



**Confidential Minutes of the Board of Broadland Housing  
Association held on 20 July 2021  
at 5:30pm via Teams and at The Elms, Norwich**

**PRESENT:**

**Members:**

Richard Alexander  
Judith Elliott  
Chris Ewbank – Chair  
Mike Finister-Smith  
Simon Hibberd  
Martin Keats  
Michael Newey  
Gavin Tempest  
Siobhan Trice

**Officers & Staff**

Louise Archer – Executive Property Director  
Laura Baldock – PA to Executive Finance  
Director and Deputy EA  
Jo Ballman, Consultant Governance Director  
Iain Grieve – Executive Finance Director  
Catherine Little – Executive Housing Director  
Linda Moss – Executive Assistant (minutes)  
Andrew Savage – Executive Development  
Director

**In Attendance:**

Sophie Watson - RSH  
Joann Walsh - RSH  
Jon Coane - Anthony  
Collins - for item 5.2

**1.00 CHAIR**

1.1 The Chair welcomed Sophie Watson and Joann Walsh from the RSH and Jon Coane from Anthony Collins to the meeting. The Chair confirmed that the meeting was quorate.

**2.00 APOLOGIES FOR ABSENCE**

2.1 There were no apologies all Members were present.

**3.00 DECLARATIONS OF INTEREST**

3.1 Mrs Elliott declared an interest in Item 5.8 – Annual Board Effectiveness Review.

**4.00 APPROVAL OF THE MINUTES OF THE BOARD MEETINGS HELD ON 18 MAY 2021 AND 18 JUNE 2021**

**ACTION**

|             |   |               |
|-------------|---|---------------|
| 4.1         | The minutes of the meetings held on 18 May 2021 and 18 June 2021 were taken as read, <b>agreed</b> and signed by the Chair.   | <b>ACTION</b> |
| 4.2         | <b><u>Approved Group Board Actions from the meeting held on 18 May 2021</u></b>   |               |
| 4.2.1       | <b><u>Item 7.1 Management Accounts</u></b>  |               |
|             | The Chair suggested that a discussion took place on office strategy when the reconfiguration of Carrow Road was completed and the new agile/hybrid working was bedded down. He asked the Chief Executive whether the November board meeting would be too soon for this discussion.  |               |
| 4.2.2       | The Chief Executive suggested that a formal discussion could take place at the January board meeting but that it would be useful to discuss this issue at the October Board Away Days This was <b>agreed</b> .  | <b>MN</b>     |
| 4.2.3       | Mr Tempest noted that regarding item 8.1 – January 2021 meeting that a meeting had been arranged with Simon Fanshawe of Diversity by Design. He was interested to know what the agenda would be for the meeting. He asked whether it would be about positive action, recruitment, or internal awareness.  |               |
| 4.2.4       | The Chief Executive responded that the discussion with Mr Fanshawe would be to talk about a programme for the Leadership Group, Senior Managers and Board Members both in terms of diversity and feeding through to recruitment. He stated that at this stage the Association was very much mapping what the opportunities were, and an update and timetable would come to the September board. | <b>MN</b>     |
|             | The approved Group Board actions from the meeting held on 18 May 2021 were <b>noted</b> .   |               |
| 4.2.5       | <b><u>Approved Group Board Actions from meeting held on 18 June 2021</u></b>  |               |
|             | The approved Group Board Actions from the meeting held on 18 June were <b>noted</b> .   |               |
| <b>5.00</b> | <b>ITEMS FOR DISCUSSION AND APPROVAL</b>  |               |
| 5.1         | There was a confidential discussion with regard to raising loans to fund new developments.  |               |

## 5.2 BAE £20m Issuance

The Executive Finance Director introduced the report and explained the background. It was **noted** that as part of the agreement a new definition for historic costs had been negotiated which would make the Association's gearing covenant less restrictive. It was **noted** that the Association was close to agreeing an interest cover carve out for decarbonisation costs which would put less pressure on the Association's covenants until 2030.

There was a confidential discussion with regard to the BAE issuance

The Chair took Members through Appendix 3 – Board Resolution. No concerns were raised by Members. The Board **approved** the Board resolution (Appendix 3) to move forward with the completion of the £20m issuance and provided delegated authority to authorised signatories to complete any outstanding legal documentation and price the notes

The Board unanimously **approved** the board minute drafted by lawyers and agreed with BAE. This minute has been redacted.

## 5.3 Corporate Strategy Review

The Chief Executive introduced the report and outlined how the Association would renew the strategy and determine the Association's strategic priorities for the next four years. It was **noted** that the business plan needed to both enable and restrain the Association's ambitions as delivery would depend on adequate financial capacity.

5.3.1 Mrs Elliott commented that it was good to see in the review on the People Strategy that the outcomes of the current consultation process on hybrid working would be considered further. She stated that it would be interesting to see in the Strategy how the Association was going to embed the values of the Association, especially as many new members of staff had joined the Association during the Covid period and did not have the same opportunities staff previously had for social interaction.

