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	<p style="text-align: center;">Minutes of Berwickshire Housing Association Limited Board of Directors Tuesday, 25 March 2025, at 17:30 Hybrid meeting – in person and via video conference</p>	
PRESENT	IN ATTENDANCE	
In person Jim McDevitt John Campbell	In person Michelle Meldrum (MM), Chief Executive (CE) Richard Hukin (RH), Executive Director – Business Support (EDBS) Evie Copland (EC), Director of Customer and Communities (DOCC) Joanna Voisey (JV) Director of Assets and Sustainability (DOAS)	
Via Teams Karen Featherstone (Chair) John Urwin (joined 17:42) Claire McMillan Calum Boag Clair Elliott Jordan Manning Carolyn Wood (joined 17:48) Anneka Gill	Via Teams Nikki Allman (Minute Taker), Executive Assistant	
PARA		ACTION
	1. Apologies for Absence	Noting
1	Hugh Carr and Andrea Beavon.	
	2. Declarations of Interest	Noting
2	Declarations were received from Karen Featherstone for her interest in PfP and Calum Boag declared his interest in Trust Housing.	
	3. Minutes of meetings held on the 4th February 2025 and Matters Arising	Approval
3	Proposed by Claire McMillan and seconded by Clair Elliot, the Board approved the minutes of the meeting of the 4 th February 2025 of as a true record of the meeting.	
4	<u>Matters Arising</u> All matters arising are being covered within the meeting.	
	4. 2025/26 Budget	Approval
5	<p>The EDBS presented the final 2025/26 budget for review and approval with budget amendments to salary increases including the changes to National Insurance and the Real Living Wage increase.</p> <p>The EDBS reported the asset replacement programme has been further refined along with the planned/cyclical maintenance spend due to the review of the stock condition data and increase on the window and door replacement programme.</p>	

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	The development programme has now been incorporated within the revised business plan.	
6	RESOLVED that the Board: a) Approved the 2025/26 Budget	
	5. BHA Enterprise 2025/26 Budget	Approval
7	<p>The EDBS presented the budget ending 31 March 2025 along with the projected out-turn for 2024-25. The EDBS reported the 25/26 budget includes projected partner profit distributions from Berwickshire Community Renewables, alongside the gift aid to BHA.</p> <p>The budget shows a loss for the year of £22.7k against budgeted loss of £39k and projected loss of £16.7k. All income associated with the MMR properties have been removed. Overall, the balance sheet and cash reserves remain strong.</p>	
8	RESOLVED that the Board: a) Approved the BHA Enterprise 2025/26 Budget.	
	6. BCR Budget 2025/26	Approval
9	<p>The EDBS presented the draft budget for 2025/26 along with the projected out-turn for 2024/25. The draft budget shows a surplus of £1,064k compared to a forecast of £951k. The EDBS highlighted to the Board although there is an increase in profitability, there continues to be an impact with the current PPA pricing, resulting in an income increase of just over 4%.</p> <p>The EDBS advised the ROC pricing is reflected at £59/ROC as an assumption, which is decreased from 2024/25, and confirmation of revised pricing will be advised in due course.</p> <p>Operational costs proposed in the budget are £758k for 25/26 against £670k for 24/25, which is due to inflation and contractual impacts.</p>	
10	RESOLVED that the Board: a) Approved the BCR LLP 2025/26 Budget.	
	<i>John Urwin joined the meeting at 17:42</i>	
	7. Performance Target Setting	Approval
11	<p>The DOCC reported on the outline targets set for the key performance indicators which are reported through the Annual Return on the Charter (ARC) to the Scottish Housing Regulator (SHR).</p> <p>The DOCC highlighted the gross arrears with the target sustained at 5%. Given the continued cost of living crisis, the position at Q1 position was 5.23% and Q2 6.89%, with improved resources for a temporary arrears' escalation team, and increased focus on interventions, it was reported a YTD figure of 4.36%. The DOCC advised the improved approach will need to be fully evaluated in consideration for a longer-term solution.</p>	

