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	Minutes of Berwickshire Housing Association Limited Board of Directors Tuesday, 27 September 2022, at 5.45pm. Hybrid meeting – in person and via video conference	
PRESENT	IN ATTENDANCE	
In person Jim McDevitt (Chair) Hugh Carr Anne Rutherford John Campbell Lynn Gray Norrie MacPhail	In person Michelle Meldrum (MM), Chief Executive (CE) Dan Blake (DB), Executive Director – Customer Experience (EDCE) Angela Taylor (AT), Executive Director Assets and Sustainability (EDAS)	
Via Teams Graeme McLeod Gareth James Sam Hart Paul Matthews Viv Cockburn (Vice-Chair)	Via Teams Eleanor Rooke (ER), Executive Director – Business Support (EDBS) Nikki Allman (EXA), Executive Assistant (Minute Taker)	
PARA		ACTION
1	The Chief Executive took the chair and asked for nominations for the role of Chair. Anne Rutherford proposed, and Hugh Carr seconded Jim McDevitt. Jim McDevitt was duly elected Chair of BHA to serve until the next AGM and took Chair of the meeting.	
2	The Chair, on behalf of the Board offered their congratulations to Angela Taylor on her appointment as the new Chief Executive of Linstone Housing Association.	
	1. Apologies for Absence	
3	Gavin Edmonds and Graeme McLeod	
	2. Declarations of Interest	
4	Norrie MacPhail and John Campbell declared their interest in BHA Enterprise.	
	3. Minutes of a meeting held on 16 August 2022 and Matters Arising	
5	The Board approved the minutes of the meeting of the 16 th August 2022 as a true record of the meeting.	
6	<u>Matters Arising</u> It was reported that all actions which were due for completion by this meeting had been completed and the progress of the remaining actions were noted.	

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4. Election of Office Bearers, Committee Remits and Membership		
7	The Chair asked for nominations for the role of Vice-Chair. Jim McDevitt proposed, and Hugh Carr seconded. Viv Cockburn was duly elected Vice Chair of BHA to serve until the next AGM.	
8	The Chair advised that the Vice Chair, Viv Cockburn is nearing her term within the BCR Partnership, and this should be reviewed accordingly in a timely manner.	
9	<p>RESOLVED that the Board:</p> <ul style="list-style-type: none"> a) The Board appointed a Chair. b) The Board appointed a Vice Chair. c) Approved the schedule of Matters Reserved for the Board, Committee remits, Executive Team remit and Enterprise Board remit. d) Approved the delegation for the approval of any housekeeping changes to policies. e) Approved the appointments to the Risk and Assurance Committee and Operations Committee along with the respective proposed Chairs. f) Approved the reduction in the BHAE Board size to three and approved the appointment of the BHA Board representative on BHAE Board. g) Approved the BHAE representative and BHA Board representative on the BCR Partnership Board. h) Approved the dissolution of the Contractor Dispute working group and Sale of Seton Hall working group. i) Agreed that the Asset Management Working Group should be established following the Board Recruitment activity and the Board Strategy Planning. j) Approved a Board Recruitment campaign with the Chair, Chief Executive and Hugh Carr overseeing the recruitment and selection process. 	
5. Standing Orders		
10.	<p>The EDBS reported on the Standing orders being updated to reflect the changes to the updated Matters Reserved for the Board, Committee remits, BHA Enterprise remit and Executive Team remit.</p> <p>The Vice Chair sought clarification on the Chair of the Board not being a member of the Committee <i>[Item 5 – Table 7.2]</i>. The Board agreed that the Committee should exercise independent scrutiny.</p>	
11.	<p>RESOLVED that the Board:</p> <ul style="list-style-type: none"> a) Approved the changes and additions to the Standing Order document with minor wording change <i>[Item 5 – Table 7.2]</i> to reflect flexible invitation for the Chair of the Board to attend by invitation to the Committee in an unofficial capacity. Once minor amendments made, document to be uploaded onto Decision Time for reference. [1] 	EDBS