5.3.2 The Chief Executive agreed with Mrs Elliott's comments and stated that going forward with the hybrid model of working it would be important to embed the culture and this was something that the Executive Team would keep a focus on. It was **noted** that the next Best Companies survey would be too early to judge if hybrid working was successful. The Chief Executive stated that this was one of his concerns as the Corporate Strategy could state the Association's agreed values and behaviours but that it was difficult to ensure that all staff were 'living' the values and behaviours.

5.3.3 Mr Alexander asked whether the cost of decarbonising the Association's existing housing stock would mean that the Association had to scale back on its development aspirations.

5.3.4 The Chief Executive responded that when the Association's existing housing stock was decarbonised new income streams would not be generated. When the Association builds it was able to borrow money as the investment generates an income stream against which the Association could borrow. He stated that when the Association decarbonises it would not have this ability.

He stated that the work on modelling the Association's business plan assumptions post 2030 were going to be particularly critical. He stated that the Board only ever approved 5 years of development and the assumption was made that development could be turned off after five years. The Chief Executive hoped that this would not be the case and that the Association would find ways to work around this as there was significant housing need.

5.3.5 Mr Tempest commented that the report referred to [redacted] sharing backroom services and elsewhere in the report it mentioned a different network [redacted]. He asked whether there was any openness in the Corporate Strategy to a broader collaboration.

5.3.6 The Chief Executive responded that [redacted] was a very large group and that there would be no restriction on the Association looking to shared services with any member of [redacted]. He doubted that [redacted] would ever have a shared services group. [redacted] He stated that he would not exclude the idea of shared services with [redacted] but that it would have to make sense in helping the Association to deliver what it was trying to achieve and it would have to be value for money.

The Chief Executive stated that there was a strong argument for an internal audit shared service with [redacted] as all members of [redacted] were roughly at the same point and there was a clear value for money argument. He stated that the intention was to bring a proposal to [redacted] and to discuss how the Association might need this vehicle to deliver shared services.

5.3.7 Mrs Trice asked if there were any positive lessons learnt because of Covid that would now feature in the Corporate Strategy that might not have been considered previously.

5.3.8 The Chief Executive responded that in the Corporate Strategy of 2019 there was nothing about moving to hybrid working or reducing the Association's office accommodation or thinking of new ways of interacting face-to-face or indirectly with the Association's tenants. He stated that if he was looking for the positives coming out of Covid it would be agile and hybrid working but there had to be a caveat about the risks of agile and hybrid working alongside the benefits.

5.3.9 The Chair stated that he wondered whether there should be an extra stage in point 4.2 of the timetable as the Board did not get to do its initial review until after the electronic surveys and focus groups had taken place. He suggested that an extra stage be introduced after the completion of the first draft of the new strategy by the Leadership Team and before the focus groups start. The draft strategy could be sent out to the Board, not for detailed comments, but to give Board Members the opportunity to highlight any concerns or issues about the direction of travel of the strategy.

5.3.10 The Chief Executive agreed and stated that it would be published into the Board and Leadership channel on Teams and Members would be given a week to make any comments. He stated that it was unlikely that the draft would be ready in July but in the first week or second week of August.

The Board **approved** the timetable, subject to the above amendment, for the review of the Corporate Strategy.

#### 5.4 **External Audit Findings Report and 2021/22 Group Financial Report and Accounts**

The Executive Finance Director introduced the report. It was **noted** that the reports had been presented to the Group Audit and Risk Committee on 7 July and the Committee recommended that the Board accepted the Audit Findings Report and **approve** the Financial Statements. The Executive Finance Director gave a brief overview of the Financial Statements. It was **noted** that the Financial Statements showed both good financial and operational performance in what had been a difficult Covid operating environment. He commented that the only negative which the Association was looking to resolve in both this and the next financial year had been the Association's inability to deliver planned maintenance works and some routine responsive repairs and that it would be a high priority to carry out those catch-up works.

The Executive Finance Director stated that the only significant change to the performance presented in the Financial Statements compared to the year-end management accounts was around the accounting adjustment to reflect a higher pension obligation at year-end. He stated that it was important to **note** that it was purely an accounting adjustment and that it did not impact the Association's contributions to the pension scheme. It was **noted** the Association had also engaged First Actuarial, the Association's pension advisors, to review the financial assumptions used to calculate the pension obligations and the Association has some assurance that those assumptions were appropriate.

5.4.1 The Chair queried the status of the subsidiary financial statements. The Executive Finance Director confirmed that they had been through all the subsidiary board and **approved**.

5.4.2 The Chair stated that it was impossible to budget for the actuarial adjustment on the pension scheme and he believed that it would be very expensive to do a buy out from the Social Housing Pension Scheme but queried whether a

pros and cons analysis of remaining or leaving the pension scheme could be carried out and asked what this would entail and what the timetable would be for doing that.

