

BLACKPOOL COASTAL HOUSING

Leaseholders AGM

28th April 2010



Welcome

- Agenda
- Health & Safety
- Welcome & Introduction – Peter Whittaker BCH Company Secretary
- Fire Risk Assessments – Denise Williams BCH Housing Operations Manager & Alan Peek Blackpool Council Fire Safety Officer.
- Minutes from last meeting and matters arising
- BCH Board Membership – Peter Whittaker
- Credit Union – Mike Barry
- Leasehold Involvement – Mike Glennon BCH Customer Involvement Manager
- AOB & Dates of next meetings

Welcome

- Peter Whittaker



Fire Safety & Risk Assessments

- Denise Williams & Alan Peek

Minutes & Matters arising

- Gas Safety - end year 46.75% have a current safety certificate
- Satisfaction Survey – Draft report shows a 57% very satisfied or satisfied response. To be discussed at future Forums/Improvement Panels.
- Pension Credit - we now have a few booklets available and a Preston phone number for direct contact.
- Review of Management Administration Costs element of Service Charges. – report which includes Leaseholders comments is with Council. List of Homeownership services now published.

Minutes & Matters arising

- Performance & Service Standards
- 2009 – 2010
- Average Invoice (yearly) £588.99
- Collection Rate 82.25% (329)
- Accounts in arrears 17.75% (71)
- Of the accounts in arrears
- 9 accounts have arrears of less than £25
- 23 are subject to various stages of arrears actions.
- The remainder accounts have made some payments or have payment arrangements in place.

Performance continued

- April 2010 Invoices
- Number of accounts 398
- Average Invoice (April only) £262.78
- New element EMC Electrical Maintenance Contract

Service Standards

- The latest version of the Leasehold Handbook was reviewed by the BCH reading panel and was introduced in September 2009.
- Service Standards to be reviewed by future Leaseholder meetings which we would like to rename Leasehold Service Improvement Panel.
- BCH Homeownership “Being a Leaseholder” web site page now includes a Latest News section with links to Leasehold meeting minutes and documents.

Agenda – Board Vacancy

- Peter Whittaker Company Secretary

BCH The Company

- BCH is a private limited company
- Wholly owned by Blackpool Council but legally fully separate from it
- Incorporated on 6th July 2006 and registered at Companies House
- Must comply with the Companies Acts
- Must keep statutory registers and submit its Accounts and an Annual Return each year to Companies House



The Legal Framework

- **Contract law – extra legal commitments set out in a contract between the Council and BCH**
- **The Management Agreement (15 Jan 2007)**
 - Defines the relationship between the Council and BCH
 - Sets out duties and responsibilities of each party
- **Memorandum and Articles of Association**
 - The *Memorandum* sets out the functions and objectives of the ALMO, governs its dealings with people and other organisations and gives the company the powers it needs to carry out its work
 - The *Articles* govern the internal working of the company

The Legal Framework

- Legally, being a Director of BCH is the exact equivalent of being a Director of any company
- Directors share responsibility with their colleagues for all that BCH does
- The Primary duties owed by Directors are the general *'fiduciary'* duties – Duties of Good Faith

BCH The Company

- Governed By A Board Of Management
- 15 Non-Executive Directors
 - 5 Elected Customers (1 is a Leaseholder)
 - 5 Nominated Councillors (3 Cons & 2 Lab)
 - 5 Independents (Appointed by the other 10)
- Customer and Independent Directors serve for a 3 year term of office and can then be re-elected or re-appointed



The Structure Of The Board

**BCH Board of
Management**

15 Directors

**8 meetings
per year**

**Finance & Audit
Committee**

5 Directors

**Operations
Committee**

5 Directors

**Asset
Management
Committee**

5 Directors

**HR
Committee**

5 Directors

The Role Of The Board

- **To Act In The Best Interests Of Blackpool Coastal Housing And All Its Customers:**
 - *Customer Directors do not represent the areas in which they live and the Leaseholder Director does not represent Leaseholders alone*
 - *Councillor Directors do not represent their electoral ward*
- **To Establish And Maintain Confidence In:**
 - *Blackpool Coastal Housing overall*
 - *The performance of the management team*
 - *The development of strategy*
 - *The adequacy of financial and risk management controls*
- **To Support, Constructively Challenge And Monitor The Management Team**
 - *Directors are not involved in the day-to-day detail of management*

The Role Of The Board

- **Key functions**
- **To be the guardian of the organisation by:**
 - Making decisions about policy and strategy;
 - Acting as the final point of accountability;
 - Monitoring, supervision and control;
 - Providing a bridge between the organisation and the outside world.

