware of any action or involvement relating to anyone in the table, then you should declare and manage this as soon as possible.

However, we recognise that you will not always be closely acquainted with or in regular contact with all of the people listed and we do not expect you to go to unreasonable lengths to identify actions or involvement that are covered by this policy.

We do expect you to be familiar with the actions of members of your household (Group 1) and of any other people listed in the table above with whom you are closely associated and/or in regular contact with and you must take steps to identify, declare and manage these.

You are not expected to be aware of the actions of people in Groups 2 and 3 that you do not have a close association and or regular contact with. We do not expect you to research into the employment, business and other activities of all persons with whom you are closely connected.

When considering actions, you should do so from the point of view of a reasonable and objective observer and a common sense approach should be adopted at all times.

8. WHAT YOU NEED TO CONSIDER

The following are the actions and involvement by those to whom you are closely connected that, you should become aware, we would expect you to notify us by making a declaration in the Register:

- A significant interest in a company or supplier that we do business with, or which is on our approved list. A significant interest means ownership (whole or part) or a substantial shareholding in a business that distributes profits but does not include where an individual has shares in large companies such as banks, utility companies or national corporations, i.e. where owning shares would not give the individual any significant influence over the activities of that organisation.
- Where the individual may benefit financially from a company, we do business with or is on our approved list.
- Involvement in the management of any company or supplier that we do business with, or which is on our approved list.
- Involvement in tendering for of the management of any contract of the provision of goods or services to us.
- Application for employment with us.
- Application to join our Board or any of our subsidiaries.
- Application to be a tenant or service user of the organisation.
- If they are an existing tenant or service user of the organisation.

9. USE OF OUR CONTRACTORS AND SUPPLIERS

In order to help the Association, maintain an excellent reputation, it is important that staff and Board Members do not use their position to gain benefits which other members of the public cannot access. At the same time, we do not want to see staff and Board Members face unreasonable restrictions which put them at a disadvantage compared to other members of the public.

Where, in their personal/home life, you as a staff or Board Member need a service from a contractor, if it causes no disadvantage or inconvenience to you to avoid using one of the Association's contractors then we would ask that such use is indeed avoided. But the Association does not want to unreasonably restrict your choice of contractor. Consequently, it is extremely important that where you wish to use one of the Association's contractors you take some particular steps which will help protect both you and the Association.

Staff or Board Members should only utilise the services of one of the Association's contractors for their own personal use if:

- The normal commercial rates are paid for this service and no preferential treatment, financial or otherwise is received.
- You report your proposed course of action to the Chief Executive or Chairperson (as appropriate) before committing to use the contractor in question and follow any advice offered. In emergency situations you should comply with this policy retrospectively as soon as is practicably possible.
- You make a written declaration that you have not received any advantage or preferential treatment (financial or otherwise) from the contractor or supplier arising out of their connection to the Association; written quotes should be provided where these would normally be sought for the type of work in question and in ALL cases, receipts should be provided.
- You record the transaction or agreement in the Register and keep the entry up to date.

Examples of situation that might arise in this context include engaging the Factoring Service offered by the Association, (on a voluntary basis) or buying goods or services from a connected business such as an architect or building contractor. A list of contractors can be obtained from the Head of Finance.

In the event of becoming involved in a dispute with the Association arising out of such a transaction or agreement, you must immediately notify the Chairperson or Chief Executive and withdraw from any discussions relating to the service involved.

In the case of Governing Body members, if the dispute cannot be resolved through the normal complaints procedures and you remain dissatisfied, you should resign from the Governing Body in order to pursue the complaint independently.

Appendix 1
Entitlements, Payments and Benefits

EXAMPLE	PERMITTED	FURTHER ACTION NECESSARY BEFORE THIS WILL BE PERMITTED
HUMAN RESOURCES AND RECRUITMENT		
<p>All entitlements arising from your contract of employment with us, including (but not restricted to):</p> <ul style="list-style-type: none"> • Payment of salary to staff • Access to car or travel loans or salary advances where specified in the employment contract • Pension and or private health care provided as part of the remuneration package • Performance related pay or bonus awarded in accordance with contractual terms • Books and equipment in connection with employment or training in accordance with agreed policies and or contractual terms • Reimbursement of professional fees 	Yes	Any entitlement in terms of your contract is always permitted without the need to record in the register of interests. There are Human Resources processes in place for this purpose.
<p>Payment to a member of the governing body for their role as a governing body member, in accordance with the terms of their letter of appointment</p>	No	
<p>All payments made in accordance with the terms of our expenses policy including:</p> <ul style="list-style-type: none"> • Payment of permitted out of pocket expenses • Reimbursement of travel costs 	Yes	Entitlements in connection with your role as one of our people are set out in our expenses policy are always permitted and do not need to be declared provided claims are made in accordance with our procedures.
<p>Provision of a loan by the organisation to one of our people</p>	No	This is not permitted unless in connection with the contractual terms of employment. We cannot make any other loans to individuals.
<p>Redundancy or voluntary severance payment</p>	Yes	<p>We can make a redundancy payment to an employee in line with the terms of their contract or</p> <p>We can make a voluntary severance payment to an employee which is outside the terms of their contract of employment provided that:</p> <ul style="list-style-type: none"> • It arises directly from a decision to terminate the employee’s contract of employment • Payment is approved by the Board • That the total sum of the non-contractual payment and benefit does not exceed, in the opinion of our employment adviser, the total