- 5.4.3 The Executive Finance Director responded that he had arranged for this review to be undertaken and had engaged First Actuarial to do this and they would report back to the October R&N Committee.
- 5.4.4 The Chair stated that under 3.1 the report stated that the control of spreadsheets would be largely reduced with the introduction of the new finance system. He asked for an update on this issue and queried how much of a difference would it make to spreadsheet use.
- 5.4.5 The Executive Finance Director responded that it was a very significant project. The old accounting system would be replaced with a Sage finance system which would give the Association access to better tools and reports that the Association needed to deliver a year end without spreadsheets. It was **noted** that progress of that part of the project was very good. The subsidiaries had already been moved across to Sage and the Executive Finance Director was planning how to move BHA across to Sage with a target date of April 2022.
- 5.4.6 Dr Hibberd stated that it would be very helpful to have a simple guide to pensions at some stage. The Executive Finance Director responded that First Actuarial had offered to provide their expertise to the Board and it was **agreed** that a presentation from them to the Board would be useful.

The Board **approved** the External Audit Findings Report for the year ended 31<sup>st</sup> March 2021.

The Board **approved**

- Report of the Board included in the Group financial statements including the Value for money statement, the statement of compliance with the Regulator's Governance & Viability Standard and the statement of compliance with the NHF Code of Governance;
- Strategic report included with the Group Financial statements;
- Group Financial Statements for the year ended 31 March 2021;
- Subsidiary financial statements for Broadland St Benedicts Ltd, Broadland Development Services and Broadland Meridian and the
- External audit Letter of Representation.

## 5.5 **Re-appointment of External Auditors for 2021/22**

The Executive Finance Director gave a verbal update. It was **noted** that RSM were in the second year of a three-year contract with the Association and included within the contract was an option to extend by two years with the option of it being a five- year contract. The performance of RSM has been very good with good working relationships between RSM and the Association's Finance team. The Executive Finance Director stated that from

a value for money perspective RSM benchmarked well against other external audit firms compared to members of the Association's peer group.

**ACTION**

The Executive Finance Director asked the Board to support the recommendation to the AGM in September that RSM be re-appointed as external auditors this financial year.

5.5.1 Mr Finister-Smith confirmed that the relationship with RSM was working well and that he was happy to support the continued professional relationship,

5.5.2 The Board **supported** the recommendation. It was **agreed** that there would be an item on the AGM agenda in September for the re-appointment of RSM as auditors for 2021/2022

**LB**

#### 5.6 **Risk and Assurance Update to BHA Board**

The Executive Finance Director introduced the report and stated that it was a six-monthly update on the Association's work around risk management and set out the Association's intent to refine its approach to determining risk appetite at the Board away days in October 2021.

5.6.1 Mr Finister-Smith stated that the Risk and Assurance Update was considered at the GARC meeting on 7 July 2021 where the strategic risks were considered. He stated that the 'red' risk – planning effectively for decarbonisation was thoroughly discussed at the recent Board away day on 30 June 2020. He stated that one comment mentioned that risk management had to be owned by the entire Board and he thought that it was important that the Board away day covered a review of risks. It is important to make sure that there was a relationship between the strategy that was going to come to the October away day and risk management and to ensure that the different elements of the business were joined up

5.6.2 The Chair stated that consideration needed to be given to how best to design the risk session at the October Board away day to ensure that the Board was engaged on the risk appetite/risk tolerance discussion alongside the strategy discussion.

**CE/MN**

The Board **noted** the update and **approved** a review of risk appetite at the next Board Away Day in October 2021.

#### 5.7 **GARC Report to BHA Board on Internal Controls and Committee Effectiveness**

Mr Finister-Smith introduced the report which aimed to give assurance to the Board that GARC had executed its duties and responsibilities during the year properly. Mr Finister-Smith explained the various appendices.

The Board **approved** the report from GARC which **noted** the effectiveness of the Committee during the 2020/21 financial year and provided assurance over the strength of BHA's internal control framework.

## 5.8 **Annual Board Effectiveness Review**

The Consultant Governance Director introduced the report. She stated that the report looked at the effectiveness of the Board and considered other feedback from boards and committees and that it was ahead of the review of the Standing Orders that would happen after the AGM in September.

She stated that she was very conscious that there was quite a lot of overlap between this report and some of the other reports that the Board had seen. She explained that this was partly because of the way that the Association's Standing Orders were written and the requirements in the Standing Orders, but that it was also because of the new Code that the Board had signed up to and the Association was trying to bring in the new criteria about reviewing effectiveness across all the boards and committees and harmonise. She apologised that there was some repetition but that she wanted to ensure that she had covered everything.

The Consultant Governance Director stated that the Terms of Reference were part of the Standing Orders and they would be reviewed in September. She asked Members whether there was anything that they felt needed to be flagged as a critical area to be changed when the Standing Orders were considered in September. It was **noted** that no issues were raised.

