



**Minutes of Berwickshire Housing Association Limited
Board of Directors**

Tuesday, 18 January 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 | Rent Increase Proposal | Proceed with the rent increase exercise as approved | Executive Director – Customer Experience | 04/04/2022 |
| 5 | Edgar Road, Westruther – Demolition proposal | Proceed with the process as approved | Executive Director – Customer Experience | 01/02/2022 |
| 6 | Heating issues – Station Road, Duns and Acredale Road, Eyemouth | Proceed with the remedial works and options for funding | Executive Director – Assets & Sustainability | 22/03/2022 |
| 10 | Asset compliance report – Quarter 3 | Amend report format to include trends | Executive Director – Assets & Sustainability | 18/05/2022 |



**Minutes of Berwickshire Housing Association Limited
Board of Directors
Tuesday, 18 January 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 (via Zoom)
 John Campbell (via Zoom)
 Norrie MacPhail (via Zoom)
 Hugh Carr (in Person)
 Lynn Gray (in Person)
 Anne Rutherford (in person)
 Gavin Edmonds (via Zoom)
 Stephen Scott (in Person)
 Paul Matthews (via Zoom)
 Gareth James (via Zoom)

In Attendance:
 Michelle Meldrum, Chief Executive (in person)
 Angela Taylor, Executive Director – Assets & Sustainability (in person)
 Eleanor Rooke, Executive Director – Business Support (in person)
 Dan Blake, Executive Director – Customer Experience (in person)
 Colin Turner, Minute Taker (via Zoom)
 Nikki Allman, Observer (via Zoom)

| Item No. | Agenda Item | Minute | Action | Action By | Action to be completed by |
|----------|--------------------------------------|--|--------|-----------|---------------------------|
| 1 | Apologies | There were apologies from Sam Hart. | | | |
| 2 | Declarations of Interest | Norrie MacPhail and John Campbell declared their interest in BHA Enterprise. | | | |
| 3 | Minutes from Previous Meeting | <p>3.1 Proposed by Anne Rutherford and seconded by Graeme McLeod the Board approved the minutes of the meeting of the 16th November 2021 as a true record of the meeting.</p> <p>Matters Arising: The Chair led the Board in a vote of thanks to all BHA staff for their efforts and dedication through storm Arwen and the work that is still ongoing.</p> | | | |

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| | | 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. | | | |
| 4 | Rent Increase Proposal | <p>The Executive Director, Customer Experience introduced the proposals and invited questions. The Board noted the results of the customer consultation. It was confirmed that:</p> <ol style="list-style-type: none"> 1. Circa 630 tenants receive the housing element of Universal Credit (it should be noted that there are other tenants who receive housing benefit entitlement in addition to the UC claimants) 2. BHA has on average, the lowest rents in the Scottish Borders although BHA is not always the cheapest within each property size category. <p>The Board approved:</p> <p>A further analysis comparing service charges across RSL rents and whether they are included or excluded in the comparisons used, would be useful for next year's report.</p> <p>A rent increase of 2.5% across all rents and service charges be levied from 4th April 2022.</p> <p>Rents to be frozen for tenants currently living at the properties located on Edgar Road, Westruther. As recommended by the Executive Team.</p> <p>That a £10,000 customer hardship fund be created which will be administered by frontline colleagues to support our worst affected customers.</p> | Proceed with the rent increase exercise as approved | Executive Director – Customer Experience | 04/04/2022 |
| 5 | Edgar Road, Westruther – | The Executive Director, Assets and Sustainability, and the Executive Director, Customer Experience refreshed the Board on the timeline and steps taken so far in the | Proceed with the process as approved | Executive Director – | 01/02/2022 |