		<p>cost of a successful application by the employee to a court or tribunal (including the likely level of compensation that might be awarded by a court or tribunal and associated costs to the organisation to participate in the tribunal)</p> <ul style="list-style-type: none"> • Payment does not exceed the equivalent of one year's salary for the employee • That this payment is instead of (rather than addition to) any redundancy entitlement.
An offer of employment (temporary or permanent) to someone who is closely connected to a member of staff	Yes	<p>This is permitted as long as:</p> <ul style="list-style-type: none"> • There has been an open recruitment exercise in accordance with our policy that you have not played any part in and • You have no direct or indirect line management or supervision responsibility for the post and • The offer of employment complies with our policy and is approved by the Chief Executive or in his absence, the Chair. • You record your connection to the successful applicant in the register within five days of their acceptance of the offer.
The offer of employment to someone who is or has been in the last twelve months a member of the governing body.	No	This cannot be permitted.
The offer of employment to someone who is related to a member of the Board	Yes	<p>This is permitted as long as:</p> <ul style="list-style-type: none"> • There has been an open recruitment exercise in accordance with our policy • The governing body member has no involvement in the process • The connection between them is recorded and managed • They do not meet the criteria to be included with Group 1 or 2 or people in the first bullet point of Group 3 of the policy.
Appointment to the Board of someone who is related to a staff member	Yes	<p>This is permitted as long as</p> <ul style="list-style-type: none"> • The connection between them is recorded and managed • They do not meet the criteria to be included within Group 1 and 2 or the first bullet point in Group 3 of the policy
Appointment of one of our staff members to the governing body	No	This is not permitted in line with our Rules
Nomination to join the governing body from people who are connected to a serving member	No	This cannot be permitted in accordance with the Associations Rules.

OUR PEOPLE AS TENANTS OR SERVICE USERS		
The offer of a tenancy or lease in one of our properties to one of our people or to someone closely connected to them.	Yes	<p>This is permitted as long as:</p> <p>It is in accordance with our published allocations policy and</p> <p>Neither the applicant or anyone connected to the applicant is involved in any way or in any part of the allocation process and</p> <p>The offer is approved by the governing body in advance and</p> <p>The tenancy is recorded as an interest in the appropriate register within five days of the tenancy commencing</p>
Where one of our people (or someone connected to one of our people) is a tenant or service user and receives a repair, improvement or adaptation to their home.	Yes	<p>Repairs carried out in accordance with our policy do not need to be recorded.</p> <p>Adaptations must comply with our policy and be approved by the Chief Executive or in his absence a member of the Leadership Team. The adaptation should be recorded in the register of interests within five days of approval.</p> <p>Improvements must be carried out as part of an approved programme and in accordance with our policy. The person affected should declare their interest if and when the programme is being discussed and the improvement recorded in the register within five days of completion.</p>
Where one of our people (or someone connected to one of our people) is a tenant and receives payment of a decoration allowance, tenant reward/incentive as part of an agreed scheme or prize.	Yes	<p>Payment of decoration allowances or incentive/reward payments must be made in accordance with our policies and procedures and recorded in the register within five days of receipt.</p> <p>Prizes or rewards in competitions open to all tenants in the same community (e.g. garden competitions) can only be given if the selection process for giving the award has been carried out by someone who is independent. Receipt of the award and the circumstances surrounding it must be recorded in the Register within five days of receipt.</p>
TRAINING AND EVENTS		
Attendance at training events or seminars or opening events hosted by other RSLs	Yes	There is no requirement to declare and record in the Register.
The organisation paying for accommodation in connection with attendance at relevant conferences or events that you are attending on behalf of or in connection with your role with us.	Yes	<p>Accommodation that is part of a conference or training package does not need to be recorded in the register, but attendance will be recorded on the relevant individual training plan.</p> <p>Residential conferences are important in ensuring that our people have the necessary skills, knowledge and experience to make an effective contribution to our activities.</p>

