



**Minutes of Berwickshire Housing Association Limited
Board of Directors
Tuesday, 18 May 2021 at 5.45 P.M.
Hybrid meeting – in person and via Video Conference**

Summary of Key Decisions and Actions

Item No.	Subject	Action to be taken	Action to be taken by	Date Action to be taken by
4	ARC Submission	Submit the ARC to the Regulator	Chief Executive/ Operations Director	31/05/21
5	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
6	Policies for Renewal	Publish Policies	Corporate Services Manager	31/05/21
7	Office Update – moving forward	Option Appraisal	Property Director	September 2021
8	Edgar Road Westruther - Update	Commence re-housing consultation with tenants of 5 Edgar Road and 1 owner occupier	Operations Director	July 2021
8	Edgar Road Westruther - Update	Reclassify 5 Edgar Road as non-lettable property	Operations Director	May 2021
17	Governance Report	Complete actions relating to gas safety failure investigation and report to Board	Chief Executive	22/06/21
19	AOCB	Change meeting start times in calendar appointments and Decision Time	Corporate Services Manager	20/05/21

Present:

Jim McDevitt – Chair (In person)
Viv Cockburn – Vice Chair (In person)
Norrie MacPhail (via Zoom)
Paul Matthews (via Zoom)
Anne Rutherford (via Zoom)
Hugh Carr (via Zoom)
John Campbell (via Zoom)
Lynn Gray (in person)
Sam Hart (via Zoom)
Scott Holmes (via Zoom)

In Attendance:

Michelle Meldrum, Chief Executive (in person)
John Bain, Resources Director (in person)
Dan Blake, Operations Director (via Zoom)
Angela Taylor, Property Director (via Zoom)
Eleanor Rooke, Finance Director (via Zoom)
Colin Turner, Minute Taker (in person)

Item No.	Agenda Item	Minute	Action	Action By	Action to be completed by
1	Apologies	Apologies were received from Graeme MacLeod – Vice Chair, Stephen Scott.			
2	Declarations of Interest	Norrie MacPhail and John Campbell declared their interest in BHA Enterprise.			
3	Minutes from Previous Meeting	<p>The Board acknowledged the circulated amendments to Item 12 – Governance Update from the meeting on 23rd March 2021 which corrected some factual inaccuracies in the originally circulated minute. The Board approved the amended minutes of the meeting of 23rd March 2021 as a true record of the meeting.</p> <p>The Board approved the minute of the written resolution of 15th April 2021 appointing David Adamson & Partnership Ltd as the consultant for the stock condition survey.</p>			

		<p>Matters Arising:</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>			
4	ARC Submission	<p><i>5.55pm Hugh Carr joined the meeting.</i></p> <p>The Operations Director introduced the report and summarised the key performance areas confirming that the figures presented for submission had been verified by both the leadership team and by the Chair of the Operations Committee and were presented for submission to the Scottish Housing Regulator.</p> <p>The Operations Director highlighted that the Knowledge Partnership, our customer satisfaction survey partners, had noted that BHA's customer satisfaction had improved over the past year during the pandemic restrictions. Knowledge Partnership was also currently engaged by other RSLs, surveying in total over 5000 Scottish RSL customers and had noticed in all other cases, satisfaction had dropped.</p> <p>Viv Cockburn queried the length of time it was taking for adaptations being completed and the Property Director advised that this was mainly due to the pandemic restrictions where only emergency adaptations were approved for completion by the local authority.</p> <p>Satisfied with the performance and the scrutiny of validating the ARC data presented, the Board delegated authority to the Chief Executive and The Operations Director to submit BHA's Annual Return on the Charter by 31st May 2021.</p>	Submit the ARC to the Regulator	Chief Executive/ Operations Director	31/05/21

		The Operations Director reported that the social value indicators would be presented in future using the Scottish Federation of Housing Associations (SFHA) model toolkit.			
5	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

		<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>			
--	--	---	--	--	--

		<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>			
6	Policies for Renewal	<ol style="list-style-type: none"> 1. The Board approved the ICT Usage Policy 2. The Board approved the Data Protection Policy 3. The Board approved the Recruitment and Selection Policy. 	Publish Policies	Corporate Services Manager	31/05/21
7	Office Update – moving forward	<p>The Property Director introduced the report and advised that staff consultation on a different, more agile way of working in future had begun, and this will influence the future office requirements and options.</p> <p>The repairs costs for the Duns office were included in the report and in addition, the Property Director advised that costs for painting the exterior of the office have also recently been obtained and are £50k. Options appraisal will cover all of the various options including the future of the site that the current office sits upon, and will be reported to a later Board.</p> <p>The direction of travel was approved.</p>	Option Appraisal	Property Director	September 2021

8	Edgar Road Westruther - Update	<p>The Property Director reported that the properties in Edgar Road are structurally unsound. The indicative costs set out in the report required to remedy the structural issues and to bring the properties up to the SHQS are prohibitive and an option for re-homing the current occupiers of these homes was being explored.</p> <p>The Operations Director reported that Eildon Housing were building ten new homes in Westruther due for completion in the spring of 2022. Eildon was receptive to negotiating a nomination agreement to re-home our existing customers in a new Eildon home once completed. If any of the families wanted to move to another home in a different area of Berwickshire, then BHA would support and expedite this through internal BHA management moves.</p> <p>One of the properties was occupied by an owner that had bought their home through the Right to Buy scheme and this added a level of complexity to negotiations. This property will be independently valued, and a market valuation will inform the price BHA are prepared to offer to the owner. Considerations for home loss and disturbance payments were all being taken into consideration.</p> <p>One of the properties is currently void and it is proposed that the home remains empty and the Association carries the void loss until the issue is resolved.</p> <p>The Board approved that the consultation with the five residents of Edgar Road, Westruther commences.</p> <p>The Board approved that 5 Edgar Road would no longer be categorised as a lettable property.</p>	<p>Commence re-housing consultation with tenants of 5 Edgar Road and 1 owner occupier</p> <p>Reclassify 5 Edgar Road as non-lettable property</p>	<p>Operations Director</p> <p>Operations Director</p>	<p>July 2021</p> <p>May 2021</p>
---	---------------------------------------	--	---	---	----------------------------------

