



MINUTES OF BRIDGEWATER HOUSING ASSOCIATION

BOARD MEETING

Venue: Bridgewater Housing Association Offices, 1st Floor
Bridgewater Shopping Centre, Erskine.

Date: 22nd July 2020

Time: 5.30pm

Present:

Alastair Morris Chair, Heather Stirling Secretary, Angela Westrop Board Member, Frank Bradley Board Member, Ken McIntosh Board Member, Jim Sheridan Board Member, Suzanne Austin Board Member.

In attendance:

Ian McLean Chief Executive, Ruth Brogan Head of Housing and Customer Services, Gary Stapleton Technical Services Manager, Angie Kennedy Head of Finance and Scott Currie Corporate Services Manager.

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 John Patterson, Denise Love, Steven Webster, Aileen Naismith, Craig McGarry (Leave of absence).	
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 were no declarations made by those present.	
4.	Minute of the Board Meeting of 24th June 2020	
	Members were invited to consider the minute of the Board Meeting held on 24 th June 2020.	
4.1	Subject to the Addition of Frank Bradley who had attended the meeting, members APPROVED the minutes as a correct record of the meeting as PROPOSED by A Westrope and SECONDED by H Stirling.	
MATTERS ARISING		
5.	There were no matters arising.	
MATTERS FOR APPROVAL		

6.	Annual Accounts and Report to the Board - Presented by Tommy Bates, French Duncan	
	<p>Members were invited to consider the Annual Accounts presented by Tommy Bates, French Duncan. The External Auditor presented the annual accounts in detail going over each page and explaining the results and where appropriate comparing these results with previous years. He explained how the audit was carried out and thanked staff, particularly with the challenges that home working had presented in being able to complete the audit appropriately. He also explained the policies under which the audit was planned and undertaken and checked with the Board that they were both content with their report which forms part of the audit documentation and that there was nothing material that they were aware of which should form part of the current audit.</p>	
6.1	Members APPROVED the Annual Accounts.	
7.	Appointment of Reactive Repairs Contractor	
	<p>Members were invited to consider a report presented by the Technical Services Manager, the purpose of which was to provide the Board with an update in relation to the procurement of a new Reactive Repairs and Void Property Contractor following the termination of the MPS Housing contract.</p> <p>The CEO reminded members as to why the Association was in a position of having to re-tender its reactive maintenance contractor and explained the process under which this was done. Tenders have now been submitted and assessed and a new Reactive Maintenance Contractor has emerged from the process as a preferred contractor.</p> <p>A general discussion followed on the next stage in the process and there was some questions around additional costs and the due diligence process.</p>	
7.1	Members NOTED the content of the report and APPROVED the tender submitted by Turner Property Services, subject to a satisfactory outcome to the due diligence exercise described within the report.	
8.	Arrears Performance - Quarter 1	
	<p>Members were invited to consider the Arrears performance report, the purpose of which was to provide the Board with an analysis of current tenant arrears performance and high arrears at the end of June 2020, with a comparison showing the scale of increase since the end of March 2020. The Head of Housing and Customer Services pointed out that since lock down the arrears situation has more than doubled and she pointed to specifically where that has happened in terms of the numbers in the report. She lead a discussion on the need to get behind some of the figures and tease out what part of the increase is a direct result of the pandemic and take specific decisions in relation to each case, dealing sympathetically with people but at the same time being robust with people who were in arrears prior to lock down.</p> <p>The HOHCS will continue to closely monitor and report to the Chief Executive on arrears performance.</p>	
8.1	Members NOTED the information contained within the report.	
9.	Major Property Investment Update Report	