<p>Attendance by you at events to mark awards, achievements or other significant milestones relevant to our business.</p>	<p>Yes</p>	<p>The governing body must approve attendance prior to the event taking place and will only do so if:</p> <ul style="list-style-type: none"> • The organisation, or one of our people, (because of their role with us) has been nominated for an award or • Attendance is in recognition of achievement of or in pursuit of appropriate business development or • We can demonstrate that attendance or participation is directly related to furthering our aims and objectives <p>Where we ask you to represent us at such an event, this should be recorded in the register along with any associated costs (including travel, accommodation and the costs of attendance at the event) within five days of attendance.</p> <p>The total costs should not exceed £500 per person and we will make all the arrangements in advance.</p>
<p>GIFTS AND HOSPITALITY</p>		
<p>Gifts received from tenants and external sources</p>	<p>Yes</p>	<p>Small gifts (e.g. box of chocolates, pens, folders mugs) can be accepted if:</p> <ul style="list-style-type: none"> • The value does not exceed the limits set within the gifts and hospitality policy • You do not receive more than one such gift from the same source in a 12-month period • You record receipt of the gift in the register <p>You should not normally accept other gifts and should decline any gifts with a value of more than the limit set within our policy unless to do so would cause offence or otherwise damage our reputation. In these cases, you must:</p> <p>Advise the donor that the gift will be donated to charity or will form part of our annual charity fund raising activities Record the gift and the action taken in the register within five days.</p> <p>You should also record any offers that you decline and the reasons for this in the register within five days.</p> <p>Gifts obtained from stalls at Conferences and Seminars are deemed to be de minimis, can be accepted and do not require to be recorded</p>
<p>Gifts given from us to one of our people or received by one of our people from external sources to mark special occasions</p>	<p>Yes</p>	<p>Gifts from the organisation to our people can be permitted in cases where it is to mark a special occasion or significant event including:</p>

		<ul style="list-style-type: none"> • Family events (e.g. marriage, milestone birthday, birth of a child) • Retirement • Leaving the organisation <p>These must be recorded in the relevant register and the value of such gifts will be in accordance with the limits set within any long service retirement policy or our policy on gifts and hospitality.</p> <p>This does not include collections by our people using their own personal funds to make special occasions. These are always permitted with no requirements to declare</p>
Hospitality associated with our business and that of its partners	Yes	<p>Modest hospitality, such as a sandwich lunch or networking event is permitted and does not have to be recorded.</p> <p>All other hospitality up to a value set within the hospitality policy is permitted but must be recorded along with an estimated value within five days of attendance.</p> <p>You should not accept invitations with a value that is greater than £50 unless you have prior approval from the governing body. The type of hospitality offered will also be taken into consideration e.g. We will not normally accept invitations to sporting events, concerts, golf tournaments etc.</p> <p>In this case the reason for acceptance must also be included in the register and signed by the Chief Executive.</p>
Our people seeking donations from our contractors/suppliers when fundraising for charity or prizes.	Yes	<p>This is permitted provided</p> <p>Approval is gained from the Chief Executive prior to making any approach.</p> <p>Any donations received are recorded in the register</p> <p>We recognise our social responsibility and promote charity fundraising by the organisation and our people. We have a separate policy which sets out our approach to supporting other charities.</p>
PROCURING GOODS AND SERVICES		
The organisation entering into a contract with an organisation where one of our people or someone connected to them has significant control.	No	<p>This is not permitted in almost all circumstances. We could only consider this where;</p> <p>The person affected by this policy is not involved in any part of the procurement process or decision</p> <p>The appointment is approved by the Board which is satisfied that the appointment is reasonable in the circumstances</p>

		<p>There is no reasonable alternative (because of geography or the specialist nature of the goods or services)</p> <p>In such circumstances the appointment would be recorded in the register along with details of the process followed.</p>
<p>The purchase of land or other assets from anyone who is or has been in the last 12 months one of our people or who is connected to one of our people.</p>	No	<p>This cannot be permitted in almost all cases.</p> <p>The only exception would be if you were referred to us under the Scottish Governments Mortgage to Rent scheme where this would be permitted provided;</p> <p>Our policies and procedures are followed The prospective seller plays no part in the decision to purchase the property or the processing of the transaction by the organisation It is declared and recorded in the register within five days upon conclusion</p>
<p>The purchase of goods/services from our suppliers/contractors by one of our people</p>	Yes	<p>This needs to be carefully managed as outlined in our policy</p>