The Consultant Governance Director stated that some questions had been posed in point 5.2 of the report to assist the Board to consider its effectiveness. In addition, there is information provided in the Resources Area to assist the Board in reviewing how it is discharging its duties.

- 5.8.1 Members discussed question 1: – Composition, skills, experience and diversity. The Chair asked Members if they were happy with the skills listed as necessary for the Board and were there any skills that Members should be seeking to bring into the Board in terms of the upcoming board recruitment. He stated that there would be a recruitment process in the autumn for two additional board members and there was an opportunity to complement the existing board skills. He asked Members whether there were any skills the Board required to enhance.
- 5.8.2 Mr Finister-Smith commented that Resident Experience had six red flags and queried whether the Board should be concerned about this or not.
- 5.8.3 The Chair responded that this was a reflection of the way that the Board had interpreted that skill. It was interpreted as having experience of being a tenant or past tenant of the Association or other social housing provider. Only those who were tenants or past tenants would be able to tick a green on the skills matrix,



- 5.8.4 The Chief Executive stated that following the resignation of Helen Skoyles on the BSB Board there was a requirement to recruit someone with development skills who could represent BHA on the BSB Board.
- 5.8.5 Mr Tempest made an observation that covered a few of the questions: the ambassadorial role of board members, effectiveness of decision making and representation of key stakeholders. He stated that as a Board at the moment the Board was quite a new team and its combined experience was, because of not meeting in person, for reasons due to Covid, quite fresh. He believed that the June Board away day was very productive and was a step forward in Members getting to know each other. It was acknowledged that there had been an impact, due to Covid, on building Member relationships and cohesive teamwork, but that steps were in place to remedy this.
- Mrs Trice commented that under Welfare there were no green flags at all and suggested that was something that could be explored. The Chief Executive stated that Welfare and Housing skills could be added to the matrix as currently this skill was not within the Board.
- 5.8.6 The Consultant Governance Director pointed out that the BSB Board suggested sustainability as an additional skill that could be added to the skills set.
- 5.8.7 The Chair agreed and stated that climate change was going to be a major feature of what the Association had to be doing for the next ten to twenty years. The Association needed to ensure that it had adequate capabilities not only in the Executive team and staff of the Association, but also some ability in the Board to interrogate.
- 5.8.8 Members discussed question 2: 'Are Board Members satisfied that they are acting as role models for the desired BHG culture, values and behaviours when conducting Board Business? Do Board Members have any comments or suggestions for improvement?' It was acknowledged that it was difficult currently to be a role model during Covid as Members had not had the opportunity to meet tenants and stakeholders.
- 5.8.9 Mrs Elliott commented that pre Covid new Members had a more in-depth induction, tour of BHA stock and meeting tenants and that this would be a good time to act as role models. She stated that it was going to be important to reinstate the board stock tours. This would give Members the ability to get to know each other. It was **noted** that a board stock tour would be arranged as soon as Covid restrictions had been lifted.
- 5.8.10 Members discussed question 3 'Are Board Members satisfied that the current timing and frequency of meetings meet their needs and enable the terms of reference to be fulfilled? Do Board Members have any questions or suggestions for improvements?'

It was acknowledged that this question was covered in the board members survey and it was felt that the current timing and frequency of meetings was just about right.

- 5.8.11 Members discussed question 4: 'Are Board Members satisfied that the agendas meet their needs, are fit for purpose and enable the Terms of Reference to be fulfilled? Do Board Members have any comments or suggestions for improvement?'
- 5.8.12 Mrs Elliott stated that she would like to see horizon scanning or external discussion – not on the main board agenda but on the R and N Committee agenda, as she believed that it was important that the Board looked externally. She stated that this was something that maybe the R and N Committee should consider.
- The Chair commented that the Board away days could be used for horizon scanning.
- 5.8.13 Members discussed question 4: 'Are Board Members satisfied with the effectiveness of their decision-making and consideration of key stakeholders. Has the decision-making enabled Board Members to discharge their responsibilities and fulfil the Terms of Reference? Do Board Members have any comments or suggestions for improvement?'
- 5.8.14 Mr Tempest commented that if the Boards papers had sufficient information without being too burdensome and if they were presented in a way that allowed Members to question, then the only thing lacking in decision making would be more in-depth knowledge which would come with experience. He stated that he believed that the decisions were balanced and well thought out.
- 5.8.15 The Consultant Governance Director commented that overall and collectively she believed that the main Board, the subsidiaries and Committees were all working well together, the feedback up and down was working well and there was consistency in views.
- 5.8.16 Mr Tempest commented that his understanding of the tenure of office for Board Members of the Association was that Members did a three-year period up to a maximum of nine years subject to being re-elected every year at the AGM. He asked for clarification of Item 7 Group R and N Committee Recommendations that stated:
- Look to reduce maximum terms of service in line with the Code of Governance with a phased programme starting from 2023 AGM when 3 board members will have reached the end of their six-year term.
  - Extend term of service of 1 board member who will reach six years at 2021 AGM.

