



**Minutes of Berwickshire Housing Association Limited  
Board of Directors  
Tuesday, 16 February 2021 at 5.45 P.M.  
Via Zoom Conference Call Facility**

**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>
<b>8</b>	<b>Quarterly Monitoring Statement</b>	Report financial impact of delayed works to March Board.	Finance Director	23/03/21



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**Present:**

Jim McDevitt - Chair  
Viv Cockburn – Vice Chair  
Graeme MacLeod – Vice Chair  
Norrie MacPhail  
Paul Matthews  
Anne Rutherford  
Stephen Scott  
Hugh Carr  
John Campbell  
Lynn Gray

**In Attendance:**

Michelle Meldrum, Chief Executive  
John Bain, Resources Director  
Dan Blake, Operations Director  
Angela Taylor, Property Director  
Eleanor Rooke, Finance Director  
Colin Turner, Minute Taker

<b>Item No.</b>	<b>Agenda Item</b>	<b>Minute</b>	<b>Action</b>	<b>Action By</b>	<b>Action to be completed by</b>
<b>1</b>	<b>Apologies</b>	Apologies were received from Sam Hart and Scott Holmes.			
<b>2</b>	<b>Declarations of Interest</b>	Norrie MacPhail and John Campbell declared their interest in BHA Enterprise.			
<b>3</b>	<b>Minutes from Previous Meeting</b>	<p>Graeme MacLeod proposed, and Anne Rutherford seconded that the minutes of the meeting of 19 January 2021 were approved as a true record of the meeting. The Board unanimously approved the minutes of the meeting.</p> <p><b>Matters Arising:</b></p> <p>It was reported that all actions from the previous meeting had either been completed, were on track or would be dealt with at this meeting.</p>			
<b>4</b>	<b>Update on Stock Condition Survey</b>	The Chief Executive introduced the report and highlighted the difficulties in achieving this during the previous and			

		<p>current periods of lockdown for which there is no indication of easing anytime soon.</p> <p>The programme has been re-phased to include external surveys to all properties and circa 350 internal surveys (if safe to do so) in Phase 1 during 2021/22; with updated internal data from the 300 new build properties (since transfer). The remaining internal surveys will be completed as part of Phase 2 during 2022/23 once Covid access restrictions are lifted.</p> <p><b>The Board noted the report.</b></p>			
5	<b>Update on Contract Renewal for Repairs and Voids</b>	<p>The Chief Executive reported that the decision had been taken to delay the tender of these contracts, due to end April 2021, to allow the property team more time to implement its new team structures and complete a review of their processes to ensure the delivery of repairs and maintenance improves our customer experience.</p> <p>The Board was encouraged to hear that a number of BHA's existing contractors were keen to re-tender for the contracts.</p> <p><b>The new contracts were planned to be in place in August 2021.</b></p>			
6	<b>2021/22 Subsidiary Budgets</b>	<p>The Finance Director summarised the context on which the budgets were being proposed.</p> <p><b>The Board approved the subsidiary budgets for the years 2021/22.</b></p>			
7	<b>Q3 review of business plan</b>	<p>The Finance Director invited questions.</p> <p>After clarification of the percentage complete and Red/Amber/Green status, <b>the Board noted progress being made against the business plan.</b></p>			

8	<b>Quarterly Monitoring Statement</b>	<p>The Finance Director clarified that this statement now includes the effects of lockdown significantly improving the forecast year end cash position.</p> <p>The Property Director clarified that the carry forward of budget into next financial year - 2021/22 – increasing the amount of activity within the year, would have a significant impact on staff resource requirements and overall logistics for delivery, and this is being assessed. The financial impact will be reported to the Board meeting on 23<sup>rd</sup> March 2021.</p> <p><b>The Board noted the report.</b></p>	Report financial impact of delayed works to March Board.	Finance Director	23/03/21
9	<b>Quarter 3 write offs</b>	<b>The Board noted the write off amount of £2501.97</b>			
10	<b>Key Performance Indicators</b>	<p>The Operations Director summarised their report and invited questions. The following points were discussed:</p> <ol style="list-style-type: none"> <li>1. <b>Gross Rent Arrears</b> – The timing of payment schedules for housing benefit prior to the Christmas break combined with no rent debit in the last two weeks in December improved the figures. Once adjusted, performance was still improving and the team were congratulated on its efforts to maintain the current level of rent collection in testing times.</li> <li>2. <b>Void and re-let times</b> – all long-term voids are now let but the void loss and days void are carried in this year and so makes the performance look worse than it is. The 2021/22 performance should be much closer to target in respect of re-let times.</li> <li>3. <b>Areas of dissatisfaction</b> were being analysed and efforts targeted to improve these.</li> <li>4. <b>Satisfaction with repairs</b> – There are 2 measurements – the immediate, transactional (ARC requirement) and the Knowledge Partnership</li> </ol>			

