



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

**Tuesday, 17 November 2020 at 6.30 P.M.**

**Via Zoom Conference Call Facility**

**Summary of Key Decisions and Actions**

<b>Item No.</b>	<b>Subject</b>	<b>Action to be taken</b>	<b>Action to be taken by</b>	<b>Date Action to be taken by</b>
5	<b>Development Business Case – Springfield Ph 2</b>	Proceed with Springfield Phase 2 tender process	Property Director	31/03/21
5	<b>Development Business Case – Springfield Ph 2</b>	Bring discussion paper to Board on the Silver and Gold standards.	Property Director	31/03/21
6	<b>Annual Assurance Statement</b>	Submit the Annual Assurance Statement to the Regulator	Finance Director	30/11/20
7	<b>Key Performance Indicators</b>	Add number of cases and contextual notes to ASB indicator	Operations Director	31/12/20
7	<b>Key Performance Indicators</b>	Introduce peer group benchmarking for Board level KPIs	Operations Director	31/12/20
9	<b>Q2 Review of Business Plan</b>	Add RAG status to Business Plan review report in future	Finance Director	31/12/20
9	<b>Q2 Review of Business Plan</b>	Discuss inclusion of the Development Strategy into the Asset Management Strategy at Operations Committee meeting 24 November 2020.	Property Director	24/11/20
12	<b>Chief Executive's Report</b>	Email initial ideas of topics for strategic sessions to Chief Executive	Trustees	30/11/20
15	<b>Governance Update</b>	Liaise with John Campbell to provide statement	Resources Director	30/11/20
15	<b>Governance Update</b>	Set up meeting to review BHA/BHA E management and control documents	Resources Director	30/11/20
18	<b>AOCB</b>	Change start times of Board meetings across systems	Resources Director	20/11/20



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**Board of Directors**  
**Tuesday, 17 November 2020, at 6.30 P.M.**  
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**Present:**

Jim McDevitt - Chair  
 Viv Cockburn – Vice Chair  
 Graeme MacLeod – Vice Chair  
 Norrie MacPhail  
 Paul Matthews  
 Scott Holmes  
 Anne Rutherford  
 Stephen Scott  
 Hugh Carr  
 Lynn Gray  
 Sam Hart  
 John Campbell

**In Attendance:**

Michelle Meldrum, Chief Executive  
 John Bain, Resources Director  
 Dan Blake, Operations Director  
 Angela Taylor, Property Director  
 Eleanor Rooke, Finance Director  
 Colin Turner, Minute Taker

Item No.	Agenda Item	Minute	Action	Action By	Action to be completed by
1	<b>Apologies</b>	Apologies were received from Susie McCosh.			
2	<b>Declarations of Interest</b>	Norrie MacPhail declared his interest in BHA Enterprise.			
3	<b>Minutes from Previous Meeting</b>	<p>Anne Rutherford proposed and Stephen Scott seconded that the Minutes of the meeting of 22<sup>nd</sup> September 2020 were approved as a true record of the meeting. The Board unanimously approved the minutes of the meeting.</p> <p><b>Matter Arising:</b></p> <p>The Board was updated on all matters arising that would not be covered in this agenda.</p>			

		Viv Cockburn proposed and Graeme McLeod seconded that the Written Resolution of 21 October 2020 was homologated. The Board unanimously homologated the resolution.			
4	<b>Customer and Community Engagement Strategy</b>	<p>The Operations Director introduced the strategy and invited questions. The number of different channels and interfaces between BHA and our customers was queried, and the Operations Director explained what the strategy proposed. The Board was re-assured that the roll out would be a sequential and phased. The costs of the post proposed were met from re-organisation of existing staff.</p> <p><b>The Board noted the strategy approach to improve Customer and Community Engagement.</b></p>			
5	<b>Development Business Case – Springfield Ph 2</b>	<p>The Property Director summarised changes in the indicative development programme since September 2020, specifically the 40 units proposed for the Old High School site in Eyemouth – Scottish Borders Council (SBC) have delayed their Planning application for the new school, and BHAs site boundaries are dependent on that, so this project is on hold pending the outcome of SBCs capital expenditure review. The programme for the 12 proposed units at the Avenue, Eyemouth were also delayed due to planning constraints.</p> <p>The Board discussed the proposal to build a further 27 units at Springfield, Duns and it was confirmed that the proposed homes would achieve EPC (Energy Performance Certificate) Band B energy efficiency rating.</p> <p>A question was raised regarding why BHA achieves Silver Standard rather than Gold Standard for energy efficiency, to achieve better future proofing for new builds as standards continue to rise.</p>	Proceed with Springfield Phase 2 tender process	Property Director	31/03/21

