


CONFIDENTIAL

	<p align="center">Minutes of Berwickshire Housing Association Limited Board of Directors Tuesday, 21 June 2022, at 5.45 P.M. Hybrid meeting – in person and via video conference</p>	
<p>PRESENT</p>	<p>IN ATTENDANCE</p>	
<p>In person Jim McDevitt (Chair) Viv Cockburn Hugh Carr Anne Rutherford John Campbell Lynn Gray</p>	<p>In person Michelle Meldrum (MM), Chief Executive (CE) Eleanor Rooke (ER), Executive Director – Business Support (EDBS) Dan Blake (DB), Executive Director – Customer Experience (EDCE) Angela Taylor (AT) – Executive Director of Assets and Sustainability (EDAS) Dougie Paterson (DP), Social Innovation Lead (item 3) Angela Tinkler (ATi), Governance, Risk and Assurance Specialist (Minute Taker)</p>	
<p>Via Teams Graeme McLeod Norrie MacPhail Gareth James Gavin Edmonds Paul Matthews</p>	<p>Via Teams N/A</p>	
<p>PARA</p>		<p>ACTION</p>
<p>1. Apologies for Absence</p>		
<p>1</p>	<p>Sam Hart</p>	
<p>2. Declarations of Interest</p>		
<p>2</p>	<p>Norrie MacPhail and John Campbell declared their interest in BHA Enterprise</p>	
<p>3. Fuel Poverty – The Challenges</p>		
<p>3</p>	<p>The Social Innovation Lead provided a presentation to the Board in relation to challenges facing the organisation to provide support to tenants with increasing fuel poverty and to improve the energy efficiency of the Group’s assets.</p>	
<p>4</p>	<p>The Board discussed the external funding options that were available to the Group, and it was confirmed that the Group are actively pursuing opportunities that are available.</p>	
<p>5</p>	<p>Following a question from the Board, it was confirmed that the proportion of customers experiencing fuel poverty was in line with the trend locally. It was acknowledged that it was more difficult to identify customers who are at risk of falling into fuel poverty, and the Board discussed the measures in place to identify at risk customers including social media awareness of support available, the Befriend project and Neighbourhood Managers regular contact with customers.</p>	

CONFIDENTIAL

6	The Board discussed the dynamics involved with fuel poverty including the impact of customer behaviours on fuel usage.	
4. Minutes of a meeting held on 17 May 2022 and Matters Arising		
7	Proposed by Hugh Carr and seconded by Viv Cockburn, the Board approved the minutes of the meeting of the 17 th May 2022 as a true record of the meeting.	
8	<u>Matters Arising</u> It was reported that all actions due to be completed by this meeting were either completed or were covered on this agenda.	
5. Initial Presentation of Governance Review		
9	Angela Tinkler, Governance, Risk and Assurance Specialist presented the report, confirming that there were no issues of non-compliance and that recommendations raised in the review were to enhance current governance arrangements.	
10	The Board discussed the findings and recommendations set out in slides 14 – 16 in relation to Board and Committee size, composition, and remits. The Board had a detailed discussion highlighting the advantages and disadvantages of separating the Audit and Finance Committee and the Board's capacity to take on additional work given that the current agendas are relatively busy. The Governance, Risk and Assurance Specialist advised that the next steps would include a review of Matters Reserved for the Board and delegations to Committees and Executive, which should create additional capacity on the Board agenda. The EDBS further advised that this would be supported by a review of Board skills to ensure that the Committees are populated effectively.	
11	The Board also discussed the importance of the customer voice reaching the Board and informing decision making, acknowledging the work already in progress. It was agreed that Lynn Gray, Tenant Board Member would be involved in developing this further [AP1] .	EDCE
12	RESOLVED that the Board: a) Approved the recommendations as set out in slides 7-11 & 18 b) The Board agreed to explore the recommendations set out in slides 14-17 further with proposals and options to be brought to the August Board meeting for further discussion.	
6. Loan Portfolio Return		
13	The EDBS presented the report which summarised the loans in place as at 31 st March 2022, highlighted some minor amendments and commented that the RBS minimum value of secured loan outstanding was currently at the maximum based on the current valuation.	
14	RESOLVED that the Board: a) Approved the LPF return and approved the delegation of the submission of the return by 30 June 2022 to the EDBS	
7. Westruther Update		
15	The report was presented jointly by the EDCE and EDAS. The EDAS advised the Board that following a further survey, it had been confirmed that there were no imminent structural issues that would prevent customers from remaining their homes.	

