



**Minutes of Berwickshire Housing Association Limited  
Board of Directors  
Tuesday, 17 May 2022 at 5.45 P.M.  
Hybrid meeting – in person and via Video Conference**

**Summary of Key Decisions and Actions**

<b>Item No.</b>	<b>Subject</b>	<b>Action to be taken</b>	<b>Action to be taken by</b>	<b>Date Action to be taken by</b>	
10.	Customer Insight Report	Demographics to be compared to wider demographic data and reported to Operations Committee (July meeting)	<b>Executive Director – Customer Experience</b>	31/07/2022	
11	Property Update	Investigate potential opportunities to collaborate with Scotland's National Retrofit Academy	<b>Executive Director – Asset &amp; Sustainability</b>	31/07/2022	
11	Property Update	Investigate the new sprinkler product	<b>Executive Director – Asset &amp; Sustainability</b>	31/07/2022	
7	SHR Five Year Financial	Clarification on the Sunamp batteries to	<b>Executive Director – Asset &amp; Sustainability</b>	21 Jun 22	

	Projections Returns (FYFP)	be reported to June Board			
7	SHR Five Year Financial Projections Returns (FYFP)	A&F Committee to be convened before June Board	<b>Executive Director of Business Support</b>	20 Jun 22	
11	Batteries in Storage	Update to be provided to the Board in relation to batteries in storage	<b>Executive Director – Asset &amp; Sustainability</b>	July 22	

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**Board of Directors**  
**Tuesday, 17 May 2022, at 5.45 P.M.**  
**Hybrid meeting – in person and via Video Conference**

**Present:**

Jim McDevitt, Chair (in person)  
Hugh Carr (in person)  
Anne Rutherford (in person)  
John Campbell (in person)  
Viv Cockburn (via Zoom)  
Paul Matthews (via Zoom)  
Gareth James (via Zoom)  
Graeme McLeod (via Zoom)  
Norrie MacPhail (in part via Zoom)

**In Attendance:**

Andrew Brough, Board Member - BHA Enterprise (in part via zoom – item 4)  
Michelle Meldrum, Chief Executive (in person)  
Eleanor Rooke, Executive Director – Business Support (in person)  
Dan Blake, Executive Director – Customer Experience (in person)  
Angela Taylor – Executive Director of Assets and Sustainability (in person)  
Angela Tinkler, Minute Taker (in person)

Item No.	Agenda Item	Minute	Action	Action By	Action to be completed by
1	<b>Apologies</b>	Apologies were received from Sam Hart, Stephen Scott, Gavin Edmonds and Lynn Gray			
2	<b>Declarations of Interest</b>	Norrie MacPhail and John Campbell declared their interest in BHA Enterprise			
3	<b>Minutes from Previous Meeting</b>	Proposed by Graeme McLeod and seconded by John Campbell the Board approved the minutes of the meeting of the 22 <sup>nd</sup> March 2022 as a true record of the meeting, subject to the amendment of the typographical error in paragraph 3.  <b>Matters Arising:</b>  It was reported that all actions due from the previous meeting had either been completed or would be dealt with within this meeting.			
4	<b>BHA Enterprise (Verbal Update)</b>	Item taken at the end of agenda. The Chair of BHA Enterprise Board joined at 7.15pm.			

		<p>The Chair of BHAE Board set out the role and priorities for the BHAE Board in relation to the windfarm and mid-market rent properties. The Chair of BHAE Board advised they were exploring new opportunities and referred to the Chief Executive's report in respect to the work to be undertaken with the University of Edinburgh. The Chair of BHAE further commented on the gift aid to be made in this financial year to support the wider strategic aims of BHA.</p> <p>The Board discussed potential opportunities within the windfarm sector noting the wider discussions to be held during the year in relation to setting BHA's longer term strategic direction.</p>			
5	<b>ARC Submission</b>	<p>The Executive Director of Customer Experience presented the report and invited questions referring to the Board working group that had assisted in the review of the ARC submission. Following a question from the Board, the Executive Director of Customer Experience confirmed that the gas safety fails fell into the previous year's ARC reporting.</p> <p><b>The Board approved the delegation of the submission of the ARC and EESSH by 31<sup>st</sup> May 2022 to the Chief Executive or in their absence, the Executive Director of Customer Experience</b></p>			
6	<b>Policies for Renewal</b>	<p>The Executive Director of Business Support presented the report in respect to the review of the Salary Policy and invited questions. The Board queried the level external advice that had been obtained in setting the policy to ensure that market practice was reflected. The Executive Director of Business Support confirmed that "Distinctive People" had provided advice guidance during the salary review process, including the policy and that the policy supported the revised salary structure.</p>			

