

Items 9 and 10 have been removed due to confidentiality and law enforcement



**Minutes of Berwickshire Housing Association Limited
Trustee Meeting
Tuesday, 14 January 2020 at 6.30 P.M.
Head Office, 55 Newtown Street, Duns**

Summary of Key Decisions and Actions

Item No.	Subject	Action to be taken	Action to be taken by	Date Action to be taken by
6	Committee Remits	Amend wording of Operations Committee remit to include monitoring and reviewing of development programme	Resources Director	ASAP
7	Policies for Renewal	Amend the dates of renewal for the Rent & Service Charge Policy/Recruitment & Selection Policy/Salary Policy and publish the Infection Control Policy	Resources Director	ASAP
10	[REDACTED]	[REDACTED]	Finance Director/ Resources Director	18/02/2020
12	Risk Report	Remove Risk ID 126 and Risk ID 157 from Risk Register	Chief Executive	18/02/2020
13	Governance Update	Amend wording of Item 4 (GDPR breaches)	Resources Director	18/02/2020



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Trustee
Tuesday, 14 January 2020, at 6.30 P.M.
Head Office, 55 Newtown Street, Duns**

Present:

Jim McDevitt (Convener)
Vivienne Cockburn (Vice-Convener)
Scott Holmes (Vice-Convener)
Sean Dickson
Lynn Gray
Paul Matthews
Graeme MacLeod
Norrie MacPhail
Anne Rutherford

In Attendance:

Helen Forsyth, Chief Executive
Eleanor Rooke, Finance Director
Angela Taylor, Property Director
Dan Blake, Operations Director
John Bain, Resources Director
Sarah Aitken, Minute Taker
Tim Rennie, Housing Officer (Observer)

Item No.	Agenda Item	Minute	Action	Action By	Action to be completed by
1	Apologies	Apologies were received from Susie McCosh. The Convener welcomed Tim Rennie, Housing Officer, to the meeting as an observer and explained to the Board that staff involved in the Chief Executive's Leadership programme have been encouraged to attend Board meetings to observe. Tim is the first member from the group to attend.			
2	Declarations of Interest	The Board noted Declarations of Interest from Norrie MacPhail for BHA Enterprise.			
3	Minutes from Previous Meeting	The minutes from the meeting of the 29 th October, 2019, were approved as a true record of the meeting and duly			

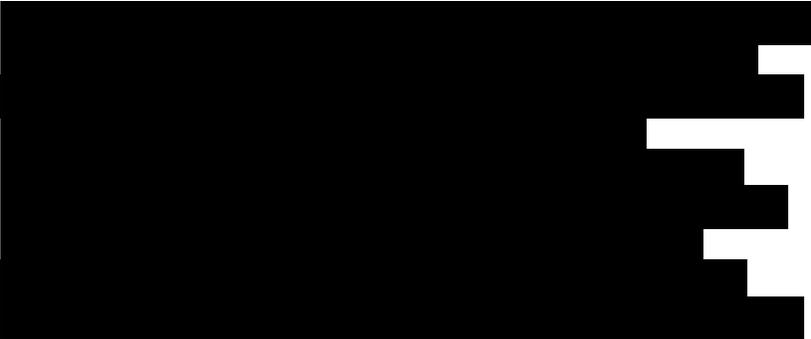
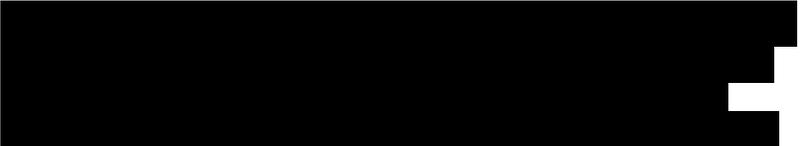
		signed by the Convener.			
4	Report on Rent Increase Consultation 2019/20	<p>The Operations Director reported on the rent consultation process and gave a short presentation to provide further context and analysis for the proposed rental increase alongside the proposed revised rent and service charge model.</p> <p>In asking the Board to consider the feedback from the rent consultation exercise and approve a rent increase of 3.9% for 2020/21 the Operations Director reported a response rate of 12.5% had been received. This was above the sector average of 10%.</p> <p>With regards to the rent and service charge harmonisation the Board noted that 45% of BHA customers preferred a phased approach to rent and service charge harmonisation and following the analysis carried out by Arneil Johnston this will be delivered over a 3 year harmonisation period.</p> <p>Based on the feedback from the consultation, it is recommended that the new model be structured on a base rent for all properties with additional tiered characteristics which take into account, property size, type and age.</p> <p>Furthermore, a key objective identified was to reduce the higher than average rents across bedsit and 1 bedroom properties. It is felt that the proposed model has addressed this objective.</p> <p>It was noted that the third characteristic around age related to new build properties and that the detail around how this would be applied would be modelled and confirmed by the Finance and Operations Director.</p>			