		<p>The Property Director advised that there are a range of different factors applicable to each standard and that as a principle the gold standard is more expensive to achieve. The Property Director undertook to bring a discussion paper to the Board in the future to discuss the benefits and cost differences involved between building to Silver or Gold standard.</p> <p>The Property Director reported that the Scottish Government has released a consultation on the next phase of Energy Efficiency Standard Social Housing (EESH) 2 to be delivered by 2025, proposing all properties must reach EPC Band D. On completion of the current energy efficiency improvement programmes, all BHA existing homes (excluding approved exemptions) will be above that rating.</p> <p>It was confirmed that the delegated authority was for approval over 5% of the total development costs and that the costs estimates had been completed in early 2019.</p> <p>The impact of COVID-19 has not resulted in any related claims to date, although one of the contractors had requested advance fees (not additional costs) for preliminaries to get the site opened.</p> <p><b>The Board voted on the proposal and with all in favour with the exception of one Trustee abstaining, resolved that:</b></p> <ol style="list-style-type: none"> <li><b>1. The business case for 27 affordable homes in phase two of Springfield, subject to loan funding being in place was approved and;</b></li> <li><b>2. The Operations Committee was delegated authority to award the contract following tender</b></li> </ol>	<p>Bring discussion paper to Board on the Silver and Gold standards.</p>	<p>Property Director</p>	<p>31/03/21</p>
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		<b>provided that the COVID-19 risks were considered and that the development costs were within 5% of £4,650,221</b>			
<b>6</b>	<b>Annual Assurance Statement</b>	The Board approved the Annual Assurance Statement and authorised its submission to the Scottish Housing Regulator.	Submit the Annual Assurance Statement to the Regulator	Finance Director	30/11/20
<b>7</b>	<b>Key Performance Indicators</b>	<p>The Operations Director highlighted the key points within the report.</p> <p>It was suggested that the Anti-Social Behaviour indicator include the number of cases dealt with and the Operations Director undertook to include this in future and augment the information with comments on the breakdown.</p> <p>The Operations Director undertook to begin benchmarking the KPIs from the next quarter based on publicly available peer group information.</p> <p>The 'time to complete adaptations' indicator was being challenged with the Regulator as the work can vary from a simple grab rail to a ramp, which requires a building warrant, therefore the time to complete varies from a few days to several months.</p> <p>Satisfaction with Repairs – The Property Director reported to the Board that analysis of the satisfaction data being obtained from the monthly surveys indicated historical issues and this information will be used to inform future service provision.</p> <p><b>The Board noted the Key Performance Indicators.</b></p>	<p>Add number of cases and contextual notes to ASB indicator</p> <p>Introduce peer group benchmarking for Board level KPIs</p>	<p>Operations Director</p> <p>Operations Director</p>	<p>31/12/20</p> <p>31/12/20</p>