Mr Tempest thought that this stated that it was going to become a six-year tenure rather than a maximum of nine

- 5.8.17 The Consultant Governance Director explained that what had changed in the Code of Governance was that it recommended that the Association moved to a six-year term, but that what the R and N was suggesting, and this would have to be discussed at the AGM and the subsequent board meeting, was that the Association moved to the six-year term. There would have to be a transition as there would be a sudden drop off point with several Members if it was curtailed immediately. The R and N Terms of Reference were clashing with the Code currently which was why the Standing Orders had to be reviewed again and that the Board had to make a decision. It was acknowledged that the Association had to follow the Code, but that it had to be practical about the transition going forward without losing all the skills set and the cohesion that was currently within the Board.

The Consultant Governance Director stated that the suggestion in 7.2 was to delay the recruitment but to roll it forwards so that there was continuity of membership for a while in certain areas.

- 5.8.18 The Chief Executive stated that he believed the six-year term versus the nine-year term had to be debated and the Board had to come to a common view. It was acknowledged that the Board could opt out of certain elements of the Code as long as the Association could justify the reasons why the Association would not adopt the six-year term. He suggested this could be debated at the Board away day.
- 5.8.19 Members discussed all of the Group R and N Committee Recommendations in Item 7.
- 5.8.20 The Chair stated that one of the reasons to initiate the board recruitment in the autumn was that interviews would take place face-to-face. It would also give Members the ability to carefully consider the skills base required. It was **noted** that Members were comfortable with the recruitment process starting in September 2021. It was acknowledged that two Members would be co-opted onto the Board and would formally be appointed at the 2022 AGM. This timing would also mean that it should be possible for induction to be face-to-face.
- 5.8.21 The Chair stated that Mrs Elliott chaired the last R and N Committee meeting. The R and N recommendation was that Mrs Elliott chaired the R and N Committee for the rest of the sessional year and would be reviewed at the AGM. This was **approved**.
- 5.8.22 Members discussed Item 7.5 – BSB composition and term of service. The Chief Executive explained that in BSB there were no term limits as it was a skills-based board, but it was acknowledged that both Sean Tompkins and Martin Clarke had been on BSB Board since the establishment of the company. It was recommended that the maximum term of service on the BSB should be reviewed, but that this should take place after the completion of Phase 4 of Canary Quay as this was a critical project for the company. This

was **approved**.

The Board considered all the recommendations:

The Board reviewed:

- its terms of reference within the Group Standing Orders and identifies any amendments to be implemented when they are reviewed in September.
- its performance against the terms of reference and the code of governance criteria and confirms that it is fulfilling its responsibilities to a satisfactory level by discussing the question highlighted within Section 5.1, using the detail provided in Appendix 1 which includes the survey responses.

The Board **noted**:

- Annual updates from subsidiary and committee chairs and feedback from subsidiary and committee effectiveness reviews located in the Resource area on OnBoard.

The Board **noted**:

- Group R&N recommendations relating to Board Member terms of service, succession planning and committee composition in section 7.

## 5.9 **June Quarterly Management Accounts**

The Executive Finance Director introduced the report. He stated that overall, the financial performance to the end of June was positive with a surplus for Group BHA and BSB all exceeding budget.

It was **noted** that on the financial KPIs there was only one amber KPI which was in respect of the Association's interest cover covenants. The reason that the KPI was amber was due to development spend being lower than anticipated year to date and as a result capitalised interest was lower than anticipated. It was also due to an overspend or more spend than was anticipated on the Association's responsive repairs year to date and this was because the Association was addressing the backlog. It was **noted** that whilst the interest cover was slightly behind budget it was well within the golden rule target.

The Executive Finance Director stated that the Association's gearing and reinvestment metrics were also slightly below budget due to underspends on development year to date and planned maintenance year to date. The Executive Finance Director assured Members that this was not a concern as the Association's forecast showed that both development and planned maintenance spend would catch up for the full year. The cash position was strong and the Association had 37 months before additional funds were required compared to the Association's target of 18 months in the treasury strategy.

The Board **noted** the management accounts.

## 6.00 ITEMS FOR DISCUSSION AND APPROVAL

### 6.1 Health and Safety Legal Compliance – Red Risks

The Executive Property Director introduced the report. It was **noted** that the Association had now gained entry for the expired gas certificates as mentioned under item 6.1 Gas Servicing.

- 6.1.2 Mr Keats queried the improvement notice regarding sash windows and he asked whether these were now up to date. He asked whether there were any other similar incidents that the Association was expecting around this issue with the Association's stock.

The Executive Property Director responded that the Association had not finished the works yet as there was a long planning consent process due to the property being in a conservation area. It was **noted** that the works should be carried out by the end of September.

