

Argyll Community Housing Association

Board of Management Meeting

Thursday 29th May 2025, at 10.00am via Teams

Minute

Present:

Cathy Grant (Chair)
 Mark Irvine (Vice Chair)
 Jim Milne (Secretary)
 Ian McIntyre (Chair of Audit Committee)
 Mike Brown
 Steven Duffy
 Dan Hughes
 Pat McVey

Not in attendance

In Attendance:

Michelle Mundie, Chief Executive
 Colette Benham, Director of Human Resources & Corporate Services
 Lachie Wood, Property Services Manager
 Gillian Logan, Property Services Manager
 Yvonne Angus, Regional Manager
 Lesley Lindsay, PA to Board of Management (minute)

		To be actioned by 21/08/25
1.	Apologies Esther Hughes, Cllr William Sinclair, Cllr Jan Brown	
2.	Minutes of Previous Meetings:	
2.1	20th March 2025 The Board of Management APPROVED the minute as a true and accurate record of the meeting. Proposed by: Dan Hughes Seconded by: Ian McIntyre	
2.2	27th March 2025 The Board of Management APPROVED the minute as a true and accurate record of the meeting. Proposed by: Ian McIntyre	

	Seconded by: Dan Hughes	
2.3	<p>3rd April 2025 The Board of Management APPROVED the minute as a true and accurate record of the meeting.</p> <p>Proposed by: Ian McIntyre Seconded by: Dan Hughes</p>	
2.4	<p>2nd May 2025 The Board of Management APPROVED the minute as a true and accurate record of the meeting.</p> <p>Proposed by: Dan Hughes Seconded by: Pat McVey</p>	
3.	<p>Matters Arising 20th March 2025 Page 1 – Item 3 – the Chief Executive to present the revised allocations policy to the May meeting. To be covered under Item 16</p> <p>Page 3 – <i>Item 7 – the Chief Executive to circulate comparison information on Gypsy/Traveller satisfaction levels.</i> The Chief Executive advised she would circulate the comments produced by Argyll and Bute Council. She further advised the Scottish Housing Regulator had indicated it was the lowest satisfaction figures.</p> <p>Page 3 – Item 7 – the Chief Executive to write to Sally Thomas before her departure from the Scottish Federation of Housing Associations. Ongoing action.</p> <p>Page 4 – Item 10 – the Director of Finance & IT to correct a minor error on page 12 of the revised Business Plan. Action completed.</p> <p>Page 9 – Item 18 – the Director of Finance & IT to re-circulate the pensions report presented to the Board in February 2024. Action complete – report circulated by email 20th March 2025. Action completed.</p> <p>Page 10 – Item 20 – the Director of Finance & IT to provide an IT update to the May Board meeting. The Board were advised the information had not been available to provide an update report to the May meeting. The Chief Executive advised an update report would be provided to the August Board meeting.</p> <p>Page 10 – Item 20 – the Director of Assets and Sustainability to provide comfort Property Services would meet the targets to upload quality information onto the Open management system. Action completed.</p>	<p>Michelle Mundie</p> <p>Allan MacDonald</p>

4.	<p>Approved Minute: Policy, Performance & Operations Committee Meeting 17th February 2025 for Ratification</p> <p>There were no questions.</p> <p>The Board of Management unanimously RATIFIED the minute.</p>	
5.	<p>Approved Minute: Risk, Finance & Audit Committee Meeting 30th January 2025 for Ratification</p> <p>The Chair of the Risk, Finance & Audit Committee Meeting took the meeting through the approved minute.</p> <p>There were no questions.</p> <p>The Board of Management unanimously RATIFIED the minute.</p>	
6.	<p>Approved Minute: AHFA Board Meeting 10th March 2025</p> <p>The Chair took the meeting through the approved minute.</p> <p>There were no questions and the Board of Management NOTED the minute.</p>	
7.	<p>Correspondence</p> <p>None.</p>	
8.	<p>Declarations of Interest</p> <p>None.</p>	
9.	<p>Chief Executive's Presentation</p> <p>The Board of Management NOTED the content of the presentation delivered by the Chief Executive covering:</p> <ul style="list-style-type: none"> • Housing Bill Consultation • Programme for Government • Dalintoher • STV • Disposals • Development Opportunities • Cyber Security • Recruitment • [REDACTED] <p>Following the commitment to introduce Awaab's Law via the Housing Bill, the SFHA are seeking adjustments on compensation requirements for housing associations. The Chief Executive to provide further detail on compensation.</p> <p>[REDACTED]</p> <p>The Chair thanked Yvonne Angus on behalf of the Board of Management for her hard work and dedication to the Association over many years.</p> <p>The Secretary requested the Chief Executive's presentation be uploaded onto Admin Control.</p>	<p>Michelle Mundie</p> <p>Lesley Lindsay</p>