CONFIDENTIAL

16	Following a question from the Board, the EDCE advised that customers could remain in their homes unless future re-surveys identified the properties becoming unsafe. It was advised that the timeline was dependent upon the completion of the Eildon programme. The EDAS re-iterated the importance of proactive communications to mitigate any potential negative publicity.	
17	The EDCE confirmed that all affected tenants had been advised in writing and verbally to seek independent legal advice.	
18	RESOLVED that the Board: a) Noted the report	
8. Sunamp Batteries Update		
19	The EDAS presented the report and advised that since the issue of the report, the Board were now requested to approve the write off and disposal of the batteries due to being unable to locate a buyer for the batteries at this point.	
20	The Board discussed the write off and agreed that it was prudent to write off in 21/22 accounts due to the likelihood of any potential sales value being low and to reduce the impact on the 22/23 accounts. Following a question from the Board, the EDAS advised that there was no grant funding linked to the batteries.	
21	RESOLVED that the Board: a) Approved the write off of the Sunamp batteries	
9. Chief Executive Report		
22	The Chief Executive presented the report and gave a verbal update on the completion of the stock condition surveys advising that they were 80% complete and that the Group would continue to pursue access to 100% of properties over time. The Chief Executive further advised that permission had been obtained to profile the underspend of the BEAM project to extend the programme to the end of August allowing additional time to obtain longer term funding.	
23	RESOLVED that the Board: a) Noted the report	
10. Quarterly Asset Compliance Report		
24	The EDAS presented the report and invited questions. Following a question from the Board the EDAS confirmed that inspection regimes are scheduled in advance of the inspection deadlines allowing for a buffer for no access or other delays and prevent non-compliance.	
25	The Board discussed the asbestos register where the EDAS advised that both the Asbestos and Legionella policies and procedures were being reviewed by an external consultant and that the Board would receive additional assurance in future asset reports.	
26	RESOLVED that the Board: a) Noted the report	
11. Strategic Risk Report		
27	The Governance, Risk and Assurance Specialist presented the report and invited questions. The Board queried the risk appetite rating for Health and Safety commenting that the rating did not correspond with	

CONFIDENTIAL

	the Group's zero tolerance approach to health and safety incidents. The Governance, Risk and Assurance specialist advised to review the risk appetite methodology in relation to this risk to ensure it accorded with the Group's stance. [AP2]	ATi
28	Following a comment from the Board it was agreed to investigate the introduction of a traffic light system into the risk report. [AP3] <i>Gareth James left the meeting at 7.48pm</i>	ATi
29	RESOLVED that the Board: a) Noted the risk report, and b) Delegated the detailed scrutiny of risk, controls and actions to the Audit and Finance Committee	
12. Policies for Renewal		
30	The EDCE presented the reports in respect to the Write Off Policy and Staff Domestic Abuse Policy	
31	The EDBS presented the reports in relation to the ICT Usage Policy and change to the Allocations Policy under Chairs Urgent decision procedure.	
32	Following a question from the Board in relation to the Write Off Policy, it was agreed to reword the "Escalation and Trigger Points" section regarding the de-minimis amount to be written off to "where uneconomical to recover" [AP4] .	EDCE
33	The Board requested that references to "should" in the IT Policy be amended to "must" and that paragraph 6.3 make reference to existing controls to prevent the downloading of offensive material [AP5] . Following a question from the Board the EDBS agreed to clarify the security arrangements in relation to the use of personal phones for business [AP6] .	EDBS EDBS
34	RESOLVED that the Board: Subject to minor amends a) Approved the Write Off Policy b) Approved the Staff Domestic Abuse Policy c) Approved the ICT Usage Policy d) Homologated the decision made by the Chair under the powers set out in the Standing Orders	
13. Subsidiary Minutes		
35	The Board noted/homologated the minutes of: 1. BHA Enterprise 26 May 2022. 2. BCR 26 May 2022	
14. AOCB		
36	27 th Sep Board meeting deep dive into stock condition data. 11 Oct session will be freed up.	
Date of next meeting		
37	16 th August 2022 at 5.45pm (Board away day 9 th Aug)	
The meeting closed at 8.00pm		
Signed: (Chair) Date:		

CONFIDENTIAL



CONFIDENTIAL

BHA BOARD ACTION LOG

ACTION REF	DETAILS	RESPONSIBILITY	TARGET COMPLETION	STATUS
22/03/22	Item 11 Property Update: Investigate potential opportunities to collaborate with Scotland's National Retrofit Academy	EDAS	31/7/22	
22/03/22	Item 11 Property Update: Investigate new sprinkler product	EDAS	31/7/22	
21/06/22-01	Item 5 Initial Presentation of Governance Review: Lynn Gray, Tenant Board Member to support developing the customer voice further and inclusion into Board reporting	EDCE	30/11/22	
21/06/22-02	Item 11 Strategic Risk Report: Review the risk appetite and risk scoring methodology for health and safety risks to accord with the Groups zero tolerance approach to incidents	Governance, Risk & Assurance Specialist	30/09/22	
21/06/22-03	Item 11 Strategic Risk Report: investigate the introduction of a traffic light system into the risk report.	Governance, Risk & Assurance Specialist	30/09/22	
21/06/22-04	Item 12 Policies for Renewal: in relation to the Write Off Policy, it was agreed to reword the "Escalation and Trigger Points" section regarding the de-minimis amount to be written off to "where uneconomical to recover"	EDCE	31/07/22	
21/06/22-05	Item 12 Policies for Renewal: The Board requested that references to "should" in the IT Policy be amended to "must" and that paragraph 6.3 make reference to existing controls to prevent the downloading of offensive material	EDBS	31/07/222	
31/06/22-06	Item 12 Policies for Renewal: EDBS agreed to clarify the security arrangements in relation to the use of personal phones for business	EDBS	31/08/22	
	Action completion overdue			
	Action ongoing and date not due			
	Action complete			