



**Minutes of Berwickshire Housing Association Limited
Board of Directors
Tuesday, 15 February 2022 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	Chief Executive's Report	Proceed with Staff member redundancy arrangements for Development Officer	Chief Executive	28/02/2022	
4	Chief Executive's Report	Provide additional public holiday options to staff	Chief Executive	22/03/2022	
8	Quarterly Monitoring Statement	Update on budget expenditure for electrical testing & planned works	Executive Director – Asset & Sustainability	22/03/2022	
9	Write off report Q3	Write Off £5,458.28	Executive Director – Business Support	28/02/2022	
11	In Year Loan Portfolio Return	Submit in-year Loan Portfolio Return to SHR	Executive Director – Business Support	28/02/2022	
12	Governance Update	Update report on Adston at next Board Meeting	Executive Director – Asset & Sustainability	22/03/2022	



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Board of Directors
Tuesday, 15 February 2022, at 5.45 P.M.
Hybrid meeting – in person and via Video Conference**

Present:
 Jim McDevitt, Chair (in person)
 Graeme McLeod, Vice Chair (via Zoom)
 Viv Cockburn, Vice Chair (in person)
 Norrie MacPhail (via Zoom)
 Hugh Carr (via Zoom)
 Lynn Gray (in person)
 Anne Rutherford (in person)
 Gavin Edmonds (via Zoom)
 Stephen Scott (via Zoom)
 Paul Matthews (via Zoom)
 Gareth James (via Zoom)

In Attendance:
 Michelle Meldrum, Chief Executive (in person)
 Eleanor Rooke, Executive Director – Business Support (in person)
 Dan Blake, Executive Director – Customer Experience (in person)
 Nikki Allman, Minute Taker (in person)

Item No.	Agenda Item	Minute	Action	Action By	Action to be completed by
1	Apologies	There were apologies from John Campbell and Angela Taylor.			
2	Declarations of Interest	Norrie MacPhail declared his interest in BHA Enterprise.			
3	Minutes from Previous Meeting	<p>Proposed by Anne Isles and seconded by Viv Cockburn the Board approved the minutes of the meeting of the 18th January 2022 as a true record of the meeting.</p> <p>Matters Arising:</p> <p>The Executive Director – Customer Experience confirmed that the 2022/23 Rent increase letters are being distributed from the 15th February to customers.</p>			

		It was reported that all actions from the previous meeting had either been completed or would be dealt with within this meeting.			
4	Chief Executive's Report	The Chief Executive presented the report to the Board. The Board approved the redundancy package for the Development Officer post.	Proceed with Staff member redundancy arrangements	Chief Executive	28/02/2022
		This year is exceptional in respects of public holidays due to the Queen's Jubilee on the 2 nd and 3 rd June. The Board approved the additional public holidays but would leave this with Executive Team to discuss with Staff on flexibility of the second day. The Executive Director – Customer Experience provided a verbal update on Edgar Road, Westruther. An appendix letter was issued with a return date of 4 th February. At this point three out of four tenants have expressed an interest in the presented housing options, leaving one remaining tenant to declare any interest. Notice of proceedings were issued on the 10 th of February to all BHA customers, which is valid for a period of six months. It is anticipated that discussions will begin with the owner occupier within Q1 22-23. The Board were reminded that the Stock Condition survey project is still ongoing and on track to conclude at the end of March 2022. The Board noted the Chief Executive's Report.	Provide additional public holiday options to staff	Chief Executive	22/03/2022
5	Review of Strategic Framework	The Chair took the opportunity to discuss the pre-meeting note received in relation to the ambition for BHA-E strategic planning for growth, ensuring this is not lost sight off.			

