



MINUTES OF BRIDGEWATER HOUSING ASSOCIATION BOARD MEETING

Date: 22nd January 2025
Time: 5.30pm
Venue: BOARDROOM/TEAMS

Sederunt:

Present	Apologies	In Attendance
John Paterson, Chair Suzanne Austin, Secretary Ken Caldwell Jim O'Neil Gavin Dayer Liz Bowden Derek Baker – Co-optee	Ken McIntosh Rab McNally <u>Leave of Absence</u> Alastair Morris <u>Absent</u>	Andy Thomson, Chief Executive Alison McManus, Head of Corporate Services Steven Ferrie, Head of Property Services Hazel Aitken, Head of Housing Services Leanne McGowan, Head of Finance Lesley Carr, Minute Taker Lynsey Breen - Observer

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 and Welcomed Lynsey Breen to the meeting as an observer.	
2.	Apologies	
	Apologies were received from K McIntosh, Rab McNally, Alastair Morris L/A	
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	There was a general declaration of interest NOTED from tenant members, regarding the rent increase report and discussion due to take place later in the meeting as well as a declaration of interest NOTED by members who are employed by other HA on any discussion on Salaries.	
4.	Minute of the Board Meeting 27th November 2024	
	Members were invited to consider the minute of the Board Meeting held on 27 th	

	November 2024.	
4.1	Members approved the minutes as a correct record of the meeting as PROPOSED by Liz Bowden and SECONDED by Gavin Dayer.	
5.	Matters Arising	
	<p>Members were invited to consider the matters arising from the last meeting as detailed in the report presented by the CEO.</p> <p>Items updated included: -</p> <ul style="list-style-type: none"> • Sheltered Housing – This is ongoing and there will be an update later in the meeting. • [REDACTED] • Stock Condition Survey – The CEO updated that the final decision on the appointment of the temp surveyor will be considered by the Board at their meeting on 5th March as there is no full board meeting scheduled to take place in February contrary to the note in the report. • Draft Budget – The Final Draft Budget is being presented later in this meeting for approval. • Rent Increase and outcomes - The rent increase and outcome of the consultation is also being presented later in this meeting. • Tenants Safety – This item has now been completed. • EDI survey – This item is now complete with the results of the surveys being presented to the Board at the meeting tonight. 	
5.1	Members NOTED the update provided by the CEO.	
6.	Minutes of Sub-Committee Meetings for information	
	<p>Members were invited to consider the minutes of the</p> <ul style="list-style-type: none"> • Housing Land and Property Service Sub Committee of 6th November and • Finance and Corporate Services Sub Committee Meeting of 20th November. <p>It was noted that the date of the next meeting of the F&CSub meeting should be 19th February – this will be updated.</p> <p>These Minutes will be presented to the next sub committee meetings for Approval.</p>	
6.1	Members NOTED the Sub Committee Minutes.	
<p>Members AGREED to discuss Item 22 on the agenda at this point in the meeting.</p> <p>Derek Baker was asked to leave the meeting at this point.</p>		
22.	Share/Board Membership Applications and Use of Seal	
	<ul style="list-style-type: none"> • Share Memberships Applications – Derek Baker, William Love, Brian Duncan, Christopher McKie • Board Membership Application form – Derek Baker 	

22.1	Members considered and APPROVED all 4 Share Membership Applications and	
22.2	APPROVED the Board Membership Application from Derek Baker. Share Certificates will be sealed and signed at the next meeting.	
Derek Baker rejoined the meeting.		
MATTERS FOR DECISION		
7.	Final Draft Budget 2025/26	
	<p>Members were invited to consider a presentation from the HOF, the purpose of which was to provide members with the 2nd draft budget for 2025/26 which is based on a 3.5% rent increase. Members were asked to raise any queries or concerns with the content and approve this second draft.</p> <p>The HOF provided those present with the presentation outlining the main areas for consideration which were detailed within the report. These included:-</p> <ul style="list-style-type: none"> • Total income projected at £5.5 million, 4.1% higher than last budget • Total costs at £5.3 million, 3.7% higher than last year • Projected surplus of £306k for the year • Net rental income increased by 4.3% • Repairs and maintenance budget increased by 19% • Salaries increased overall by 3.8% with 5% increase applied • Overheads total just under £648,000, 17% higher than last year <p>The HOF outlined the main risks which were detailed within the report these included Increased Inflation, Insurance renewal, [REDACTED]</p> <p>A member stated that it was reassuring that the HOF is happy with the risks and commended the HOF on the presentation provided.</p>	
7.1	The CEO updated that the information contained within the Budget presentation will be considered and APPROVED alongside the Rent Increases for 2025/26.	
8.	Rent Increase 2025/26	
	<p>Members were invited to consider a report by the HOH, the purpose of which was to approve the 3.5% rent increase taking into consideration of the information previously presented and detailed within the Draft budget.</p> <p>The HOH reminded those present that Tenants on the Board have a potential conflict of interest but are asked to be objective and consider the factors outlined in this report from a strategic point of view in determining a suitable increase amount to be implemented from 1st April 2025. The future viability/existence of the Association is at risk should the Board not implement an appropriate rent increase.</p> <p>The HOH updated that consultation on the rent increase had been carried out and that the survey gave tenants the opportunity to make specific comments about the consultation process, the level of increase and overall comments. These</p>	