10.1	Community Action Fund The Board of Management NOTED there was £20,000 in the Community Action Fund budget for 2025/26.	
10.2	Garelochhead Support Trust The Board of Management unanimously APPROVED the award of £480.	
10.3	Campbeltown Brass The Board of Management unanimously APPROVED the award of £500.	
10.4	Jean's Bothy The Board of Management unanimously APPROVED the award of £500.	
10.5	Dunoon Burgh Hall The Board of Management unanimously APPROVED the award of £500.	
11.	Redacted due to confidentiality of item.	
12.	<p>Annual Return on the Charter The Director of Human Resources & Corporate Services advised the annual return was a huge document that required input from many staff.</p> <p>The Board of Management stated the 4.62% decrease in tenancies sustained for more than one year was disappointing. The Regional Manager advised investigation work had been undertaken to establish the reason. She added that [REDACTED] had impacted on the figures. She further advised deaths were also required to be included, with both scenarios being outwith the Association's control. The Regional Manager stated work was being done to improve tenancy sustainment and it was her hope the figures would be improved for the next return.</p> <p>The Board of Management noted the satisfaction survey response was much higher than the response to the rent consultation. The Regional Manager advised the Association had made a commitment for the upcoming financial year to contact every tenant following a repair to provide them with the opportunity to provide feedback on their satisfaction with the repair. She advised that practice had slipped during covid and had not been resurrected.</p> <p>The Chief Executive drew the Board of Management's attention to the Gypsy Traveller satisfaction figure, which had reduced substantially over the last year. The Chair stated the condition of the sites were poor but it was hoped funding would be received to allow for upgrading.</p> <p>The Board of Management unanimously APPROVED submission of the 2024/25 Annual Return on the Charter to the Scottish Housing Regulator by 31st May 2025.</p>	
13.	Refinancing Progress Update There were no questions on the progress update and the Board of Management NOTED the update provided.	
13.1	REDACTED Commercially Sensitive	

14.	<p>Treasury Management Strategy 2025 The Chief Executive advised the strategy had been considered by the Risk, Finance & Audit Committee meeting on 8th May 2025 where no changes had been made.</p> <p>The Chief Executive advised there had been one minor amendment relating to operational liquidity. The amendment had not been material but was for clarification purposes.</p> <p>The Board of Management AGREED the Strategy had made interesting reading.</p> <p>The Board of Management reviewed and unanimously APPROVED the Treasury Management Strategy for 2025/26. The Board of Management NOTED the recommendations contained within the Treasury Management Strategy would be progressed. The Board of Management unanimously APPROVED the continued exception to the Treasury Policy whereby the level of borrowing on fixed interest rates would fall below the 60% minimum as set out in the Treasury Policy.</p>	
15.	<p>Revised Allocations Policy for Ratification The Regional Manager advised the Policy had been approved by the Policy, Performance & Operations Committee at their meeting held on 12th May 2025 but due to the terms of the current Standing Orders, was required to be ratified by the Board of Management.</p> <p>Mike Brown stated he was pleased to see the incoming worker category had been expanded to include those already working in the area.</p> <p>The Board of Management NOTED the HOME Argyll Allocations Policy had been approved by the Policy, Performance & Operations Committee at their meeting on 12th May 2025.</p> <p>The Board of Management RATIFIED the policy.</p>	
16.	<p>ECO4 Energy Efficiency Measures Project The Property Services Manager advised the proposal was to participate in the ECO4 programme, in partnership with Clyde Net Zero. He further advised the initiative offered up to £13m of fully funded energy efficiency upgrades to ACHA homes, with no cost or financial risk to the Association.</p> <p>The Board of Management noted the programme would include the installation of a range of measures from heat pumps and solar panels to insulation, based on individual property assessments, with the goal being to lift energy ratings to at least EPC band B, to help improve comfort, reducing tenant bills and tackle fuel poverty.</p> <p>The Property Manager advised the works would be aligned with the capital investment programme to minimise disruption and maximise value. Mixed-tenure properties could limit some measures but all alternative funding streams would be explored.</p>	