		<p>Following discussion, the Board agreed given the current areas of focus in relation to existing properties, IT, Governance, and stock condition survey these core issues are required to be prioritised in the first instance.</p> <p>Furthermore, the partner organisation Community Energy Scotland (CES) is not currently able to commit to any growth agendas until at least August.</p> <p>The Board agreed that a half-day session around “Growth” in August would be preferred, which is to be supported by an external consultant.</p> <p>The Chief Executive presented an update on the Review of Strategic Framework to the Board with some outline proposals along with styles and wording.</p> <p>The Board praised the Chief Executive for encapsulating all the feedback to date from Trustees, Committee Members and Staff.</p> <p>The Chief Executive noted the Trustees individual feedback and comments to assist in the continuation to progress the framework alongside the short-term business plan for Board approval at the next Board meeting.</p> <p>The Chief Executive sought approval from the Board to align the outcome of review of the Vision and Values to the branding review which will take place during 2022-23.</p> <p>The strategic aims and high-level objectives and targets for the 2022-23 year will be brought to the March meeting for approval.</p>	<p>Add half day session on “Growth” to Board Strategy and source external consultant</p>	<p>Chief Executive</p>	<p>31/07/2022</p>
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		The Board approved the timing related to finalising the outcomes of the review of the Vision and Values and agreed this should be aligned to the branding review which would take place during 2022-23.			
6	Performance Report (KPIs) Quarter 3	<p>The Executive Director – Customer Experience reported on the progress against the 2021/22 BHA performance plan which included a view of performance trends and customer satisfaction from April-December 2021.</p> <p>Presently core performance is meeting targets for 13 (45%) out of 29 identified key Charter indicators. 8 indicators are within amber with 8 indicators in red.</p> <p>The Board raised concerns in relation to some key indicators such as quality of homes and quality & satisfaction with repairs reporting downward trends. The Executive Director – Customer Experience noted that additional narrative should be added to provide some context. Assuring the Board in relation to the repairs, Storm Arwen has consequently caused delays. Over 400 homes were significantly affected, this in turn has caused issues with contractors and supply of materials.</p> <p>The introduction of the new operating model will allow the opportunity to review the repairs' function and processes and will form a key activity for the Executive Director – Customer Experience.</p> <p>On a positive note, section 33 (1)(b) commercial interests and the economy is being monitored closely with satisfactory results. Key performance indicators around keeping people informed, exceptional gross rent arrears and individuals wishing to move into our homes continue to improve.</p>			

		<p>The Board noted the G8 Performance figures are to be updated at the next meeting with Quarter 3 figures.</p> <p>The Board noted the performance report.</p>			
7	<p>BHA Enterprise Business Plan 2022-23</p> <p>BHA Enterprise & BCR 2022/23 Budgets</p>	<p>7.1.2 The Executive Director – Business Support presented the approved business plan from BHA Enterprise following their meeting on the 27th January 2022. The document focusses in the short-term the two primary business activities; overseeing the wind farm and the mid-market rental properties.</p> <p>7.1.3 The Executive Director – Business Support presented the draft budget for BHA Enterprise 2022/23.</p> <p>7.2 The Executive Director – Business Support presented the draft budget for 2022/23 which has been approved by BCR Partnership Board, BHA Enterprise Board and to BCR’s funders Triodos Bank.</p> <p>Clarification was given on the increased shareholding for BHA of the wind farm. This is presently off the agenda following successful alternative funding options sought by CES.</p> <p>The Board approved the BHA Enterprise Business Plan and the BHA Enterprise Budget and BCR Budget for 2022/23.</p>			
8	Quarterly Monitoring Statement	The Board noted Quarterly Monitoring Statement with additional clarification required on the year to date spend on electrical testing under cyclical maintenance with no spend allocated to date, and the plans for undertaking this work.	Update on budget expenditure for electrical testing & planned works	Executive Director – Asset & Sustainability	22/03/2022
9	Q3 Write off Report	<p>The Board were presented with details of current and former debts relating to Quarter 3 of this financial year.</p> <p>The Board noted the write off figure of £5,458.28</p>	Write Off £5,458.28	Executive Director – Business Support	28/02/2022

10	Master Delivery Plan (February)	The Board noted the Master Delivery Plan			
11	In Year Loan Portfolio Return	<p>The in-year Loan Portfolio return which is required by the Scottish Housing Regulator (SHR) on any change to our loan portfolio was presented to the Board as at 31st December 2021.</p> <p>The Board approved the in-year Loan Portfolio Return with delegated authority to the Executive Director – Business Support to submit the return.</p>	Submit in-year Loan Portfolio Return to SHR	Executive Director – Business Support	28/02/2022
12	Governance Update	<p>The Executive Director – Business Support presented the report advising that TIAA, are about to commence on a review of the Associations governance arrangements. As part of this TIAA are undertaking a skills mapping exercise which is to be completed by Trustees participating in the audit.</p> <p>The Board noted the Governance Report.</p>	Update report on Adston at next Board Meeting	Executive Director – Asset & Sustainability	22/03/2022
13	Subsidiary Board Minutes	<p>The Board noted the minutes from the following meetings:</p> <ol style="list-style-type: none"> 1. BHA Enterprise Ltd – 27th January 2022 2. BCR Partnership – 27th January 2022 			
14	BHA Committee minutes	<p>The Board homologated the decisions taken at the following Committee meetings:</p> <ol style="list-style-type: none"> 1. Audit and Finance Committee – 25th January 2022. <p>The Chair of the Audit & Finance Committee advised the Board that the key focus for the coming months will continue to be the IT Strategy.</p>			
15	AOCB				
16	Date of next meeting	22 nd March 2022 at 17:45pm			
	Meeting closed	The meeting closed at 19:10pm			