		<b>The Board approved the Salary Policy.</b>			
7	<b>SHR Five Year Financial Projections Returns (FYFP)</b>	<p>The Executive Director of Business Support presented the report and invited questions.</p> <p>The Board referred to previous treasury discussions in the Audit and Finance Committee in relation to limited headroom and covenant compliance, expressing concern of the sunamp battery write off may cause a covenant compliance issue.</p> <p>The Executive Director of Business Support advised that the write off had not yet been confirmed, however advice would be sought from the auditors in respect to this matter. The Chief Executive requested that clarification be sought on the sunamp batteries prior to the June Board meeting. The Board further agreed that an Audit and Finance Committee be convened prior to the June Board to discuss further.</p> <p>Following a question from the Board, the Executive Director of Business Support provided an update in respect to the storm damage insurance position.</p> <p>Norrie MacPhail joined the meeting at 6.00pm</p> <p><b>The Board approved the FYFP return and delegated the submission of the return by 31 May 2022 to the Executive Director of Business Support.</b></p>	<p>Clarification on the Sunamp batteries to be reported to June Board</p> <p>A&amp;F Committee to be convened before June Board</p>	<p>EDA&amp;S</p> <p>EDBS</p>	<p>21 Jun 22</p> <p>20 May 22</p>
8	<b>Chief Executive Report</b>	<p>The Chief Executive presented the report and invited questions relating to the content of the report.</p> <p>The Board discussed the progress of the stock condition survey initial findings and were assured that all surveys would be completed by week ending 20<sup>th</sup> May 22 subject to access. The Board accepted that it may not be possible</p>			

		<p>to access 100% of properties acknowledging that a high access rate had been achieved which would be sufficient to inform investment planning decisions.</p> <p>The Executive Director of Assets and Sustainability set out the next steps in relation to analysing and evaluating the data to inform the investment plan and that opportunities for Board consultation had been scheduled over the coming months prior to Audit and Finance Committee reviewing the plan in October.</p> <p>The Board discussed a potential issue in relation to the re-housing of Westruther tenants, however assurance was provided that the situation was being closely monitored and that an update would be provided to the Board in June. Following a question from the Board, the Chief Executive advised that communication with tenants will be formalised as the situation evolves.</p> <p>Referring to the previous Board meeting, the Board commented that the appointment of the new Customer Experience Lead, is proving to be a positive addition to the organisation, bringing a fresh perspective to the business.</p> <p><b>The Board noted the contents of the report.</b></p>			
9	<b>Q4 Review of Business Plan</b>	<p>The Executive Director of Business Support presented the report and invited questions.</p> <p>The Board discussed the report and queried the actions that were passed the due date but classed as “in progress”. The Executive Team explained the progress made in these areas and how the performance measures sit alongside the development of other organisational projects. The Chief Executive advised that these actions had been completed as defined, however were recorded as “in progress” to retain the visibility of the issue and</p>			

		<p>reflect that whilst the action had been completed further improvement work was needed.</p> <p><b>The Board noted the contents of the report.</b></p>			
10	<b>Management Accounts as at 31<sup>st</sup> March 2022</b>	<p>The Executive Director of Business Support presented the report and invited questions. The Chair referred to questions that had been provided to the Executive Director of Business Support prior to the meeting, confirming that a satisfactory response had been provided.</p> <p><b>The Board noted the Report.</b></p>			
11	<b>Batteries in Storage</b>	<p>The Executive Director of Assets and Sustainability presented the report and invited questions.</p> <p>The Board discussed the origination of the project and that it was disappointing that the project aims had not been delivered. The Board noted that the Executive Director of Assets and Sustainability would investigate the initiation of the project, purchase of the batteries, funding of the project and any opportunities for selling the assets.</p> <p><b>The Board noted the report.</b></p>	Update to be provided to the Board in relation to batteries in storage	EDA&S	<b>July 22</b>
12	<b>Asset Management &amp; Development Q4 2021/22</b>	<p>The Executive Director of Assets and Sustainability presented the report, highlighting the extension of the Adston legal process by one year, providing additional time to liaise with the contractor and agree a solution in relation to the drainage issue. It was confirmed that a sub-contractor had now started on the road issue with work due to complete that week.</p> <p>The Board queried the properties that were non-compliant with the Energy Efficiency Standard for Social Housing (1) (EESH1) and the Scottish Housing Quality Standard (SHQS) and the reasons for this. The Executive Director of Assets and Sustainability advised that EESH1 is part of</p>			

