

**ARGYLL COMMUNITY HOUSING ASSOCIATION
BOARD OF MANAGEMENT MEETING**

Thursday 13th November 2014 at 10.30am, Argyll Hotel, Inveraray

Minute

Present:

Mike Brown (Chair)
Jim Milne (Vice chair)
Councillor Roddy McCuish (Secretary)
Lorraine-Anne Drysdale (Finance and Audit Chair)
Andy Birnie
Archie Blair
Colin Davidson
Stafford Day
Cameron Grant
Danny Kelly
Councillor Donnie MacMillan
John Muir
Douglas Prophet
Michael Roberts
Kate Winton

Not in Attendance:

In Attendance:

Alastair MacGregor, Chief Executive
Nick Pollard, Director of Finance & IT
Christine Johnston, Director of Housing & Neighbourhood Services
Colette Benham, Director of Human Resources & Corporate Services
David McColl, Investment Manager
Gayle Stead, Governance & Compliance Manager
Colin Renfrew, Chief Executive, Fyne Homes
Tom MacKay, Chairperson, Fyne Homes
Lesley Lindsay, PA to Board of Management

The Chair welcomed Tom MacKay, Chair and Colin Renfrew, Chief Executive of Fyne Homes to the meeting as part of the association's engagement with partners.

1.

Apologies

Councillor Bruce Marshall, Councillor Richard Trail, Councillor

	Sandy Taylor, Margaret MacGregor	
2.	<p>Minutes of Previous Meeting – 9th October 2014</p> <p>Page 5 – Item 10.1 – second paragraph remove the extra “that”</p> <p>Subject to the above amendment, the Board of Management APPROVED the minute as a true and accurate record.</p> <p>Proposed by: Cameron Grant Seconded by: Kate Winton</p>	Lesley
3.	<p>Matters Arising</p> <p>Page 7 – Item 10.3 – John Muir asked whether AHFA’s cashflow issue had been resolved. The Director of Finance & IT stated the report had been brought to the October Board meeting to raise the possibility of a potential issue. He advised a further report would be provided to the Board at the year end.</p> <p>Pages 8/9 – Item 11 – the Chief Executive advised he was working on an article which he hoped to issue in December 2014 on the added benefits of housing.</p>	<p>Nick</p> <p>Alastair</p>
4.	<p>Conflict of Interest to Declare</p> <p>Archie Blair raised a conflict of interest in relation to Item 5, the letter of complaint from a tenant. Archie Blair stated the complainant was known personally to him and his family, this was noted.</p>	
5.	<p>Correspondence</p> <p>Letter from SHR re Payments & Benefits</p> <p>The Board of Management NOTED the content of the letter from Joyce Stewart dated 7th November 2014. The Chair advised a further letter had been received and read the contents of the letter to the Board. He further advised a copy of the letter would be circulated as part of the December Board Info Pack.</p> <p>The Director of Human Resources & Corporate Services advised the Chair had given permission for a copy of the letter to be passed to Alan Stokes of the SFHA. She further advised that she, along with the Governance & Compliance Manager would discuss the matter with Alan Stokes on 14th November 2014.</p> <p>The Chair queried the term “adopted policy” as it was his view the SHR were aware the policy had received the Board’s approval. The Board agreed that the Chair would write to Joyce Stewart to correct the misunderstanding in her letter. He further</p>	<p>Lesley</p> <p>Lesley</p>

	<p>advised the Board should re-iterate their willingness to review the policy once the framework had been agreed. It was noted that it would be preferable if the association was represented at any meeting between the SFHA and the Scottish Housing Regulator if the association`s policy was being discussed.</p> <p>Letter from Tenant</p> <p>The Secretary stated he had received a letter of complaint from a gentleman in the Cowal area. He advised the complaint was being dealt with through the Association`s complaints procedure. He further advised that he received very few letters of complaint. The Chief Executive stated that he found it difficult to quantify the amount of staff involvement with the gentleman in the past. The Board were advised that a court action and Ombudsman enquiry had both found against the complainant. The Chair reminded Board members of the complaint procedure; Stage one, Stage two then the Ombudsman.</p> <p>It was AGREED a response would be sent from the Secretary confirming that any complaint would be dealt with through the normal complaints procedure.</p>	Roddy
6.	<p>New Membership Applications</p> <p>The Board of Management APPROVED two new members.</p> <p>The Board of Management NOTED the membership total of 267 as at 4th November 2014.</p>	
7.	<p>Chief Executive Presentation</p> <p>Chief Executive welcomed Tom MacKay and Colin Renfrew to the meeting.</p> <p>The Chief Executive gave a presentation covering:</p> <ul style="list-style-type: none"> • Key Updates • External Matters <p>All members in attendance were provided with a copy of the presentation.</p> <p>The Secretary stated he was honoured to be opening the new build properties in Oban in his capacity as Chair of the Oban, Lorn and the Isles Area Committee of the Council and advised they would go some way to addressing housing need in Lorn. He further stated he was delighted that the Council was working in partnership in relation to the void properties in Rothesay and Campbeltown.</p>	