	<p>comments will be analysed in more detail and any expressions of dissatisfaction with any element of our service will be followed up individually and logged as service complaints. The survey also allowed tenants to ask to be contacted by staff and these too will be followed up.</p> <p>The HOH updated that 152 tenants responded to the survey with 80% of respondents opting for the 3.5% increase. 74% were satisfied with their participation opportunities. Top priorities were affordable rents, good quality repairs and improving energy efficiency.</p> <p>A copy of the consultation letter was appended to this report and provided tenants with information on what additional services we would consider as well as setting up a hardship fund. Members agreed that we should continue to explore ways of setting up a hardship fund as well as exploring other avenues for funding. The CEO confirmed that this will be the case and will be part of the Housing Support Co-ordinators role.</p> <p>A member informed those present that the Association they are employed with have applied for National Lottery funding. The CEO explained that he has arranged to meet with Louise Bacon from Community Links to discuss areas of funding that are available to us.</p> <p>Part of the Board's decision-making process is to consider what the sector is doing in relation to rent increases, particularly those organisations most closely aligned to Bridgewater and information of the FLAIR Associations proposed rent increases was included in this report.</p> <p>The HOH reminded members that they should consider the outcome of the consultation along with the budget, business plan and the financial landscape generally to ensure that the outcome does not detrimentally affect the viability of the organisation whilst at the same time being mindful of our tenant's ability to pay.</p> <p>The Leadership Team believe that a 3.5% increase allows the association to meet its financial commitments whilst delivering a sensible increase.</p>	
<p>8.1</p> <p>8.2</p> <p>8.3</p> <p>8.4</p>	<p>Following full discussion</p> <p>Members NOTED the detail of the report.</p> <p>Considered the content of the report and APPROVED the rent increase of 3.5% for 2025/26 taking cognisance of the views of tenants and the requirements of the Business Plan and APPROVED the Draft Budget.</p> <p>as PROPOSED by Liz Bowden and SECONDED by Jim O'Neil</p> <p>NOTED that the Leadership Team based on tenant feedback and the business requirements recommending an increase of 3.5% be implemented.</p> <p>and NOTED that the service charge will be changed in line with the actual costs where this is available, otherwise they will increase by 3.5% in line with the rental increase.</p>	
9.	Annual Review of Garages Rents and Service Charges	