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| | Demolition proposal | <p>process and took the Board through the proposed next steps requiring Board approval.</p> <p>The Chief Executive confirmed that elected council members and the MSP and MP who the Executive Team meet with quarterly, had been updated on the situation and were aware that the Board were discussing next steps at this meeting.</p> <p>The Board discussed the next steps in the process in detail and satisfied that the relevant information was available to them resolved unanimously that:</p> <ol style="list-style-type: none"> 1. The demolition of the homes in Edgar Road, Westruther, following the rehousing of customers, in line with legal/regulatory compliance should proceed. 2. The issuing of notices to existing customers should proceed. 3. The recovery of possession of these homes through court proceedings the outcome of should our customers not accept a suitable offer of alternative accommodation should be initiated if required. | | Customer Experience | |
| 6 | Heating issues – Station Road, Duns and Acredale Road, Eyemouth | <p>The Executive Director, Assets and Sustainability introduced the proposal and invited questions.</p> <p>The Board understood that the outcome of surveys currently underway will determine the extent of the works required, and, following the procurement exercises, the tender costs will be then known. The current estimate is £620,000. Some options for funding these costs, which are not included in the 2022/23 budget were included in the report and these will be further investigated and</p> | Proceed with the remedial works and options for funding | Executive Director – Assets & Sustainability | 22/03/2022 |

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| | | <p>brought back to the Board, as the extent of the work required is identified.</p> <p>The Board were advised that the surveys included opening parts of the test property when it was void to identify defects in these properties.</p> <p>Further information regarding the first instance that BHA had become aware of these defects was being investigated will be reported back to the Board.</p> <p>As the works were approved, it is anticipated that the work will be completed by the end of the summer in 2022.</p> <p>The Board resolved that:</p> <ol style="list-style-type: none"> 1. The procurement of the works required to remedy the energy issues for the affected homes in Duns and Eyemouth, including replacement heating if required be commenced. 2. Solutions to the potential additional funding required will be reported to the Board. <p><i>18:51 - Paul Matthews left the meeting at this point</i></p> | | | |
| 7 | <p>2022/23 Budget and five-year financial business plan</p> | <p>The Executive Director, Business Support introduced the draft budget for financial year 2022/23 advising that the Audit and Finance Committee had reviewed this, and it was being presented for initial approval.</p> <p>The Board approved, having previously approved the Rent Proposal report, the:</p> <ol style="list-style-type: none"> 1. 2022/23 budget and 2. Five-year forecast figures | | | |

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| 8 | Voluntary Leaver Report | The Board approved the packages for the two voluntary leavers presented in this report, and the updated package for the one voluntary leaver previously approved in October 2021. | | | |
| 9 | Chief Executive's Report | The Board noted the Chief Executive's report. The results of the stock condition survey (external elements) had been appraised and indicative costs included in the budget. | | | |
| 10 | Asset compliance report – Quarter 3 | Taking feedback from the Board the previous quarters will be included in future reports. The Chief Executive reported that a current survey from the SHR to all landlords suggested they may focus on the area of asset compliance more stringently in future. The Board noted the report. | Amend report format to include trends | Executive Director – Assets & Sustainability | 18/05/2022 |
| 11 | Governance Update | The Board approved the Committee remits for the Audit and Finance Committee and the Operations Committee. The Board noted the issues discussed at item 6 would be reported as a notifiable event to the Regulator. The Board approved the calendar of meetings with the amendments as agreed. The Board discussed and agreed that the next strategy away day to be the Tuesday 9 th August and would incorporate both Customer Insight and Growth Strategy. | | | |
| 12 | Subsidiary Board Minutes | The Board noted the minutes from the following meetings: 1. BHA Enterprise Ltd – 28 th October 2021 2. BCR Partnership – 28 th October 2021 3. BHA Enterprise Ltd – 9 th December 2021 | | | |
| 13 | BHA Committee minutes | The Board homologated the decisions taken at the following Committee meetings: 1. Audit and Finance Committee – 2 nd November 2021 | | | |

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| | | 2. Operations Committee – 30 th November 2021 | | | |
| 14 | AOCB | 1. The Chair reported that former Board member David Melrose had been selected to represent the UK in curling at the upcoming winter Paralympics. | | | |
| 15 | Date of next meeting | 15 th February 2022 at 17:45 | | | |
| 16 | Meeting closed | The meeting closed at 19:12 | | | |