		<p>the SHQS. In addition, the investment plan backlog had impacted SHQS compliance. It was further clarified that properties failing EESSH 1 will be prioritised over the next two years in the Investment Plan, balancing the investment requirement and future budgets.</p> <p>Following a question from the Board, the Executive Director of Assets and Sustainability advised that the most appropriate procurement frameworks are used to progress contracts in line with the Procurement Regulations, and that procurement exercise outcomes are reported to Operations Committee.</p> <p>The Board discussed the supply chain challenges in relation to availability and competition in the sector, commenting on the importance of early engagement with contractors and the need to obtain value for money. The Executive Director of Assets and Sustainability supported this and commented that programmes are packaged in a way to be attractive to contractors and procurement rules are followed in respect to value for money.</p> <p><b>The Board approved progressing the HUSK project to planning approval for Priory Hill, Coldstream with fees included in the 2022/23 budget and noted the remainder of the report</b></p>			
13	<b>Repairs and Maintenance Service Contract</b>	<p>The Executive Director of Customer Experience presented the report and invited questions.</p> <p>The Board discussed the contractor performance issues and causes for this, which was a combination of miscalculation of resource requirements and a lack of proactive and timely communication of issues to BHA. The Board expressed their support of the actions to be taken by the Executive Team in respect to the contractor and the increased monitoring arrangements in place.</p>			

		<p>The Board supported the Executive Team exploring a contingency plan in the event that the contract fails.</p> <p>Following a question from the Board, the Executive Director of Customer Experience advised that the contract provides that a cost review be performed in August subject to the provision of evidence to support an increase. It was agreed that an update would be included in the Chief Executive Report at each Board meeting.</p> <p><b>The Board approved the recommended actions as set out on pages 9 and 10.</b></p>			
14	<b>Scottish Borders Council Homelessness Service Allocations Request</b>	<p>The Executive Director of Customer Experience presented the report highlighting the uncertainties and challenges facing the Council to firm up their approach and policy in respect to this scheme. The Executive Director of Customer Experience advised that the temporary change to BHA policy provides a period of time in which to work with the Council regarding the scheme.</p> <p>The Board agreed with the approach and discussed the challenges. Following a question from the Board, the Chief Executive confirmed that the changes to the Allocations Policy will be communicated to tenants in conjunction with the Council and appropriate to the volume of requests, which may include a joint approach with Borders Housing Network if necessary.</p> <p><b>The Board approved the temporary change in Allocations Policy and to receiving an update report in September 2022.</b></p>			
15	<b>Q4 Write Off's</b>	<p>The Executive Director of Customer Experience apologised that the report in Decision Time was an incorrect version and provided the Board with a verbal update. The Executive Director of Customer Experience</p>			

		<p>advised that the accurate value of write off was £47,449.08, explaining that £17,742.41 related to rent arrears, £28,520.35 was rechargeable repairs which had been incorrectly allocated as rechargeable and £1,186.32 related to legal fees.</p> <p>The Board discussed the delegation levels, and it was agreed that this would be reviewed as part of the wider Governance review.</p> <p><b>The Board noted the total write-off figure of £47,449.08.</b></p>			
16	<b>Risk Register</b>	<p>The Executive Director of Business Support presented the report and invited questions.</p> <p><b>The Board noted the report.</b></p>			
17	<b>Governance Update</b>	<p>The Executive Director of Business Support presented the report and invited questions. The Chair explained process for annual review process and updated the Board on Graeme McLeod's intention to resign from the Board of Trustees. The Chair thanked Graeme for his support over the years.</p> <p><b>The Board noted the report.</b></p>			
18	<b>Update to Nationwide Signatories</b>	<p>The Executive Director of Business Support presented the report.</p> <p><b>The Board approved the updated Nationwide Loan Facility signatories.</b></p>			
19	<b>BHA Committee minutes</b>	<p>The Board homologated the decisions taken at the following Committee meetings:</p> <ol style="list-style-type: none"> <li>1. Operations Committee – 19<sup>th</sup> April 2022.</li> <li>2. Audit and Finance Committee – 26<sup>th</sup> April 2022</li> </ol>			
20	<b>AOCB</b>	None			
	<b>Date of next meeting</b>	21 <sup>st</sup> June 2022 at 5.45pm			

	<b>Meeting closed</b>	The meeting closed at 7.20pm
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