		<p>The Convener invited questions from the Board.</p> <p>The Board approved the proposed 3.9% rental increase for 2020/21.</p> <p>The Board approved the revised rent and service charge model with an implementation date of 6 April 2020.</p>			
5	Draft 2020/21 Budget and 5 Year Business Plan	<p>The Finance Director introduced the Draft 2020/21 Budget and 5 Year Business Plan, highlighting the following:</p> <p>The draft budget was presented to the Audit & Finance Committee meeting on 12 November, 2019, where they approved and recommended (subject to the provision of some additional information) it be presented to the Board for approval.</p> <p>The report sees the introduction of financial measures and targets to allow BHA to build financial strength. The principal of strengthening the Association's financial position was discussed in detail at the Audit & Finance Committee meeting. The agreed measures and principals for how they will be monitored and reported against were outlined in the report.</p> <p>The Finance Director updated the Board on the RBS covenant and confirmed that the amended covenant definition has now been presented and approved by the RBS Credit Committee.</p> <p>The Convener invited questions from the Board.</p> <p>The Board approved the budget for 2020/21 financial</p>			

		<p>year, incorporating; a rent increase of 3.9%, and a salary pot increase of 1.7% plus £10,000; and</p> <p>The Board approved the proposed long term targets for financial health, related timescales, and provisions for monitoring these, and approved the 2020/21 target measures.</p> <p><i>[Scott Holmes joined the meeting at 19.00]</i></p>			
6	Committee Remits	<p>The Resources Director presented the Committee remits for approval.</p> <p>The Operations Director informed the Board that the Operations Committee remit will be reviewed in full by the chair of the Operations Committee, Operations Director and Property Director in the coming weeks.</p> <p>The Operations Committee remit was approved subject to a minor amendment to include the monitoring and reviewing of the development programme.</p> <p>The Audit & Finance Committee remit was approved as presented.</p>	Amend wording of Operations Committee remit to include monitoring and reviewing of development programme	Resources Director	ASAP
7	Policies for Renewal	<p>The following policies were presented to the Board for approval:</p> <p><u>Infection Control Policy</u> The Operations Director presented the Infection Control Policy for renewal. He stated that the policy was still relevant and fit for purpose with only minor changes.</p> <p><u>Rent & Service Charge Policy</u> The policy is subject to review following the rent and</p>			

		<p>service charge re-modelling exercise. The Operations Director requested an extension to the current policy until the February 2020 Board meeting to allow the process to reach its conclusion before re-evaluating the content within the existing policy.</p> <p><u>Recruitment & Selection Policy</u> The Resources Director requested an extension to the policy of one year. The recruitment and selection of staff is a key component within the staffing strand of the business transformation project and therefore a comprehensive review of the policy will be undertaken as part of the work being carried out to achieve business transformation. The Resources Director confirmed that the policy was still relevant and fit for purpose.</p> <p><u>Salary Policy</u> The Resources Director requested a one year extension to the Salary policy as this policy will also be considered under business transformation. The Resources Director confirmed that the policy was still relevant and fit for purpose.</p> <p>The Board approved the Infection Control Policy and the extensions requested to the Rent & Service Charge Policy, Recruitment & Selection Policy and the Salary Policy.</p>	<p>Amend the dates of renewal for the Rent & Service Charge Policy/Recruitment & Selection Policy/Salary Policy and publish the Infection Control Policy</p>	<p>Resources Director</p>	<p>ASAP</p>
<p>9</p>	<p>Report on Independent Living</p>	<p>The Operations Director presented the report on the Independent Living Consultation detailing the outcome of the consultation with customers, staff and stakeholders</p>			