	<p>Members were invited to consider a report by the HOH, the purpose of which was to outline the garage rent and service charges for 2025/26.</p> <p>The Board have been presented with the reviewed Draft Service Charge Policy (Item 10 at this meeting). The Leasing of Garages Policy (last reviewed May 2023) makes reference to rent reviews.</p> <p>Garage Rents and Service Charges are reviewed annually as part of the overall budget review process.</p> <p>The HOH explained that Garage rent increases are not subject to the same rent setting criteria as houses and consequently do not replicate the rent increases. The Leasing of Garages Policy states that increases will generally follow the rate of inflation plus 1%. RPI as at September 2024 was 2.7%. The increase proposed for 2025/26 is therefore 3.7%. This represents an increase of £1.62 per month (£0.38 per week). The new garage rent would be £45.54 per month.</p> <p>Garage tenants, who are not tenants of the Association, are charged VAT at the applicable rate. The new rent would be £55.65, representing an increase of £1.95 per month (£0.45 per week). These charges remain well below private sector charges for similar garages/storage facilities.</p> <p>The HOH explained that Service charges are applied to a number of our properties, and to the properties that we manage on behalf of other organisations and each of these service charges are being reviewed for 2025/26. These properties are detailed within this report along with a breakdown of the proposed charges to be applied from 1 April 2025, although there may be further changes required as the process of reviewing and obtaining costs is still ongoing. The schedule of charges will be finalised by the time the notifications are issued to tenants at the end of February 2025. Any amendments to the schedule will be notified to the Board at a future meeting.</p>	
<p>9.1</p> <p>9.2</p> <p>9.3</p> <p>9.4</p>	<p>Members NOTED the content of this report.</p> <p>APPROVED the Garage rent increase of 3.7%.</p> <p>APPROVED the Managed Properties Service Charge increase of 3.5% on the Management Fee</p> <p>And APPROVED the services charges increase of actual cost in line with our policy or 3.5% where this is not available.</p> <p>As PROPOSED by Derek Baker and SECONDED by Gavin Dayer.</p>	
MATTERS FOR APPROVAL		
10.	Policy Reviews	
	<p>Members were invited to consider a report by the HOHS, the purpose of which was to provide a summary of the Policy which has recently been reviewed and the changes where applicable and a summary of the content of the new Policy.</p> <p>The draft Service Charges Policy was available to the Board via the link to the document in the Board Portal for comment.</p>	

	<p>The CEO updated that there had been significant changes to this Policy, which had not been reviewed for 7 years, to reflect current practice and removal of Sheltered Housing, so this effectively is a new Policy.</p> <p>Consultation took place with staff and the wider public via the rent increase and sheltered housing consultations.</p>	
10.1	Board considered and APPROVED the reviewed policy as detailed within the report as PROPOSED by Liz Bowden and SECONDED by Ken Caldwell.	
11.	Assurance Short Life Working Group	
	<p>Members were invited to consider a report by the CEO, the purpose of which was to outline Bridgewater Housing Association's approach to ensuring compliance with the SHR's regulatory framework.</p> <p>The CEO explained that as agreed in August 2023, we established a short-life working group to assess our current assurance framework against established regulatory standards and produce the annual assurance statement for the upcoming year. The first meeting for 2025 will take place in February/March 2025 (subject to agreeing date with volunteers) to assess part of the criteria involved in the Annual Assurance Statement.</p> <p>The regulatory standards for review this year are detailed in the report.</p> <p>The working group will review our existing policies, procedures, and practices pertaining to regulatory compliance and identify any gaps or areas for improvement. This will involve analysing relevant regulatory frameworks, internal reports, and external audit findings. The CEO is hoping that the SHN's tool may make this process a bit easier.</p> <p>The working group will meet for approximately two sessions to be held in February/March and May (dates to be agreed), with each session lasting no more than 2 hours. These Meetings can be during the day or in the evening, subject to availability of those taking part.</p>	
11.1	<p>Members NOTED the content of the report.</p> <p>It was AGREED Suzanne Austin, Liz Bowden and Gavin Dayer would take part in this working group.</p>	
12.	Internal Audit Approval Report	
	<p>Members were invited to consider a report by the HOF, the main purpose of which was to advise the Board on the recent tendering process for Internal Audit Services and to seek authorisation to appoint.</p> <p>The tendering exercise was carried out through the Public Contracts Scotland Quick Quotes to comply with procurement legislation.</p> <p>A three-year contract was offered, with an optional two-year extension.</p> <p>Six companies were invited; two submitted tenders, these were assessed, by the Finance Manager and Finance Officer within the context of the Price (40%) and Quality (60%) matrix.</p> <p>The submitted prices are as follows:</p>	