The Executive Property Director stated that in terms of similar issues the Association had improved its stock condition regime and more details had been added for example checking window restrictors.

It was **noted** that the Board was satisfied with the information provided and the approach taken to manage the risks moving forward.

### 6.2 Business Performance Report

The Chief Executive introduced the report.

- 6.2.1 The Executive Housing Director gave an update on Housing with Care. She stated that the narrative in the report gave the latest position and that unacceptable long voids in Housing with Care continued. There are currently 52 voids.

[redacted]

The Executive Housing Director stated that the Association now had to consider how it let these homes, what other rights did the Association have to let them or consider delaying the care needs assessment until after people moved into their homes.

[redacted]

The Executive Housing Director stated that she was going to bring a paper to the September Board to explore some of the decisions that the Association might need to make and the ways that the Association looked at Housing with Care now and into the future

- 6.2.2 Dr Hibberd asked by how many months the assessments were delayed.
- 6.2.3 The Executive Housing Director responded that there was not a simple answer to Dr Hibberd's question. She explained that what the Association wanted to do was to open up the allocations to people looking for sheltered housing. The wrong mix of people were coming into housing with care – it should be a much greater mix of people with lower care needs, which in turn would resolve the issue of short tenancies and people moving in too late to take advantage of the scheme. She stated that she wanted social care on site for some open days to make the customer journey smooth, but NCC had no capacity to do this. It was acknowledged that NCC was under an immense amount of pressure.
- 6.2.4 Dr Hibberd asked whether the Association's schemes would leave the care sector entirely in the future.
- 6.2.5 The Chief Executive responded that the Leadership Group had discussed this issue and it was **noted** that all the Association's housing with care schemes were approved before the Chief Executive's arrival at Broadland.

The Chief Executive stated that the Leadership Group team would be looking at all the original appraisal work and the agreements.

[redacted]

The Chief Executive stated that this was a major issue and worthy of a proper debate in September and that the Board needed a more comprehensive discussion about Housing with Care.

The Chair stated that the Board would discuss further at the Board away day in October.

- 6.2.6 Mr Tempest stated that in the Covid KPIs there was a graphic which showed gross arrears and it showed a bar chart from the start of each month of how arrears declined for three months. In the main performance indicators it stated that current tenant arrears as a percentage of annual rent excluding void loss and was currently flagged as green. Mr Tempest stated that the reason he raised the question now and at previous Board meetings, was that each one of the Covid graphics that he looked at the starting point at the beginning of the month was higher. He stated that he got the impression that when looking at gross arrears at a year snapshot and when looking at the starting point the starting figure would be going up. The reason why it was in the Covid KPIs was because it was a quite blunt look at how poverty amongst the Association's tenants might affect their ability to pay. He stated that he did not think that the two things seemed to add up and he was looking for some tangible reassurance that there could be a longer term look at the gross arrears tables.
- 6.2.7 The Executive Housing Director responded that the Association's arrears performance was good and that the arrears had reduced during difficult times and at the same time evictions had been reduced. She stated that the reason why the amounts had increased was because the Association's rent had increased in April and the Association had built more homes. She stated that the figure that should be considered was the end of month figure as this showed the amount the Association was left with once all payments had gone through as underlying arrears, as opposed to where the rent tenants were paying off monthly.
- The Chief Executive commented that one issue was that, unlike many housing associations, the Association had monthly tenancies and nearly all tenants moved into notional arrears on the first of the month. The Association could only judge what its net arrears were at the end of the month so the Association did not start taking arrears action until that month had expired.
- 6.2.8 Mr Tempest stated that he made a comment at the last Board meeting that the KPIs that were assigned to the interim corporate strategy which by and large were deadlines for action and that his comments at the previous Board meeting was that some of the deadlines had passed and he wondered what the consequences of that was.
- 6.2.9 The Chief Executive stated that he thought that Mr Tempest was concentrating on the homelessness KPIs and he mentioned the Next Steps Funding project which in theory the Association was supposed to spend the money by the end of March and therefore the target that was adopted in November stated that the money should be spent by the end of March on those projects. He stated that the reality was that the Executive Development Director re-negotiated timescales as delays came into the system.