	<p>John Muir asked what the procedure was to establish how many disabled properties are built. The Chief Executive advised the starting point was the Home Argyll waiting list. He further advised liaison took place with Argyll and Bute Council's Social Work Department and Health Boards. He stated that on occasion, representations were made by organisations and individuals.</p> <p>The Director of Housing & Neighbourhood Services stated that the completion date for the new office at Stuckleckie Road, Helensburgh had slipped. She stated that staff from the James Street office may be required to move first as due to the CHORD work on Sinclair Street the staff in the Sinclair Street office were unable to move out. The Board were advised the likely move in date for staff would be January 2015.</p>	
8.	<p>SHBVN Performance Analysis Presentation</p> <p>The Vice Chair gave a presentation covering the analysis provided by the SHBVN, highlighting:</p> <ul style="list-style-type: none"> • Bespoke Peer Group of ACHA • Staffing • Overview of customer satisfaction • Meeting SHQS in 2014 • Meeting SHQS in 2015 • Satisfaction with repairs service • Standard of home when moving in • Average number of repairs per property • Average length of time taken to complete emergency repairs • Average length of time taken to complete no-emergency repairs • Context – number of lets • Tenancy turnover • Source of lets • Lets to homeless applicants • Tenancy Sustainment • Average weekly rent • Annual rent increase • Rent collected • Current arrears • Current arrears trend • Former tenant arrears • Former arrears write-off • Re-let times • Void rent loss 	

- Void loss trend
- Tenants on Board/Committee
- Complaints by service area
- Service and value for money landlord report indicators
- Service and value for money
- Service rank –v- value for money – peer group

The Vice Chair stated he had found the analysis beneficial and would like to see a similar exercise in 2015.

The Secretary thanked the Vice Chair for his informative presentation but stated it was difficult to compare the Argyll and Bute area as it had 23 habited islands. He stated that notwithstanding that some form of comparison was required. He reminded the Board that the stock taken on had been in poor condition and he stated that it was his view that as investment works were carried out and stock improved the Board would see an improvement in the figures.

Colin Davidson thanked the Vice Chair for taking the Board clearly through the presentation and asked in relation to the standard of home when moving in slide, how the figure was measured, who measured it and if all organisations measuring the figure in the same way. The Chief Executive stated that follow up sample work may be required to establish the reasons behind some of the figures. He further stated that it may have to be accepted that tenants are accepting offers of housing due to need not their aspirations. The Director of Housing & Neighbourhood Services advised the figures had been taken from the Tenant Satisfaction Survey. The Board were advised lessons had been learnt from the survey as only Yes or No answers were provided for. She further advised that in future surveys follow up questions would be asked to allow the association to learn and gain direction from the answers provided. She stated that all new tenants were asked to take part in the survey but the return rate was very low.

Stafford Day stated the presentation Misia Jack had given had provoked discussion of which there was no mention in her updated presentation. He commented feedback from Misia Jack would be welcomed.

Stafford Day stated Misia Jack had commented that tenancy sustainment was good and questioned the benefit of transferring tenants. He asked whether tenant mobility was better than tenancy sustainment. The Director of Housing &

	<p>Neighbourhood Services advised that tenancy sustainment and tenancy turnover were not the same. She stated that tenancy sustainment was where tenants had been in properties for less than a year and high numbers within that category were not a good thing. She reminded the Board of their agreement last year to award additional points to assist tenants transfer as a proactive approach to Welfare Reform. She stated there had been good reasons to transfer tenants but that had created voids within low demand areas. She warned that while some statistics could be beneficial, the Board should be mindful that did not apply to all statistics.</p> <p>Andy Birnie stated that because of the age of ACHA stock, high numbers were not suitable for modern day living. He advised that in his view, tenants would be willing to pay a higher rent for more modern housing. He advised he looked forward to carrying out a further comparison in one to two years.</p> <p>Archie Blair agreed with Stafford Day in that the Board members in attendance at Misia Jack's presentation had made many comments and he would appreciate receiving feedback.</p> <p>The Chair stated ACHA's gross rent arrears were slightly above its peers and commented he would be interested in hearing how Fyne Homes dealt with their arrears. Tom MacKay firstly thanked the meeting for their invitation and stated that Fyne Homes were a much smaller organisation. He congratulated ACHA for moving in the right direction. He advised that future years would be interesting with the implementation of Universal Credit.</p> <p>The Director of Human Resources & Corporate Services advised she would request feedback or a minute of the presentation from Misia Jack.</p>	Colette
9.	<p>Location and Timing of Meetings 2015</p> <p>The Director of Human Resources & Corporate Services stated as agreed in October, the Board meetings would be re-locating to Dalriada House, Lochgilphead. She advised that as a result, Board members wished to review the start time for meetings. After a short discussion, it was AGREED the Board meetings would commence at 11.00am.</p> <p>Michael Roberts asked whether the Association could make use of Video Conferencing to facilitate Board meetings. The Director of Finance & IT advised it was hoped, once the Stuckleckie</p>	

