



**Minutes of Berwickshire Housing Association Limited
Trustee Meeting
Tuesday, 18 February 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
4	Business Plan	Make amendments and publish the business plan	Chief Executive	31/03/20
6	Tenant Satisfaction Survey – Service Improvement Delivery Plan	Report to Operations Committee quarterly on delivery of the action plan.	Operations Director	21/04/20
6	Use of gift aid cash	Propose relevant use of windfarm gift aid cash to Board at appropriate time	Leadership Team	Ongoing
7	Site Acquisition – Acredale, Eyemouth	Continue negotiations to purchase within the authority delegated by the Board	Property Director	31/03/2020
8	Development programme	Prepare Development Strategy/Policy	Property Director	18/08/2020
10	Write Offs	Write Off £12,569.45	Finance Director	29/02/20
13	Rent and Service Charge Policy	Publish Policy	Resources Director	19/02/20
16	Risk Register	Amend register to include Climate Change and loss of HAG funding post 2021.	Chief Executive	31/03/20
17	New Board Member	Update relevant registers and notify appropriate stakeholders	Resources Director	29/02/20



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Present:

Jim McDevitt (Convener)
Vivienne Cockburn (Vice-Convener)
Scott Holmes (Vice-Convener)
Sean Dickson
Lynn Gray
Paul Matthews
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
Colin Turner, Minute Taker

Item No.	Agenda Item	Minute	Action	Action By	Action to be completed by
1	Apologies	Apologies were received from Graeme MacLeod and Susie McCosh.			
2	Declarations of Interest	Norrie MacPhail declared his interest in BHA Enterprise.			
3	Minutes from Previous Meeting	The minutes from the meeting of the 14 January, 2020, were approved as a true record of the meeting and duly signed by the Convener. There were no matters arising that were not being dealt with in the agenda.			
4	Revisions of Business Plan: Year Two	The Chief Executive invited questions on the business plan revision to reflect activities planned in the coming year.	Make amendments and publish the	Chief Executive	31/03/20

		<p>The Board approved the revised business plan subject to minor amendments to clarify:</p> <ol style="list-style-type: none"> 1. Analysis of the housing 2040 vision and 2. A cross check of the risks against the risk register. 	business plan		
5	2020/21 Budgets	<p>The Finance Director explained that the budgets for BHA Enterprise and Berwickshire Community Renewables had been approved by the relevant Boards and were presented to the BHA Board for final approval. [REDACTED]</p> <p>The detailed 2020/21 BHA budget was presented for noting as it had already been approved at the January meeting as part of the five year financial business plan.</p> <p>The Board approved the BHA Enterprise and BCR budgets and noted the BHA budget.</p>			
6	Feedback and Action Plan from Tenant Satisfaction Survey	<p>The Operations Director introduced the report and explained the context and purpose of the survey relating to the statutory requirements to report against the Annual Return on the Charter. The last two years' surveys have achieved less than 20% return rate and as the Regulator requires a full qualitative survey to be conducted every three years, an external survey partner was procured to carry out the exercise during October and November 2019.</p> <p>A timeline has been drafted to communicate the results to customers, staff and other stakeholders and an action plan was presented for approval to deliver the service improvements our customers were identifying.</p>	Report to Operations Committee quarterly on delivery of the action plan.	Operations Director	21/04/20