	<ul style="list-style-type: none"> • [REDACTED] £23,850 • [REDACTED] £23,958 <p>Following the price (40%) and quality (60%) assessment resulted in:</p> <ul style="list-style-type: none"> • 1st - [REDACTED] (100%) • 2nd - [REDACTED] (98.6%) <p>The HOF explained that while WBG is a reputable firm with positive references, risks involve contract management and audit outcomes. These risks are viewed positively, as they will enhance compliance and efficiency.</p> <p>WBG are a long-established firm of External and Internal Auditors and are the Associations current Internal Auditors. We have received very positive references on their behalf, from Clydebank HA, and Yorkhill HA.</p> <p>WBG are also our current internal auditors which should mean a smoother transition from the current contract to the new.</p> <p>A member asked if the HOF knew why there was so little interest in tendering for this contract and the HOF explained that it may be that it is not cost effective and there may be some recruitment issues which may have an impact on interest. The HOF suggested that it might be worthwhile looking at doing something jointly with the other FLAIR organisations going forwards.</p>	
12.1	<p>Members NOTED the content of this report and APPROVED the appointment of WBG as the Associations Internal Auditors for 2025-28</p> <p>As PROPOSED by Derek Baker and SECONDED by Liz Bowden.</p>	
13.	Insurance Renewal Update	
	<p>Members were invited to consider a report by HOF, the purpose of which was to provide members with an update on the Associations insurance renewal for 2025-26.</p> <p>The insurance market has limited appetite, potentially leading to fewer bids in a tender process.</p> <p>The Association engaged Gibbs Laidler Consulting LLP to review its current insurance programme, benchmark it against peers, and determine the optimal timing for a tender process. This is in preparation for the expiry of the long-term insurance agreement on 31st March 2025.</p> <p>The recommendations in the report were:</p> <ul style="list-style-type: none"> • If possible, secure a one-year extension to allow time for thorough preparation. • Use the extra time to collect data, engage bidders, and align internally on tender objectives. • Plan a tender launch for late 2025 to secure a new long-term agreement for April 2026. <p>Since writing this report the HOF updated that other Insurance Companies have shown interest and we may not be restricted to carry on with the current contract.</p>	

13.1	<p>Members NOTED the content of the report and APPROVED the recommendations to secure a one-year extension to our current contract with NIG as recommended by our Insurance Broker.</p> <p>As PROPOSED by Jim O'Neil and SECONDED by Ken Caldwell</p>	
MATTERS FOR ASSURANCE		
14.	Equalities Data Collection	
	<p>Members were invited to consider a report by HOCS, the purpose of which was to provide members with results of the equalities surveys carried out to meet its legal duties under the Equality Act 2010. Surveys were conducted for tenants, staff, Board members and job applicants, including age, disability, gender reassignment, race, religion or belief, sex, and sexual orientation. The data presented is based on information provided by those completing the survey in the last 12 months (since the last survey). Housing Applicants will be surveyed after implementing an online process.</p> <p>Results of these surveys were detailed within the appendices and shows the key information gathered from each survey and was outlined by the HOCS. The data collected does not raise any concerns and should not influence any business proposals.</p> <p>The HOCS updated that based on the ethnicity statistics it is unnecessary for the Association to actively translate key documents and suggested that the global action plan be updated to reflect this. A member said that there are easier ways to translate documents and suggested that the Action Plan be reworded rather than this action being deleted.</p> <p>A member also commented that sign language is going to become the next statutory requirement for Government bodies and suggested that the Association get ahead of the game and look at ways to provide this to our customers.</p> <p>A member enquired whether we had a breakdown of common disabilities and if we have an idea of this then we could start some social media campaigns for individual disabilities identified. A member also suggested that getting if we get to know the smaller areas within Erskine we could target advice to individual areas within Erskine. The CEO agreed that smaller areas would be easier to work with and he will look at splitting the Tenants Portal into areas.</p>	
14.1	Members NOTED the information contained within the report.	
15.	Notifiable Events Register	
	<p>Members were invited to consider a report by the CEO, the purpose of which was to provide members with an update on notifiable events from the last meeting.</p> <p>There were no new notifiable events on the register. There is one outstanding case [REDACTED].</p>	
15.1	Members NOTED the update provided on notifiable events.	
MATTERS FOR OVERSIGHT AND MONITORING		
16.	[REDACTED]	

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17.	Supported Housing Review Update	
	<p>Members were invited to consider a report by the HSC and presented by CEO, the purpose of which was to provide an update on the progress of transitioning BHA's sheltered housing service to the Amenity Plus model, as approved by the Board in November 2024</p> <p>The report also provides progress towards de-registering our sheltered support service with the Care Inspectorate and SSSC and re-classifying the properties as Independent Living.</p> <p>The Action Plan Tracker appended to this report has been updated and shows progress to date towards de-registering the current sheltered housing service which will allow us to proceed with the Amenity Plus pilot. Additional tasks are being added to the tracker as the project evolves.</p> <p>Further details on progress towards de-registration since the last Board meeting are also contained within this report.</p> <p>Following the Board's decision in November to implement the new service, affected staff were notified that their roles would be made redundant. Individual meetings were held in early December, where staff received their termination notices, effective March 31st, 2025.</p>	
17.1	The Board NOTED the content of this report along with the proposed actions detailed in the project tracker.	
18.	Addendum to Scottish Secure Tenancy Agreement	
	<p>Members were invited to consider a report by the HOHS, the purpose of which was to provide members with information on the requirement to issue an Addendum to the Scottish Secure Tenancy Agreement.</p> <p>The HOHS explained that as part of the Rent Policy review in November 2024, the decision was taken to change the date that rent, and service charges are charged to customer's accounts. It was previously the 29th of each month and it is being changed to the 1st of the following month.</p> <p>In addition, a small amendment was also made to delete a section which stated it</p>	