	Members were asked to consider the Major Property Investment Update report presented by the Technical Services Manager. The TSM reported on projects which were residual and or continuing from the previous financial year and those projects which are due to complete in the current financial year. He also discussed the implications of the pandemic on the programme and on the financial implications too.	
9.1	Members NOTED the update.	
10.	Homeworking Policy	
	Members were invited to consider the Homeworking Policy presented by the Corporate Services Manager. The CSM explained that home working is a type of employment arrangement where staff members can do work at home instead of their workplace. It is an increasingly popular arrangement in the UK and realising the potential benefits from it, many employers operate it on various conditions. He indicated that the policy aims to capitalise on these benefits both for employees and the organisation and is especially relevant at this time when all staff are working from home. The policy was ready for consideration just prior to lock down and staff had been consulted on it and were content with it. Some additional changes have been made since to incorporate some Data protection concerns expressed by the DPO and to take account of catastrophic events such as COVID.	
10.1	Members APPROVED the Homeworking Policy and DELEGATED to the Chief Executive to make any necessary changes to ensure the efficient and effective use of the policy as appropriate and INSTRUCTED the Chief Executive to report back on any significant and material changes made.	
MATTERS FOR CONSIDERATION, COMMENT AND NOTING		
11.	Appointment of ATFS - Letter of Engagement	
	Members were invited to consider a report by the Head of Finance, the purpose of which was to provide members of the Board with information in relation to the appointment of ATFS Treasury Management Consultants who will provide assistance with decisions on appropriate loan management, future borrowings and our Treasury Management Policy. The HOF reminded members that they had agreed to the Business Plan Delivery Plan objective to review treasury management and our loan arrangements in order to determine whether the current policy and loan arrangements were adequate and fit for purpose. The HOF invited tenders for this specific work and following this exercise and assessment, a consultant has been appointed.	
11.1	Members NOTED the appointment of ATFS as Treasury Management Consultants and INSTRUCTED the HOF to report back on the results of the consultants work and on any recommendations relating to our Treasury Management and loan portfolio.	
12.	Void Property Update Report	
	Members were invited to consider a report prepared by the Head of Housing and Customer Services, the purpose of which was to provide members with information in relation to our current void properties. The Chief Executive indicated that the purpose of the report was to provide some detail background to the figures being reported to the SHR each month and to show members where each void is in relation to the letting process. He advised that it will be a priority of the HOHCS to find ways of allocating and	

	letting void properties over the next few weeks.	
12.1	Members NOTED the information contained within this report.	
13.	Monthly Covid 19 Statistics Report to Regulator	
	Members were invited to consider the information contained within the Monthly Covid 19 Statistics report which has been provided to the Regulator. Members were reminded by the CEO that he has already provide the SHR with the report.	
13.1	Members NOTED the information contained within this report.	
14.	RSL General Meetings and Covid 19 update	
	Members were invited to consider the information contained within the report produced by BTO Solicitors providing information to RSL's regarding Annual General Meetings. The Chief Executive explained that the UK government had made legislative arrangements which would allow Associations to delay their AGMs until September 2020. He therefor proposed to arrange the AGM in September. He further advised that a new set of model rules has been negotiated with the SHR and there is a regulatory expectation that Associations will adopt the new rules during the current financial year, though the Regulator has also said that it wont be too fussed if, because of the pandemic, Associations find this difficult. Nevertheless the CEO would like the Association to adopt the new rules this year and to arrange a SGM immediately following the AGM.	
14.1	Members NOTED the information contained within this update which details that the deadline for holding AGM's has now been extended until 30 th September 2020. Members AGREED to delay the AGM until September and to consider the new set of rules with a view to arranging an SGM immediately following the AGM for members to consider the new rules.	
15.	Covenant Compliance letter and Audit report from French Duncan	
	Members were invited to consider the letter from French Duncan confirming that the Association is compliant with the Covenant. A copy of this letter will be sent to the Nationwide as evidence of independent verification. Additionally, the External Auditor explained their report in detail and went through each page explaining the contents and answering questions.	
15.1	Members NOTED the letter and APPROVED the report.	
16.	Key Performance Indicators – Quarter 1 – April to June 2020	
	<p>Members were asked to consider the Key performance indicators for Quarter 1, the purpose of which was to provide the Board with quarterly management information in relation to KPI's for 5 main areas, these include Governance and Staffing Matters, Housing Services, Technical Services, Land and Property Management and Complaints Handling.</p> <p>The Chief Executive updated that due to the Covid 19 Pandemic, this has been a strange quarter for the Association with the office being closed and all staff working from home. He added that whilst most quarter one reports are difficult to predict future performance, it is virtually impossible in the current situation. Nevertheless it was</p>	

	important to point out arrears management performance in relation to Factoring and the considerable effort which the Factoring Officer has made in relation to “old debt”.	
16.1	Members NOTED the information contained within the KPI Report.	
17.	Annual Return on the Charter 2019-20	
	Members were invited to consider the information included in the Annual Return on the Charter for 2019-20. The entire charter had been circulated to members and the CEO reminded members of the purpose of the return. He also indicated that the required annual report on the charter which is due by October this year is likely to be delayed, (following an indication from the SHR). He pointed out some changes to the circulated report, particularly in relation to comments on Electrical Safety and SHQS compliance.	
17.1	Members NOTED the information contained within the Charter Return and APPROVED the report and AGREED that the Chief Executive can arrange for this to be approved and submitted via the Scottish Housing Regulator’s Portal.	
REGULATORY ISSUES		
18.	Notifiable Events	
18.1	There were no notifiable events for consideration.	
ADMINISTRATION		
19.	Issues which the Chair has agreed as urgent	
19.1	There were no urgent issues	
20.	Meeting concluded - 7.30pm Date of next meeting – 26th August 2020 at 5.30pm	



Signed: _____(Chair)