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	<p>The DOCC advised that many satisfaction measures have shown an improving trend in the last year, although some key areas remain with around a 10% variance away from targets. A full overview of all the performance analysis and benchmarking will be presented to the Board with the ARC report in May.</p> <p>It is recommended to the Board to retain the 24/25 targets for an additional 12 months to allow the adjustments made to services and new processes to be fully embedded.</p> <ul style="list-style-type: none"> Personal information (Section 38): Information that identifies a person or makes a person identifiable 	
12	<p>RESOLVED that the Board:</p> <p>a) Noted and approved the recommendation to retain 2024/25 target setting across the ARC key performance indicators.</p>	
	8. Chief Executive Report	Noting
13	<p>The CE presented the agreed high-level objectives for 2025/26 with a full detailed overview to be provided at the May Board meeting.</p>	
	<i>Carolyn Wood joined the meeting at 17:48</i>	
14	<p>section 38(ii) personal information</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	
15	<p>The CE verbally updated on no significant progress with the re-homing of the Westruther homeowner, although ongoing conversations are taking place with re-housing options.</p>	
16	<p>The DOAS advised work continues with the identification of customers affected by the Radio Teleswitch. In addition, significant lobbying is now being undertaken both locally and across Scotland, with discussions on how energy companies are going to meet the deadline. The DOAS had contacted all the known utility suppliers to our customers to seek their assurances that smart meters were going to be installed, and we are continuing to look into connected response programmers.</p>	
17	<p>RESOLVED that the Board:</p> <p>a) Noted the Chief Executive Report.</p>	
	9. Strategic Partnership Update	Approval
18	<p>The CE reported on the current position with the strategic options and informal discussions that had taken place with three potential partners in the past few months, with a key focus on exploring new build</p>	

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	development partnerships to support the need in housing investment within Berwickshire.	
19	RESOLVED that the Board: a) Approved the next steps for all three organisations and CE to provide progress update to the Board in September. [1]	
	10. Policies for Renewal	Approval
20	<u>Equality & Diversity Policy</u> The DOCC presented the refreshed policy which has been reviewed externally to reflect housing sector best practice with key updates including; New worker protection, proposed annual report to Board on EDI, Refresher training to be bi-annually and update made to BHA's responsibility on the provision of housing and related services in relation to disabled people in line with the Equality Act 2010.	
21	The EDBS presented the following policies for review and approval <ul style="list-style-type: none"> • Investment Policy • Financial Regulations • Standing Orders Policy • Scheme of Delegation 	
22	RESOLVED that the Board: a) Approved the Equality & Diversity Policy [2] b) Approved the Investment Policy [3] c) Approved the Scheme of Delegation Policy d) Approved the Financial Regulations Policy (with revised amendments and queries from the Chair) e) Approved the Standing Orders Policy (with revised amendments)	DOCC EDBS
	11. Subsidiary Board Minutes	Approval
23	1. BCR Partnership Board Meeting (23 January 2025) 2. BHA Enterprise Meeting (23 January 2025)	
24	RESOLVED that the Board: a) Approved the subsidiary Board minutes	
	12. BHA Committee Minutes	Homologation
25	The Board homologated the following: 1) Operations Committee Meeting (28 th January 2025) 2) Board Development Committee Meeting (21 st February 2025)	
	13. New Board Member – Tony Fullerton	Approval
26	The EDBS presented a new Board member, Tony Fullerton for approval by the Board following the recommendation from the Recruitment & Selection Panel.	
27	RESOLVED that the Board: a) Approved the appointment of Tony Fullerton as a casual Board Member. [4]	EDBS
	14. Any other competent Business	
28	The Chair took the opportunity to thank John Campbell for his time and commitment to the BHA Board and the BHA Enterprise Board and wished him all the very best for the future.	

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	Date of next meeting: 13 May 2025 at 17:30	
The meeting closed at 18:25		
Signed: (Chair) Date:		

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BHA BOARD ACTION LOG

Item	DETAILS	RESPONSIBILITY	TARGET COMPLETION	STATUS
26/11/24-06	Item 11 – Health & Safety Report: Highlight commercial properties compliance checks within the report	DOAS	May-25	In progress
04/02/25-01	Executive Team Salary Benchmarking Review: Develop a policy and procedure for pay and reward for the Executive Team	Board Dev Team/ EDBS	TBC	Not started
04/02/25-03	Item 5 – Rent & Service Charge Setting 25/26: Conduct review of one-bedroom rents ahead of next year's consultation with wider sector including model for calculating one-bedroom rent.	DOCC	31/10/2025	Not started
04/02/25-07	Item 8 – Q3 Reports (Asset & Repairs) - Report on delayed contractor invoices within the accruals in the Quarterly Management Accounts.	DOAS/ EDBS	13/05/25	In progress
25/03/25-01	Item 9 – Strategic Partnership Update – Provide update report to Board in October.	CE	7/10/25	In progress
25/03/25-02	Item 10 – Equality & Diversity Policy – Circulate approved policy	DOCC	ASAP	Completed
25/03/25-03	Item 10 – Financial Policies – Update with recommended amendments and circulate policy	EDBS	ASAP	Completed
25/03/25-04	Item 13 – New Board Member – Process newly approved casual Board Member (Tony Fullerton)	EDBS	ASAP	Completed
	Action completion overdue			
	Action ongoing and date not due			
	Action complete			