To Find Out More About The Board

- Visit The BCH Website and Click On:
- “The Board”
 - For Photos And Profiles
- “Meetings And Minutes”
 - For Dates
 - Agendas
 - Minutes and Decisions

Leaseholder Director Elections

- **Timetable**
- Information meeting – early June 2010
- Nominations close late June 2010
- Ballot papers arrive by post late July 2010 and include:
 - Candidate statements, photos, ballot paper and freepost return envelope
 - Ballot closes mid August 2010
- All Tenants and Leaseholders have a vote
- Joint Tenants and Leaseholders both have a vote
- Tenants of Leaseholders do not have a vote

Leaseholder Director Elections

- **Timetable**
- The election is administered and votes counted by an independent body - to date this has been the Tenant Participation Advisory Service (TPAS)
- Results will be announced in late August 2010
- New Directors will take office at the Annual General Meeting (AGM) in September 2010

Leaseholder Director Elections

- Nomination Procedure
- Leaseholders can nominate themselves
- Don't need a seconder
- Read and understand the Member / Officer Protocol
- Return the form by late June 2010 in the postage paid envelope provided
- Nomination self descriptions will form the basis of candidate statements.
- Independent help is provided to finalise statements
- We will arrange for your photo to be taken

Leaseholder Director Elections

- Candidate Checks
 - Criminal Records Bureau (CRB)
 - Bankruptcy
 - Other insolvency (IVA etc)
- Disqualified Directors
- Possible conflicts of interest
- Leasehold status – no breaches of conditions
- Must have and keep a clear Service Charge account

Leasholder Director Elections

- **Thank You**

- **Any Questions Now?**

- **Any Questions Later?**

- **Contact**

- Peter Whittaker – Company Secretary

- Telephone - (01253) 477973

- Email - peter.whittaker@bch.co.uk



Agenda

- Credit Union – Mike Barry



BLACKPOOL FYLDE & WYRE
CREDIT UNION



Credit Unions

“A credit union is a financial co-operative owned and run by its members, that offers an accessible saving facility and affordable loans to its members.”

Credit Union Movement



Worldwide -

- 97 Countries, 53869 Credit Unions
- 178 million members
- £603 billion in savings

UK -

- Leeds City Credit Union – 25000 Members
- Glasgow Credit Union – 23000 members
- Numerous employer based Credit Unions including Police, Royal Mail, British Airways



About Us



- Opened February 2009
- Now almost 1000 members
- Backed by major employers

- Instant access savings account
- Christmas Savings Club
- Affordable loans
- No set-up fees, no arrangement fees, no early settlement fees, what you see is what you get.



Benefits of membership



- Easy savings at levels you can afford
- Low cost loans
- Free life protection on savings and loans
- Dividends on savings
- Owned and run by its members
- Volunteer board of Directors
- One member-one vote at local AGM
- Payments at post office or paypoint store, direct debit, direct benefits, or payroll deductions



Loan comparison

Loan over 12 months	Loan	Interest	Total	APR
Provident	£800	£656	£1456	272.2%
Credit Union	£800	£107	£907	26.8%
Savings			£549	

Is it safe?

- Financial Services Authority Registered and Authorised
- Office of Fair Trading licensed
- Financial Services Compensation Scheme covers 100% of all members' savings (up to £50,000)
- Internally & externally audited
- Data Protection Registered
- Governance – Board & Supervisory and Credit Committees

For More Information



- Blackpool, Fylde and Wyre Credit Union
- Telephone: 01253 478827
- Email: bfwcu@blackpool.gov.uk
- Website: www.bfwcu.co.uk



BLACKPOOL COASTAL HOUSING

Resident-led Self Regulation

Mike Glennon



Changing Regulatory Framework

- TSA wants co-regulation – landlords, the TSA and tenants work together.
- Move focus of decision-making and performance management for housing services away from specific regulatory expectations
- Focus on local needs and priorities
- Tenant-scrutiny is one of the activities it expects landlords to implement to enable co-regulation

What is RLSR?

- To give tenants more influence over the priorities and performance of their landlord
- *‘an approach where residents’ priorities views and engagement with relevant processes are at the heart of housing organisations’ frameworks for directing, accounting for, monitoring, assessing and modifying their own behaviour and performance’. (CIH)*

Definition & Principles

- RSLR enables a small group of residents to:
 - Oversee a range of scrutiny activities
 - Integrate these activities with wider self-regulation work within the business
 - Use findings from these activities to challenge and shape activities of senior staff and governors

Benefits of New Approach

- Brings experience and values of the customer directly into the way services are delivered
- Responding to these will produce better services and higher satisfaction levels
- Greater understanding by customers of how their landlord works and barriers they face