9	Q4 review of the business plan	The Board was pleased to note progress made against the business plan.			
10	Overview of the Regulatory Environment	<p>The Finance Director led the Board through a summary of the current regulatory framework and then the process of assuring compliance through the Annual Assurance Statement.</p> <p>Compliance does not mean that we do nothing more, instead BHA always maintains a culture of continual improvement.</p> <p>Viv Cockburn commented that a dashboard of all key assurance areas across the business might be a good way to receive a snapshot of compliance areas. The Chief Executive reported that this was already work in progress and would be presented in draft form during the latter part of the year, and would be a ‘business health dashboard’ including a blend of areas such as finance, property compliance, income management and customer satisfaction.</p> <p>Norrie MacPhail noted that the increasing burden on both leadership team and volunteer board members needs to be recognised and possibly a sector wide approach to review this with the Scottish Housing Regulator may be prudent.</p> <p>The Board noted the presentation.</p>			
11	Chief Executive’s Report	The Board noted the Chief Executive’s report.			
12	Q4 Property report	<p>The Property Director noted a minor typo within the report and invited questions.</p> <p>The circumstances relating to the missed gas inspections are covered within the Governance report.</p>			

		<p>The current debt strategy has no capacity to fund the site owned by Springfield plc in Chirnside, which was included in the Potential Developments reported to Board September 2021. [REDACTED]</p> <p>Scott Holmes asked if the new homes could have an impact on the demand for our houses if our tenants apply for and are allocated one of the new homes – there are various factors that affect demand and this is assessed.</p> <p>The Board noted the report.</p>			
13	Quarterly Monitoring Statement – 31 Mar 2021	The Board noted the report.			
14	Quarter 4 Write Offs	The Board noted the write off figure of £4,464.88.			
15	[REDACTED]	[REDACTED]			
16	Risk Register	The Board noted the report.			
17	Governance Report	<p>The Resources Director introduced their report and invited questions.</p> <p>The Chair clarified the number of one to one meetings he had completed and outlined the remaining meetings would take place in the coming weeks.</p>	Complete actions relating to gas safety failure investigation and report to Board	Chief Executive	22/06/21

		<p>The Chief Executive updated the Board on the failure of gas servicing in 13 new build properties that had led to a notifiable event being report to the Regulator.</p> <p>The Board expressed their disappointment that this failure had occurred and wanted to fully understand what went wrong and how the Leadership team can provide assurance that this will not happen again.</p> <p>The Chief Executive updated the Trustees on the Regulator’s initial response and the Board requested that further information was provided to them as follows:</p> <ol style="list-style-type: none"> 1. Confirmation once all outstanding gas services have been carried out. 2. Findings from the further investigation work to fully understand the circumstances which led to the failure and any associated additional actions required. 3. Confirmation of the Board position and any associated actions following the meeting on 18th May. 4. Additional information regarding the review of all property compliance matters that is underway ahead of the next Board meeting in June 2021. <p>The Chief Executive further reported that of the 13 outstanding services, 10 are now complete and the remaining three have appointments booked in for Thursday 20th May 2021. The Board and the Regulator will be updated at the end of the week to confirm all services have been successfully completed. (post meeting it has been confirmed that all inspections have now been completed).</p>			
--	--	---	--	--	--

		<p>The Board heard that the issue had been caused in relation to human intervention and lack of automated processes in some parts of the process. The full information is to be captured in a report that will be sent to the Regulator and will also be included on the next BHA Board agenda on 22nd June 2021 for further scrutiny and discussion.</p> <p>The Chief Executive provided an overview of the improvement reviews which had already been identified and were included in our delivery priorities to be commenced during Quarter 1 of the current year:</p> <ul style="list-style-type: none"> (i.) the compliance review and (ii.) the organisational review of IT, Systems and Data. <p>The Resources Director reported that a 'near-miss' personal data breach had been reported to the ICO. This had been investigated and it was confirmed that no data breach had taken place.</p> <p>The Board noted the report and awaited the outcome of the investigation into the gas safety inspection failures.</p>			
18	BHA Committee Minutes	<p>The Board homologated the decisions made by:</p> <ul style="list-style-type: none"> 1. The Operations Committee on the 20th April 2021 2. The Audit and Finance Committee on 27th April 2021 			
19	AOCB	<p>The Chair urged all Trustees to attend the strategy session on 11 June 2021.</p>	Change meeting start times in calendar	Corporate Services Manager	20/05/21

		The Board agreed that all meetings should now be scheduled for 5.45pm going forward but could be reviewed at any time.	appointments and Decision Time		
20	Date of next meeting	The next Board meeting is scheduled for Tuesday 22 nd June 2021 at 5.45pm			
	Meeting closed	The meeting closed at 7.47pm			