|        |  |               |
|--------|--|---------------|
| 6.2.10 | The Chair stated that the Business Performance report was alternated at Board meetings and that the next time the Business Performance report was discussed it should be at the top of the agenda so that a more extensive discussion could take place on this issue.  | <b>ACTION</b> |
|        | The Chair stated that Housing with Care should be a separate agenda item at the September board meeting.   | <b>LB</b>     |
|        | The Board <b>noted</b> the Business Performance Report.  | <b>LB</b>     |
| 6.3    | <b><u>Learnings from Complaints</u></b>  |               |
|        | The Executive Housing Director and the Executive Property Director introduced the report. It was <b>noted</b> that there were more formal complaints now that the system had been streamlined by removing the second stage of the complaints policy so that the Association was compliant with the Housing Ombudsman Code and to make the process better for tenants who wanted to complain.   |               |
| 6.3.1  | Mrs Trice observed that it was very important that when a tenant specifically requested a complaint that it got logged as a complaint and not a swift resolution, as this would add time to the process unnecessarily. She stated that this should be communicated very thoroughly to staff and that the complaint was correctly categorised.  |               |
| 6.3.2  | The Executive Housing Director agreed that this was important and it was <b>noted</b> that two sets of training had taken place since the Ombudsman Code had been reviewed and that the Association was strongly embedding the culture with staff that complaints were nothing to be worried about and that they were very important so that the Association could learn from them.  |               |
| 6.3.3  | Mrs Trice asked the Executive Housing Director why she thought there was not good enough evidence from the complaints satisfaction survey.   |               |
| 6.3.4  | The Executive Housing Director responded that unfortunately it was not uncommon to have low response rates to complaints surveys and that the Association was planning to engage with those tenants who had complained but did not complete a survey. They would be offered a voucher or given the opportunity to attend a virtual discussion group to ascertain how better the Association could capture tenants' experience of complaints. |               |
| 6.3.5  | Mrs Trice stated that she noticed that in the survey with regard to repairs there was no particular theme to repairs complaints and that she was interested to find out more, as in her personal opinion a repairs complaint would be fairly limited as to what the complaint would be.  |               |
| 6.3.6  | The Executive Housing Director responded that what she meant by no theme was that there was no particular trade mentioned. She stated that there was more work to be done in the future on analysing swift resolutions as well and ensuring that the themes were fully understood.   | <b>ACTION</b> |



- 6.3.7 Mrs Trice commented that, having attended many complaint panels over the years, one of the major themes was poor communication. There was always an element of communication in panel hearings and the message about communication needed to be carried throughout the process. This should be from both a tenant and employee perspective to ensure that tenants were kept up to date and not left in the dark and were continually updated with progress with the complaint going forward.
- 6.3.8 Mrs Elliott commented that when she had sat on panel hearings one of the issues that the panel found difficult was getting the level of compensation right and to be fair and consistent. She believed that it was important to have this as part of the learnings as it was important that the Association was consistent and fair across all complaints.
- 6.3.9 The Executive Housing Director agreed and stated that one action that was being taken was to supplement the Housing Ombudsman guidance to remedies with the Association's own internal experience so that it developed its own guidance around what level was fair.
- 6.3.10 Mr Tempest stated that he echoed Mrs Trice's comments about communication as being a major issue historically. He stated that more recently vulnerability had featured more widely. He welcomed the learning points. He asked, relating to point 4.4 and introducing peer review of complaints, who would be reviewing the complaints.
- 6.3.11 The Executive Housing Director responded that this would be carried out internally by senior managers who would be looking at complaints and reviewing them to ensure that there was a robust investigation at Stage 1 of the complaints policy.

The Board **noted** learnings from recent complaints.

## **7.00 STANDING ITEMS**

The Chair commented that he had not received any concerns from the non-executives on the noting pack. He had received three questions from Members:

On the Asset Management update there had been reports on damp and mould which had hit the press recently and the question was how did the Association stack up against that issue and were there any major issues.

- 7.1 The Executive Property Director responded that

The process regarding mould was being reviewed. Some pro-active work had taken place with the installation of the Switchee devices. These devices measure humidity in the home. The Association could then try to diagnose whether there were going to be any problems prior to them happening. She stated that also with the catch up on stock condition surveys issues could be identified at an earlier stage.

**ACTION**

- 7.2 The Chair stated that the next question was concerning disabled tenants living in the Association's flats and how could the Board assure themselves that their needs, in particular, were taken account of in an evacuation situation.
- 7.3 The Executive Property Director responded that the Association had person centred risk assessments in place but that the Association was hoping to move to putting in place a personal evacuation plan for tenants which the Association was not required to do. It was **noted** that this might be something that would be introduced later in the Building Safety Act. The Association was putting together the draft plans. It was **noted** that the Association's buildings over 18 metres were concentrated along Geoffrey Walsling Way, Brennan Bank and Canary Quay. The Association had just appointed a new Housing and Safety Officer for this area and the Association would ensure that details on tenants' specific requirements would be obtained.
- 7.4 The Chair stated that the final question was concerning the Build East benchmarking with the appearance that the Association had a much bigger repair backlog than a lot of the other housing associations.
- 7.5 The Executive Property Director responded that included in the backlog were no entries whereby an operative would have gone to do a repair and the tenant was not home. There were also follow on works whereby an operative would go and do a repair that required further works. There were also works that were booked in but had not yet been completed. She stated that the Association was probably more over pessimistic than some of its comparators.

It was **noted** that the backlog had been brought back down and that there were now approximately 300 repairs from last year's backlog. It was **noted** some of the repairs had intentionally been held back as the new version of Tenants On Line was being trialled whereby tenants could log in and pick a repair time. This segment of tenants would be used to trial the new Tenants On Line and book in their repairs.