	<div data-bbox="217 73 1270 152" style="background-color: black; height: 35px; width: 100%;"></div> <p>It was further noted that while it was impossible to predict savings a full outcome report would be shared with the Board of Management in March 2026.</p> <p>The Board of Management agreed the project would be a significant opportunity to improve the Association's stock, support climate goals and deliver real benefits for tenants without drawing on ACHA's finances.</p> <p>The Property Manager advised Clyde Net Zero would undertake the surveys. He further advised there would be a dedicated tenant liaison team to assist with any questions/issues tenants had.</p> <p>The Chair stated the project involved a high level of money and properties and questioned if the programme was achievable. The Property Manager advised there was a lot of work to be done but it was achievable and the resources were available.</p> <p>The Secretary asked if the issues with ferries to the Islands had been taken into consideration. The Property Manager advised the project would be utilising local haulage contractors and would be using the right people in the right places.</p> <p>Pat McVey asked if the possible issues with mixed tenure would leave some tenants behind. The Property Manager advised alternatives were being considered to try to ensure no-one is left behind. He added that consultation would be required, which would take time on an already tight timescale but the aim was to ensure no tenant would be adversely affected because of an issue with mixed tenure.</p> <p>Pat McVey asked if there would be opportunities for private owners to participate. The Property Manager advised private owners would have the opportunity if they met the criteria.</p> <p>Steven Duffy stated the project was a great opportunity for the Association and tenants. He asked to what level AHFA would be involved as they would be carrying out the repairs and maintenance to the systems. The Property Manager advised Clyde Net Zero had been keen to work alongside AHFA and had offered to pay AHFA to carry out installs but unfortunately AHFA did not have the resources to take up the offer. He added that staff had been, and would continue to be trained and would be informed of all installations including the specifications of each install.</p> <p>The Board of Management NOTED and APPROVED the project to install energy efficiency measures to qualifying properties, at no cost to the Association.</p>	
17.	<p>Transformation Update</p> <div data-bbox="217 1912 1270 2054" style="background-color: black; height: 63px; width: 100%;"></div>	

	<div></div> The Board of Management NOTED the content of the progress report.	
18.	REDACTED - Confidential	
19.	<p>ACHA Management Accounts; March 2025</p> <p>The Chief Executive advised a huge amount of work had been undertaken to ensure covenant compliance. The Board of Management NOTED covenant compliance had been achieved and a draft covenant compliance report had been presented to the Risk, Finance & Audit Committee on 8th May 2025.</p> <p>The Chief Executive took the meeting through the key areas for noting:</p> <ul style="list-style-type: none"> • Business Plan – awaiting formal approval • Arrears • Void Rent Loss • Management Costs <p>The Chief Executive advised there were no red flags and the outturn was as expected.</p> <p>The Chair asked the Chief Executive to convey the Board of Management's thanks and appreciation on the low arrears figures.</p> <p>The Board of Management NOTED the content of the ACHA Management Accounts to March 2025.</p>	Michelle Mundie
20.	REDACTED - Confidential	
21.	<p>A.O.C.B.</p> <p>The Chair, on behalf of the Board of Management, thanked the Regional Manager, Yvonne Angus for her hard work and dedication and wished her the very best for her new role <div></div> The Regional Manager thanked the Board of Management for their kind words and lovely messages she had received.</p> <p>The Chair took the meeting through the items contained within the Board Information Pack.</p>	
23.	<p>Date & Time of Next Meeting</p> <p>Thursday 21st August 2025 at 10.00am – hybrid.</p>	

Signed by Chair: Cathy Grant

Date: 28th August 2025