	<p>office was complete a link up could take place between Dalriada House, Lochgilphead, Menzies House, Oban and Stuckleckie Road, Helensburgh using polycom cameras. He further advised that the Association's own network connection would be used which provide better reliability.</p> <p>John Muir asked whether illegal access to the system could be a possibility. The Director of Finance & IT stated the Association would be protected by using its own network.</p> <p>Colin Davidson stated he was in favour of commencing meetings at 11.00am but he added it was his hope the Association would eventually carry out meetings by video.</p>	
10.	<p>Key Performance Indicators including Directorate Exception Report (attached)</p> <p>Housing & Neighbourhood Services</p> <p>The Director of Housing & Neighbourhood Services talked the Board through her report highlighting:</p> <p>Target partially met</p> <p>Repairs out of target – two jobs had affected the figures due to operator error in not closing the job down properly</p> <p>Tenancy sustainment – stable tenant base of new tenants (within 1 year)</p> <p>Post inspections – inspected more jobs than target of 10%</p> <p>Target not met</p> <p>Repairs</p> <p>Void targets – not low demand and low demand – the Board were advised that on 10 occasions the target was not met due to meter issues, broken meter, properties requiring investment work to meet the SHQS target and a number of properties being left in very poor condition. She stated that staff had been trying to allocate properties as quickly as possible but there were increasing numbers of former tenants leaving properties in poor condition. She advised there was one property she believes should be re-coded as low demand.</p> <p>The Vice Chair asked whether Fyne Homes experienced difficulty with homes being left in a poor condition. Colin Renfrew advised numbers were increasing and they were experiencing the problem more and more.</p> <p>Stafford Day asked whether it was bad tenants leaving properties in poor condition. The Director of Housing & Neighbourhood Services advised that abandonments were usually always left in poor condition but average tenants were</p>	

	<p>now also vacating their homes in poor condition.</p> <p>The Director of Housing & Neighbourhood Services asked whether the Board would like a narrative for the reasons for target failures included within the exception report. It was AGREED a one page executive summary outlining the reasons for targets not being met should be included.</p> <p>Human Resources & Corporate Services The Director of Human Resources & Corporate Services talked the Board through her report and highlighted: 13 objectives had been met One objective was partially met Staff absence had increased slightly Staff turnover had increased, due to staff leaving temporary positions for permanent jobs. Accidents and incidents – a tenant had sustained an injury as a result of sitting on a broken bench outside a Sheltered Housing complex. The Board were advised a housekeeping exercise was being carried out to establish who owned the benches as a number had been donated and to establish liability for the safety of the donated benches. Safety inspections Health & Safety Committee – the Board were advised the H & S Committee wished to be challenged more by the Board. The Board noted their contact was Lorraine-Anne Drysdale. John Muir asked whether Health & Safety covered staff or contractors. He was advised the Association were responsible for the health and safety of staff and tenants. Complaint to the SPSO; one not taken forward, one outstanding One notifiable event in relation to the potential fraud incident</p> <p>Investment & Regeneration The Investment Manager talked the Board through his report highlighting: Main objectives Energy Efficiency Standard plan now complete and feeding in to progressing contracts New build development programme on track SHQS compliance by 2015 progressing well Maintenance of the SHQS post March 2015 will impact 2015-2020 Regeneration Glenshellach, Oban – handover due 28th November 2014 Bonawe (2 units), Hood Court (12 units), Bowmore (20 units), Tarbert (8 units), Connel (8 units), Inveraray (12 units)</p>	Christine
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	<p>progressing on target</p> <p>Finance & IT The Director of Finance & IT talked the Board through his report highlighting: August/September were busy periods finalising the financial statements and starting preparation for budget setting Procurements ongoing; Tenants Contents Insurance, Legal Services, IT Network Review and General Insurance services Tenants Contents Insurance numbers continue to reduce slightly Former Tenant debt significant at almost £1million – recharges issued but struggle to receive income Right to Buy figures increased from one to five</p> <p>The Chair of the Finance & Audit Committee asked for a progress update in relation to receipts from Right to Buy sales. The Director of Finance & IT advised the Association requested the Council to raise the matter with the Government. The Chief Executive advised he would raise the matter with Bruce West and report back to the December Board meeting.</p> <p>The Secretary stated IT services provided to ACHA were of importance to the Council and asked whether discussions had taken place. The Director of Finance & IT advised he had discussed the matter with the Council. He further advised that an inventory of hardware had been completed and that may have an impact on the decision making process. The Board were advised the Association had received full co-operation and support from the Council. The Secretary stated he was comforted that conversation with the Council was ongoing.</p> <p>The Board of Management NOTED the contents of the Graphical Information and Exception Reports.</p>	Alastair
11.	<p>Monthly Investment Programme Update The Investment Manager talked the Board through the report commenting on: Elements fitted Spend Soroba Estate - complete CARS Inveraray – consultants appointed, survey work to commence shortly Maitland Court, Helensburgh – two buildings to proceed. Council have offered support to those that may default. To date 20 owners have agreed and six have defaulted (3 within each block). Of the 20 agreed, six have paid. Payment is awaited for the 14 owners who have agreed, which is hoped to be received</p>	