- 7.5 Mr Tempest commented on the Development Activity update – Item 3.8 Bids Submitted. He noted that the second round of the Homeless funding had been released and that the Association had submitted 3 bids. He stated that it would be useful to know what the prognosis was.
- 7.6 The Executive Development Director responded that he had a Homes England Quarter 1 meeting on 20 July and confirmed that the bids were being considered but that he had no further information of when an announcement would be made on the outcome of the bids. He hoped that he would have a response by September. He assured Members that the development team were progressing sites, planning and surveys in the meantime.

## **Items from Noting Pack**

### 7.1.1 **Governance Action Plan**

The Governance Action Plan was **noted**.

### 7.1.2 **Board/Committee Meeting Schedule 2021/22**

The Board/Committee Meeting Schedule was **noted**.

### 7.1.3 **Corporate Strategy Tasks**

The Corporate Strategy Tasks were **noted**.

### 7.1.4 **Development Activity Update**

The Development Activity Update was **noted**.

### 7.1.5 **Asset and Liabilities Register Board Report July 2021**

The Asset and Liabilities Register Board report was **noted**.

### 7.1.6 **Canary Quay Phase 4 Update**

The Canary Quay Phase 4 update was **noted**.

### 7.1.7 **Asset Management Update**

The Asset Management Update was **noted**.

### 7.1.8 **Social Housing White Paper Action Plan**

The Social Housing White Paper Action Plan was **noted**.

### 7.1.9 **Fire Safety Update**

The Fire Safety Update report was **noted**.

### 7.1.10 **Independent East Update**

The Independent East Update report was **noted**.

### 7.1.11 **Health and Safety Legal Compliance**

The Health and Safety Legal Compliance report was **noted**.

## 7.2 **Minutes of Committees and Subsidiary Boards**

**ACTION**

7.2.1 **Broadland Development Services Board – 02 June 2021**

The minutes were **noted**.

7.2.2 **Broadland St Benedicts Board – 10 June 2021**

The minutes were **noted**.

7.2.3 **Funding Task and Finish Group – 11 June 2021**

The minutes were **noted**.

7.2.4 **Group Audit and Risk Committee – 07 July 2021**

The minutes were **noted**.

7.3 **Notes from TAG and Home Panel**

The Chair stated that at the earlier NEDs session it was suggested that the notes from TAG and Home Panel move up the agenda as there was a danger everyone in the meeting got a bit tired at this point in the agenda and sufficient time was not dedicated to this item. It was suggested that there be a section under Discussion and Noting on tenant engagement and feedback where TAG and Home Panel notes could be picked up.

The notes were **noted**.

7.4 **Equality Diversity and Inclusivity**

No issues were raised.

7.5 **Health and Safety**

No issues were raised

7.6 **Feedback from Training/Conference/Network events attended**

None since last meeting

7.7 **Any Other Business**

There was no other business.

8.00 **Date, time, and place of next meeting**

The next meeting will take place on Friday 24 September 2021 for the Broadland Housing Annual General Meeting – the Board meeting will commence at 11.15 am.

MN

The meeting closed at 7.55pm.

Signed ..... Dated .....  
Group Chair

**Distribution**

Richard Alexander  
Judith Elliott  
Chris Ewbank (Chair)  
Mike Finister-Smith  
Simon Hibberd  
Martin Keats  
Michael Newey  
Gavin Tempest  
Siobhan Trice

### Subsidiary Board Membership and Quorum

| Broadland St Benedicts   | Broadland Development Services                               | Broadland Meridian  |
|--|--|---|
| <b>Members who also sit on BHA Board</b>   |  |   |
| Michael Newey (Chair)  | Michael Newey (Chair)  | Gavin Tempest (Chair and BHA NED)   |
| Helen Skoyles (BHA NED)  |  |   |
| <b>Members who do not sit on the BHA Board</b>   |  |   |
| Iain Grieve  | Iain Grieve  | Jenny Manser (Independent NED)  |
| Sean Tompkins (Independent NED)  | Andrew Savage  | Kate Slack (Independent NED)  |
| Martin Clark (Independent NED)   |  | Martin Keats (Independent NED)  |
| Jon Barber (Independent NED)   |  |   |
| <b>Quorum</b>  |  |   |
| <p>Three Board Members, subject to at least two NEDs being present one of who must be an Independent NED.</p> <p>Decisions must be approved by Independent NEDs present to be valid.</p> | <p>Simple majority of the total number of Board Members,</p> | <p>Two NEDs, subject to at least one Independent NED being present.</p> <p>Decisions regarding transactions between BM and BHA (or any others that may cause a conflict of interest), must be approved by two Independent NEDs to be valid.</p> |
| <b>Quorum for BHA Board - 3 board members</b>  |  |   |