		<p>Benchmarking of the results has been taken with other RSLs of similar size and that have had at least a 40% return rate from their own tenant surveys. It was felt this was the best and most relevant approach to compare our performance.</p> <p>The Board was encouraged to report any anecdotal evidence from customers that would assist the leadership team to better understand more about the issues identified in the report.</p> <p>It was proposed that a full, externally facilitated survey be carried out annually over the next three years to track progress and get a good like for like measure on service improvements.</p> <p>The Board reminded the Leadership Team that although they felt disappointed in the drop in satisfaction, they had been dealing with a lot of difficult and tenuous situations throughout the year. The Chief Executive acknowledged this but reiterated that the focus was now firmly on improving performance.</p> <p>It was confirmed that a stock condition survey would be conducted in the next financial year to better inform high level investment decisions to improve our homes in the future. The Finance Director reported that the Audit and Finance Committee had discussed using the gift aid income from the windfarm to subsidise the improvement of the older properties to bring them up to a better standard. The Board felt in general that a non-prescriptive approach to the use of the gift aid should be adopted allowing a regular review of where the funding would achieve the best value for money.</p>	<p>Propose relevant use of windfarm gift aid cash to Board at appropriate time</p>	<p>Leadership Team</p>	<p>Ongoing</p>
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		The Board noted the report and approved the action plan, delegating authority to the Operations Committee to monitor delivery of the service improvements against the plan.			
7	Site Acquisition	<p>Leading from an underspend of Housing Association Grant (HAG) in the Scottish Borders area, grant has been offered to BHA by the Scottish Government to buy a site adjacent to the exiting Acredale Road site to land bank. The purchase, if approved, requires to be completed by 31st March 2020 to secure the funding. BHA's landbank is depleted and this presents a good opportunity to replenish it. The site is within the Local Housing Strategy and Strategic Housing Investment Plan.</p> <p>The Scottish Government is also considering covering any additional costs incurred due to taxation implications that BHA may incur.</p> <p>The Board approved that negotiations for the purchase of the land for £450,000 continue. The Board delegated authority to the Leadership Team to complete the purchase on the basis that the final purchase must be:</p> <ol style="list-style-type: none"> 1. Cost neutral to BHA or 2. Not exceed 5% of the land value (£450k). <p>Any costs that take the purchase price above 5% of the purchase price (£450k) must be approved by the Board.</p>	Continue negotiations to purchase within the authority delegated by the Board	Property Director	31/03/2020
8	Indicative development programme and rising costs of development	The Property Director introduced the proposed development programme that would deliver on average, 34 homes per year over the next four years but it was reinforced that these were only indicative figures at this stage and dependent upon a number of ever changing	Prepare Development Strategy/Policy	Property Director	18/08/2020

		<p>factors. The development costs for these developments were included in the five year financial forecasts at this stage but were liable to change.</p> <p>The Board discussed in detail a number of scenarios and understood that the Property Director would bring a revised development strategy that would incorporate a land bank strategy to the Board in August 2020. This would have a direct influence on the Finance Director's treasury strategy to secure the funding for proposed developments that typically have a two to three year lead time.</p> <p>The Board noted the report</p>			
9	Quarterly Monitoring Statement	<p>The Finance Director invited questions.</p> <p>The Board noted the delay in electrical testing understanding that it was best practice at this time and not mandatory, therefore would be delayed until year 21/22.</p> <p>The Board noted the report.</p>			
10	Q3 Write Offs	<p>Board member noted the figure quoted in the report was £14,065.73, correction has been recorded and amended for the purposes of the minute.</p> <p>The Board approved the write off of £12,569.45.</p>	Write Off £12,569.45	Finance Director	29/02/20
11	Key Performance Indicators: BHA Best/Social Value Indicators	<p>The Operations Director reminded the Board that these reports were scrutinised at Operations Committee and invited questions.</p> <p>The Board noted the report.</p>			
12	2018/19 Housemark Sector Scorecard	<p>The Finance Director introduced the report and invited questions. It was queried that the number of different reporting regimes, both statutory and voluntary, that BHA</p>			

		<p>were providing data to must be taking a lot of time away from staff delivering services. The Board was reassured that the reporting was not too onerous and with planned improvements to the reporting module within the housing management system, would take even less time in future.</p> <p>The Board noted the report.</p>			
13	Policies for Renewal	The Board approved the Rent and Service Charge policy.	Publish Policy	Resources Director	19/02/20
14					
15	Chief Executive's Report	The Board noted the updates from the Chief Executive.			
16	Risk Report	<p>Risks relating to the availability of HAG following 2021 and meeting climate change targets should be added to the register.</p> <p>The Board noted the risk report.</p>	Amend register	Chief Executive	29/02/20
17	Governance Update	<p>The Board welcomed Billie Dishington into the membership of the Association.</p> <p>The Board approved the removal of the members as per the report.</p> <p>The Board approved Billie Dishington to be appointed and fill a "Casual Vacancy" as a Trustee of the Association.</p> <p>The Board noted the report.</p>	Update relevant registers and notify appropriate stakeholders	Resources Director	29/02/20
18	Subsidiary Board Minutes	<p>The Board noted the minutes from:</p> <ol style="list-style-type: none"> 1. BHA Enterprise Board meeting on 30th January 2020 			

		2. Berwickshire community renewables partnership meeting on 30 th January 2020			
19	AOCB	The Board congratulated Lynn Gray on raising over £8,600 from a recent 24 hour dance-a-thon she took part in and danced her way through.			
	Date of the next meeting	The next meeting is scheduled for 31 March 2020 at 6.30pm			
	Meeting closed	Meeting closed at 20:25			