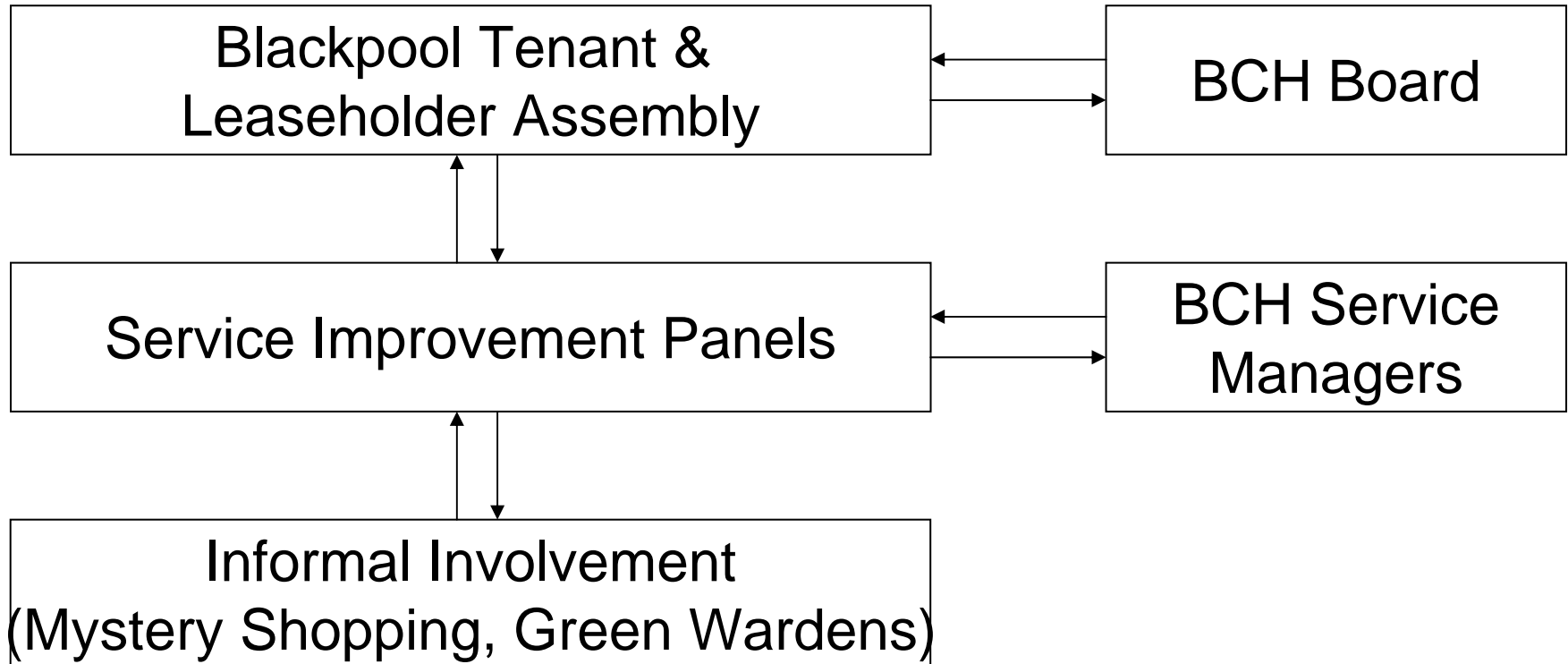
Scope

- RLSR can be used across the whole of a housing business
 - **Services:** scrutiny and subsequent interventions around frontline services offered, considering matters such as operational performance, contractors used, specifications set, etc. (**SERVICE IMPROVEMENT PANELS**)
 - **Business:** scrutiny and subsequent interventions on strategic decisions
 - **Governance:** scrutiny and subsequent interventions around the skills and composition of governance structures which oversee the housing business
 - **Constitutional:** scrutiny and subsequent interventions about the legal structure of the housing function (mainly housing associations)

Key Characteristics

- **Independence** from other governance and management structures
- **Formality** in operation (Specific roles, remits and structures)
- **Power** for residents to challenge and effect change

Proposed New Involvement Structure



BTLA – Tenant-led Scrutiny Group

- Forms central point for resident scrutiny
- Membership from SIP's & Diversity Groups
- 9 – 12 members
- Select 3 / 4 scrutiny activities each year
- Agreed by Board (plus one scrutiny directed by the Board)
- Established in formal governance arrangements of BCH

Service Improvement Panels

- Panels form an integral part of the RLSR model
- Focus on individual service areas
- Partnership with tenants to develop the strategic vision for the service
- Provides a formal role in scrutinising the management of an individual service
- Power to highlight service failure with Scrutiny Group for a scrutiny activity

SIP Agenda's

- All SIP's will follow a standard agenda:
 - **Key Performance Indicators** – Panel should receive quarterly reports on service performance (reduced version of quarterly report)
 - **Service Standards** – Panel should receive information on meeting relevant service standards
 - **Customer Satisfaction** – The panel should receive information on customer satisfaction for the service (e.g. Green Warden scores, ASB Sat Surveys, Mystery Shopping, Complaints, etc.)
 - **Service Improvements** – Changes to procedures or service improvements should be discussed with the Panel
 - **Benchmarking** – The panel should receive information on how the service compares to other organisations and also examples of best practice that could be implemented

Agenda

- AOB
- Times and locations of next meetings – suggestions from Leaseholders.

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