		<p>monthly survey, which started in summer 2020, hence different reporting figures over the year.</p> <p>5. <b>Management of neighbourhood</b> – Lockdowns have had an impact as staff could not be as visible as they were previously, but this was not possible to quantify. A complete review of estate management processes is under way with more effort being focussed on working more closely with the local authority, contractors and the people living in the neighbourhoods themselves.</p> <p><b>The Board noted the report.</b></p>			
11	<b>Chief Executive's Report</b>	<p><b>The Board received the Chief Executive's report and noted in particular:</b></p> <ol style="list-style-type: none"> <li>1. The receipt of further funding from the Lottery to maintain the BHA BeFriend service was welcomed.</li> <li>2. The leadership team's objectives were being formed into SMART goals and the plan would be shared with Board once completed, by the end March.</li> <li>3. The Programme Board's function was reviewed and the objectives for which it had previous accountability would be absorbed into business improvement and managed by the staff team.</li> </ol> <p><b>The Board noted the report.</b></p>			
12	<b>Risk Report</b>	<p>The Chair invited questions on the survey that the Board had been asked to complete regards risk appetite as it was felt by some Trustees that the questions were ambiguous.</p> <p>The context in which the survey was to be completed was discussed. It was broadly acknowledged that the risk appetite could undoubtedly differ for those members that sat on both BHA and BHA Enterprise Board.</p>			

		<p>For the discussion taking place for the BHA Board it was agreed that the risk appetite survey should be completed from the perspective of Board members being BHA Trustees, not subsidiary Directors. The BHA Enterprise Board independent board members could take this from the BHA Enterprise perspective alone.</p> <p>The Chief Executive and the Resources Director clarified that work was currently in progress with our lawyers to refresh the documentation that covers the relationship between BHA and BHA Enterprise to ensure that the RSL Board are meeting the requirements of the Scottish Housing Regulator’s “Group Structures and Constitutional Partnerships” Statutory Guidance Document dated February 2019. A paper on this will be presented to the BHA Board at their March 2021 Board meeting.</p> <p><b>The Board noted the report.</b></p>			
13	<b>Governance Report</b>	<p>The Resources Director introduced their report and invited questions.</p> <p><b>The Board noted the report.</b></p>			
14	<b>Subsidiary Board minutes</b>	<p><b>The Board noted the minutes of the following subsidiary and partnership Board meetings:</b></p> <ol style="list-style-type: none"> <li>1. BHA Enterprise – 28<sup>th</sup> January 2021</li> <li>2. Berwickshire Community Renewables Windfarm Partnership Board – 28<sup>th</sup> January 2021</li> </ol>			
15	<b>BHA Committee Minutes</b>	<p><b>The Board homologated the decisions made by the Audit and Finance Committee on 26<sup>th</sup> January 2021.</b></p>			

16	<b>AOCB</b>	The Chair advised that the Trustee annual reviews are being organised and Trustees would be contacted sometime in the next 2-3 weeks to arrange a date for these.			
17	<b>Date of next meeting</b>	The next Board meeting is scheduled for Tuesday 23rd March 2021 at 5.45pm.  For note: Board Strategy Session 2 - Tuesday 2 <sup>nd</sup> March at 5.30pm.			
	<b>Meeting closed</b>	The meeting closed at 6:52pm			