	<p>Consultation</p>	<p>and presenting the delivery model that BHA will implement from 1st April 2020.</p> <p>Further to the report presented to the Board in June 2019 the Operations Director was able to confirm that BHA delivered on each stated objective and action within the timeline given in the report.</p> <p>A high response rate was received with 75 respondents across 82 tenancies responding to the survey. BHA is therefore very assured they have engaged customers during this consultation and the feedback received is reflective of the vast majority of the target audience.</p> <p>The final model option presented in the report was a hybrid of the 3 models presented during the consultation. This model received collective support from customers and BHA are confident they can deliver this product.</p> <p>The Board discussed the report, in particular, the impact on tenants with a focus on the self-funding tenants (i.e. non Housing Benefit eligible) at Linkim Court. The Operations Director confirmed that these customers would see a small increase to their weekly charge and sought access to the Seton Care Legacy Fund to support these customers. It was confirmed that this would be for a initial period of 2 years and would be subject to annual review.</p> <p>The Board noted the consultation feedback and approved the service delivery model to be deployed from 1st April 2020.</p> <p>The Board approved the revised Housing Benefit eligible service charge effective from 1st April 2020.</p>			
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		<p>The Board approved access to the Seton Care Legacy Fund (subject to annual review) to support hardship for a small number of customers in Linkim Court.</p> <p>The Board approved the transition for the posts of Housing Support Officer and Housing Support Assistants to the Contribution Management System.</p>			
8	<p><u>Confidential Item</u></p> 	    			

10				Finance Director/ Resources Director	18/02/2020
11	Chief Executive's Report	<p>The Chief Executive presented the report and invited Paul Matthews, chair of the Programme Board, to provide a brief update on business transformation.</p> <p>Paul Matthews reported that the Programme Board met on 14 January 2020. The project is still in the early stages but with the Programme Director and Programme Manager now in place a clearer outline of where the project and Association is headed was established.</p> <p>The Chief Executive provided an update on the anniversary celebrations and stated that the focus will be on tenants, communities and climate change events.</p> <p>Viv Cockburn congratulated the team on successfully completing the refinance of the windfarm.</p> <p>The Board noted the Chief Executive's report.</p>			
12	Risk Report	<p>The Chief Executive presented the risk report, explaining that the report is still in same format as previous albeit a full cleanse and review of the register had been carried out. The Leadership Team will be undertaking training on</p>			

		<p>risk in April 2020 and therefore it was felt appropriate to move to the new reporting format after this training.</p> <p>The Board discussed both Risk ID 126 and Risk ID 157 and whether they are still to be considered a 'risk' as they are now considered to be issues that are being closely monitored and managed.</p> <p>The Board noted the report and approved the removal of Risk ID 126 and Risk 157 from the risk register.</p>	Remove Risk ID 126 and Risk ID 157 from Risk Register	Chief Executive	18/02/2020
13	Governance Update	<p>The Resources Director presented the Governance Update report and confirmed that the Convener has reviewed and signed the November credit card statements for the Leadership Team.</p> <p>The Board requested that the wording within item 4 (GDPR breaches) be amended as follows:</p> <p>"Since the October 2019 meeting there has been no breaches and no further near misses reported".</p> <p>The Board approved the Governance Calendar for 2020/21.</p> <p>The Board noted the Governance Update report subject to the minor change.</p>	Amend wording of Item 4 (GDPR breaches)	Resources Director	18/02/2020
14	Subsidiary Board Minutes	<p>The Board noted the following:</p> <p>BHA Enterprise – 31 October 2019 BCR Partnership Board – 31 October 2019</p>			
15	BHA Committee Minutes	<p>The Board homologated the following:</p> <p>Audit & Finance Committee meeting – 12 November</p>			

		2019 Operations Committee meeting – 26 November 2019			
16	AOCB	<p>The Board noted the report from the Away Day in November 2019 and expressed their support for the Leadership Team.</p> <p>The Convener informed the Board the board member appraisals will be conducted in the near future and he will contact board members to arrange individual meetings.</p> <p>The Chief Executive provided a brief overview of the items scheduled for the February board meeting.</p>			
	Date of the next meeting	The next meeting is scheduled for 18 February 2020 at 6.30pm			
	Meeting closed	Meeting closed at 19.50.			