	HL&PSSC for future updates.	
19.1	Members NOTED the contents of the report.	
MATTERS FOR CONSIDERATION		
20.	CEO Report	
	<p>Members were invited to consider a report by the CEO, the 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 key areas covered within the report are:</p> <ul style="list-style-type: none"> Regulatory Update – The CEO updated that there is now a successful conclusion of SHR engagement regarding tenants' safety following gas safety issues [REDACTED] Regulatory/Legislative/Sector Updates Customer Services – The CEO updated that there has been changes to the phone operating hours and the monthly office closure has been cancelled, for improved customer services. Governance/Board – Facilitated Board Discussions – further to the suggestion arising from Board appraisals in 2024, it is proposed that a facilitated Board discussion takes place on 26th March, to be held without the presence of staff. <p>A few members were unsure whether there was a need for a facilitator or an agenda. The CEO explained that if this meeting was to include conversation around strategy, then there would be a requirement for a facilitator and someone to take notes. Members agreed that this meeting would be an informal meeting giving members an opportunity to get to know each other and find out about their past experience and strengths.</p> <ul style="list-style-type: none"> Staffing – EVH Pay negotiations update – Initial pay claim gap between Employers and Union. HOHS Recruitment update Along with notes from the recent business planning away days. 	
20.1	Board NOTED the content of the report.	
20.2	Board REVIEWED the content of the business planning away day notes.	
20.3	Board APPROVED a meeting of the Board will take place on 26 th March without the presence of staff or an independent facilitator.	
20.4	Members AGREED that Gavin Dayer will assist with the HOHS recruitment process.	
21.	Development & Acquisitions	
	<p>Members were invited to consider a report by the CEO, the purpose of which was to provide an update on all relevant property development opportunities being considered at the time of reporting.</p> <p>The opportunities included:</p>	

	<ul style="list-style-type: none"> • The Flourish Road Development • Safe as Houses • Development Strategy/future development plans • JR Group • CCG (Scotland) <p>And</p> <ul style="list-style-type: none"> • Rental off the Shelf <p>The CEO updated that Bridgewater along with other Local RSL's, has been approached by RC to explore the purchase of open market properties. A 50% grant (of valuation) is available for acquisitions completed by 31st March 2025.</p> <p>The Leadership Team is currently evaluating potential acquisitions on a case-by-case basis.</p> <p>The Property Services Team has identified four potential properties for acquisition. We are currently in the process of obtaining home reports/surveys for these properties. It's important to note that these acquisitions are contingent on the current owners' willingness to sell at the appraised valuation.</p> <p>The Development Strategy Brief was also available for members to review and comment, no changes were proposed.</p>	
21.1	Board NOTED the content of this report and there were no queries or concerns raised with any of the items raised or the proposed methods of managing each item.	
21.2	Members REVIEWED the Development Brief and no changes requested.	
ADMINISTRATION		
22.	Share/Board Membership Applications and Use of Seal – discussed earlier in the meeting	
23.	AOCB	
	<p>The CEO explained that he had been contacted by a member with concerns of recent unfavourable comments which appeared on a local social media group Facebook page regarding the factoring service and the pre-Christmas bills in particular. The CEO had responded to these comments encouraging anyone who has any concerns about the recent factoring bills to contact the office. The Factoring Officer is looking at the comments made also.</p> <p>The HOPS explained that we had also received some positive comments from owners who were happy with the extra time we have given to them to pay their bills and explained that anyone who has not paid their bill by the 31st March will be contacted and action will be taken if required.</p>	
24.	Issues which the Chair has agreed as urgent outwith Meeting Cycle	
	There were no other urgent issues for consideration.	
25.	Update from Members who have attended training sessions or events since the last meeting.	

	There were no updates from members who had attended training session since the last meeting.	
26.	Meeting concluded - 19.27 Date of next meeting – 5th March 2025	



Signed: _____(Chair)