8	<b>Quarterly Monitoring Statement</b>	<p>The Finance Director invited questions and the Property Director confirmed that the COVID-19 pandemic had a minor effect on the reactive repairs budget, but the impact on the planned and cyclical works is significant due to the delay in progressing programmed works.</p> <p>Supply chain difficulties plus operative resource issues due to COVID-19 continue to affect spend, and this was under constant monitoring.</p> <p><b>The Board noted the Quarter 2 monitoring statement.</b></p>			
9	<b>Q2 Review of Business Plan</b>	<p>The Vice Chair suggested that a RAG status be added to the review paper so that activities that were delayed and unlikely to complete by year end would be easy to identify.</p> <p>It was queried that the Stock Condition Survey scheduled for completion by March 2022 seemed a long time to wait for vital business information. The Property Director confirmed that the project has several phases and that the anticipated contract starts end January 2021, assuming no covid or significant access issues, would produce high-level financial information by Summer 2021, to inform the next business planning round. The following phases of the project involves detailed assessments, including socio-economic factors will identify stock specific issues, where options appraisals may be required, and this would be complete by March 2022.</p> <p>It was noted that the Asset Management Strategy was not due for completion until May 2021 but the Development Strategy was already approved, and these two strategies are intrinsically linked. The Property Director suggested that the Operations Committee discuss the inclusion of</p>	<p>Add RAG status to Business Plan review report in future</p> <p>Discuss inclusion of the Development Strategy into the Asset Management</p>	<p>Finance Director</p> <p>Property Director</p>	<p>31/12/20</p> <p>24/11/20</p>

		<p>the Development Strategy within the Asset Management strategy.</p> <p><b>The Board noted the progress made against the business plan.</b></p>	Strategy at Operations Committee meeting 24 November 2020.		
<b>10</b>	<b>Q2 Write Offs</b>	<b>The Board noted the Write Off of £13,912.26.</b>			
<b>11</b>	<b>Property Report</b>	<p>Summarising, the Property Director explained that the reactive repairs contracts are being procured, with an anticipated start date of 1<sup>st</sup> April 2021 – this is the first property procurement since COVID-19 and potential implications are unknown. Legal advice is that any TUPE liability is a matter for the outgoing and incoming contractors.</p> <p>A communication plan for the stock condition surveys to customers will be developed as part of the project stating the importance of the surveys and why we were doing them.</p> <p>It was reported that Scottish Borders Council (SBC) had approved the Strategic Housing Investment Plan (SHIP) today and that the partnership working within the Scottish Borders was commended by Council Executive Committee. The Scottish Government spending review remains very positive in support of the affordable housing programme. Pressures on the increasing quality and performance requirements are acknowledged by Scottish Government (SG) and a working group with Scottish Federation of Housing Associations (SFHA) and the Convention of Scottish Local Authorities (COSLA) has been set up to determine the benchmarks by which Housing Association Grant (HAG) is calculated. BHAs influence will be through the relevant bodies and directly</p>			





		<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p><b><u>Trustee Resignation</u></b></p> <p>The Board accepted Susie McCosh’s resignation from the Board and thanked her for the time and effort she put into her time on the Board.</p> <p><b><u>Audit and Finance Committee Remit</u></b></p> <p>The Trustees approved the remit, as amended by the Audit and Finance Committee.</p> <p><b><u>BHA Enterprise Ltd – Governance and Decision Making</u></b></p> <p>The “Where decisions are made“ paper describes the responsibility of the Audit and Finance Committee to review the finance implications of the group business plans and it was agreed that the intra-group agreements be reviewed by BHA Chair, BHA Enterprise Chair and the Resources Director at a specially scheduled session.</p> <p><b>The Board noted the reviewed Audit and Finance Committee Remit and approved it.</b></p>	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>Set up meeting to review BHA/BHA E management and control documents</p>	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>Resources Director</p>	<p>[REDACTED]</p> <p>30/11/20</p>
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<b>16</b>	<b>Subsidiary Board Minutes</b>	The Board noted the minutes of the following subsidiary board meetings:  1. BHA Enterprise – 29 <sup>th</sup> October 2020 2. BCR Windfarm Partnership – 29 <sup>th</sup> October 2020			
<b>17</b>	<b>BHA Committee Minutes</b>	The Board homologated the decisions made by the Audit and Finance Committee on 27 <sup>th</sup> October 2020.			
<b>18</b>	<b>AOCB</b>	The Board agreed to change the start time of the meetings to 17:45 from January 2021. This change in start time is for virtual meetings only.	Change start times of Board meetings across systems	Resources Director	20/11/20
<b>19</b>	<b>Date of next meeting</b>	Tuesday 19 <sup>th</sup> January 2021.			
	<b>Meeting closed</b>	The meeting closed at 20:06			