	<p>shortly. Once all payments received, contract can be accepted and may commence in January 2015. The Chief Executive stated there was a ceiling to allow for 10 defaults; to date there have been six defaults allowing for headroom of four.</p> <p>The Board of Management NOTED the contents of the report.</p>	
12.	<p>Hood Court Argyll & Bute Council SHF Loan Consent Papers</p> <p>The Director of Finance & IT stated the loan consent was consistent with the two previous documents and the loan consent was for the third and final tranche. The Board were advised the ground was owned by the Association and the Director of Finance & IT talked the Board through the risks.</p> <p>The Director of Finance & IT advised that in anticipation of the Board's approval the document had been sent to the Scottish Housing Regulator and approval from the Regulator had been received on 12th November 2014.</p> <p>The Board were advised that following the question mark over one of the loan clauses at the previous meeting, following legal advice the Association had taken the view that the loan agreement was not a commercial document but a boilerplate agreement as the relationship between ACHA and the Council was not commercial.</p> <p>The Chief Executive asked for the Board's permission to write to the Council to acknowledge the numbers and thank them for the partnership working. The Board of Management AGREED the Chair should write to the Council.</p> <p>The Board of Management APPROVED the recommendations contained within the report:</p> <ul style="list-style-type: none"> • Formally accept the contents of the loan consent document • The signing of the loan agreement between ACHA and the Council along with the grant of a standard security • The request for Specific Consent from the SHR under Section 107, Part 9 of the Housing Scotland Act 2010 	Alastair /Mike
12.1	<p>Rent Increase Consultation for homologation</p> <p>The Director of Finance & IT advised the document had been approved by the Association's Office Bearers in advance of the meeting to allow linkage with the issue of the Winter newsletter. As a result of responses from the Officer Bearers, several</p>	

	<p>amendments had been incorporated into the document: Can I get help with my rent increase? Response changed from Yes to Maybe Changed the term “moving forward” to “in the future” The term SHQS amendment to Scottish Housing Quality Standard for the first use</p> <p>The Director of Finance & IT acknowledged the type face was small but stated the font would be as large as possible on the pamphlet being issued.</p> <p>The Board were advised the leaflet would be issued to around 4,000 tenants along with their winter newsletter. The remainder of tenants where email addresses were held would be issued with electronic versions of the document. The Director of Finance & IT stated that in addition Deeplake would be utilised to text tenants advising them the document was available on the Association’s website.</p> <p>The Board were advised responses would be collated along with an analysis and presented to them.</p> <p>The Director of Finance & IT stated the September RPI would be used for the consultation document, which was consistent with both the tenant and transfer agreement and the December RPI figure would be used for the increase.</p> <p>The Board of Management HOMOLOGATED the Rent Consultation document for 2014/15.</p>	
13.	<p>A.O.C.B. John Muir asked whether representation could be made to the Scottish Government as the Association’s arrears were likely to increase due to the implementation of Universal Credit. The Director of Housing & Neighbourhood Services advised that following discussion with the Council, it was likely Universal Credit would be implemented in September 2015. She stated there would be additional resources to educate tenants to pay their rent and to chase up debts.</p> <p>Kate Winton advised she had been to the new build site in Oban and raised two observations she made: In one of the mainstream properties the door into the bathroom was the wrong way round to allow wheelchair access. The French windows in the kitchen had a step and were not wheelchair accessible. She stated she was aware the property</p>	