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	b) Agreed the Treasury Strategy element should be reviewed within a period of 12 months. [2]	
6. Assurance Statement		
12.	<p>Following the Board approval of the Annual Statement of Assurance at the Board meeting in August 2022 the Scottish Housing Regulator issued further guidance on the Electrical Installation Condition Reports (EICR). The updated statement sets out steps already taken to achieve the target of SHQS compliance of 83.5% by 31st March 2023.</p> <p>EDBS to confirm to the Board on adequate insurance cover mitigating risk associated with any properties who are currently not compliant, should damage be sustained. [3]</p>	EDBS
13.	<p>RESOLVED that the Board:</p> <p>a) Approved the updated wording of the statement. [4]</p>	EDBS
7. Equalities Data Collection		
14.	The EDBS provided the Board with a position statement around progress towards complying with recently published guidance on equalities data collection.	
15	<p>RESOLVED that the Board:</p> <p>a) Noted the Equalities Data Collection report approving the proposal.</p>	
8. Chief Executive Report		
16.	<p>The Chief Executive presented the update report to the Board highlighting the recent Scottish Government announcement to legislate to prohibit rent increase and evictions in Scotland until March 2023.</p> <p>It is understood that the evictions moratorium will operate on the same basis as during the pandemic – with exceptions for ASB, domestic abuse and criminal activity. The Chief Executive confirmed that the rent freeze on rent increases applies to all housing tenures, including social housing. Currently liaising with SFHA and other housing associations on the high-level impacts across the sector and Executive Directors currently reviewing the impacts on budgets.</p>	
17.	<p>RESOLVED that the Board:</p> <p>a) Noted the Chief Executives Report</p>	
9. Stock Condition Survey Analysis		
18.	<p>The EDAS presented the results of the analysis of the high-level stock condition survey, financial data, with 3 investment scenarios, alongside the associated risks. The EDAS advised the Board that the investment levels for homes to address replacing the components by age (expected life cycle) exceeds the current business plan (scenario 1), in addition the impact of the potential rent freeze/rent cap, has been included in the financial scenarios provided for discussion.</p> <p>The EDAS highlighted BHAs requirement for our homes to comply with the SHQS, regulations and the relevant Health & Safety</p>	

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	<p>Standards, as a minimum requirement. Work programmes to deliver the investment are procured in accordance with BHA's Procurement Strategy and Procurement Policy ensuring value for money in its contracts.</p> <p>The Board sought assurance that there are suitable resources in house to deliver the 3 investment scenarios. The EDAS confirmed that the current structure would deliver the condition and Affordability scenarios, however if a higher level of investment in the first 5 years, closer to Scenario 1 levels was agreed by the Board, then the resources would need to be reassessed.</p> <p>The Board discussed the options presented around the financial scenarios, key risks, and future investment direction for the next five-years. This included affordability issues, as well as rent increase options, inflation, and the current Scottish Government measures on rent freezes/rent caps. The importance of an agreed annual minimum investment level for 5 years in order to protect investment levels in BHA's homes was discussed and agreed by the Board.</p>	
19.	<p>RESOLVED that the Board:</p> <p>a) Agreed to further discussions on future investment levels at the Board Strategy Day on the 4th November, with specific emphasis on supporting the Executive Team with an annual minimum investment level, over the 5-year Business Plan. The condition and affordability scenarios in the report, averaging £3.2 million pa over 5 years, were noted as being the preferred options. Further detail and any further updates from Scottish Government in relation to the rent freeze/rent cap will be discussed at the Strategy Day for incorporating into the draft budget presented to the Board.</p>	
10. Subsidiary Board minutes		
20.	<p>The Board homologated the minutes of:</p> <ol style="list-style-type: none"> 1. BHAE Committee – 4th August 2022 2. BCR Partnership Board – 4th August 	
11. AOCB		
21.	<p>The Board acknowledged the formal resignation of Graeme McLeod and Norrie MacPhail at the meeting.</p> <p>The Chair took the opportunity to thank Norrie MacPhail on behalf of the Trustees and Executive Team for his contribution to the BHA Board for the past three years.</p>	
Date of next meeting		
	17 th November 2022 at 5.45pm	
The meeting closed at 7.20pm		
<p>Signed: (Chair) Date:</p>		

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BHA BOARD ACTION LOG

ACTION REF	DETAILS	RESPONSIBILITY	TARGET COMPLETION	STATUS
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	In progress
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	Complete
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	In progress
16/08/22-02	Item 6 Q1 Governance Update: the establishment of an asset management working would be discussed at the September Board meeting after consideration of the asset management requirements arising from the stock condition surveys	Chair of Trustees	27/09/22	Complete
27/08/22-01	Item 5 – Standing Orders Update wording [<i>Item 5 – Table 7.2</i>] to reflect flexible invitation for the Chair of the Board to attend by invitation to the Committee in an unofficial capacity. Once amendments made, document to be uploaded onto Decision Time for reference	EDBS	27/10/22	Complete
27/08/22-03	Item 6 – Assurance Statement Confirm adequate insurance cover mitigating risk associated with any properties who are currently not complaint, should damage be sustained.	EDBS	15/11/22	Complete
27/08/22-04	Item 6 – Assurance Statement Submit Assurance Statement before deadline.	EDBS	30/10/22	Complete
	Action completion overdue			
	Action ongoing and date not due			
	Action complete			

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