



## Argyll Community Housing Association

### Board of Management Meeting

Thursday 7<sup>th</sup> May 2015 at 11.00am in Dalriada House, Lochgilphead

#### Minute

##### Present:

Michael Brown (Chair)  
Jim Milne (Vice chair)  
Councillor Roddy McCuish (Secretary)  
Lorraine-Anne Drysdale (Finance and Audit Chair)  
Colin Davidson  
Cameron Grant  
Danny Kelly  
Councillor Donald MacMillan  
Councillor Bruce Marshall  
Douglas Prophet  
Michael Roberts

##### Not in Attendance:

John Muir

##### In Attendance:

Alastair MacGregor, Chief Executive  
Bruce West, Director of Finance & IT  
Colette Benham, Director of Human Resources & Corporate Services  
Christine Johnston, Director of Housing & Neighbourhood Services  
Linda Haig, Director of Investment & Regeneration  
Gayle Stead, Governance & Compliance Manager  
John Forbes, Managing Director, AHFA (item 11)  
Lesley Lindsay, PA to Board of Management

1.	<b>Apologies</b> Archie Blair, Councillor Richard Trail, Kate Winton, Andy Birnie, Councillor Sandy Taylor, Stafford Day	
2.	<b>Minutes of Previous Meeting – 26<sup>th</sup> March 2015</b> Page 11 – Item 16 – 2 <sup>nd</sup> paragraph – replace “requires” with “required”  Subject to the above amendment, the Board of Management	<b>Lesley</b>

	<p><b>APPROVED</b> the minute as a true and accurate record.</p> <p>Proposed by: Douglas Prophet Seconded by: Colin Davidson</p>	
3.	<p><b>Matters Arising</b></p> <p>Page 2 – Item 3 – the Chief Executive stated the Director of Investment &amp; Regeneration would present a paper later in the meeting proposing an alternative recommendation to the Geilston Farm project.</p> <p>Page 12 – Item 17 – the Director of Human Resources &amp; Corporate Services advised she had received information from Brechin Tindal Oatts in relation to third party donations <i>“ACHA does not need to record donations made between third parties, i.e. from a contractor (whether ACHA has a contractual relationship with them or not) to a community body (not in the ACHA group). Any assistance provided by ACHA (whether being a payment or in kind) should be recorded in ACHA’s registers appropriately.”</i></p> <p>Page 7 – Item 11 – the Director of Human Resources &amp; Corporate Services advised that following consultation with their members, Unison had accepted the pay award of 1%.</p>	
4.	<p><b>Minute of Finance &amp; Audit Committee Meeting – 11<sup>th</sup> December 2014 for Ratification</b></p> <p>The Board of Management <b>RATIFIED</b> the minute.</p>	
5.	<p><b>Conflict of Interest to Declare</b></p> <p><b>None</b></p>	
6.	<p><b>Correspondence</b></p> <p><b>Regulation Plan 2015/16: medium engagement</b></p> <p>The Chair advised the Association had been classed as medium engagement. He further advised ACHA would not be classified lower than medium engagement due to the Association’s systemic importance.</p> <p><b>Resignation</b></p> <p>The Chair advised Archie Blair had tendered his resignation from both the ACHA and AHFA’s Board due to work commitments. The Board were advised that Archie would be invited to join them for lunch at a future time to thank him for his commitment to the group.</p>	

	<p>The Chair further advised that Stafford Day had tendered his resignation as Chair of the Policy Committee. The Board were advised Stafford would remain on the Committee but was unable to fulfil the position of Chair. The Chair stated that the Policy Committee in the past had elected the Chair but advised he had spoken to Douglas Prophet to establish whether he would be willing to take up the role, which Douglas confirmed he would. The Chair proposed Douglas Prophet as Chair of the Policy Committee. There were no further proposals and the Board of Management <b>AGREED</b> Douglas Prophet would be Chair of the Policy Committee.</p>	
7.	<p><b>Report on the first meeting of Argyll &amp; Bute Council Armed Forces and Communities Partnership (AFCP)</b>  The Vice Chair talked the Board through his report. He stated he felt it was not appropriate for a Board member to attend the meetings due to the issues being discussed. The Board of Management <b>AGREED</b> to the Association being represented on the Argyll &amp; Bute Armed Forces and Communities Partnership (AFCP) at an appropriate level to be decided by Senior Management.</p>	
8.	<p><b>Cancelled Memberships</b>  The Board of Management <b>NOTED</b> the cancellation of one membership.</p> <p>The Board of Management <b>NOTED</b> the current membership total as at 28<sup>th</sup> April 2015 of 272.</p>	
9.	<p><b>Chief Executive Presentation</b>  The Chief Executive gave a presentation covering:</p> <ul style="list-style-type: none"> <li>• Key Updates</li> <li>• External Updates</li> </ul> <p>All members in attendance were provided with a copy of the presentation.</p> <p>The Chair commented the flats at Duchess Court, Helensburgh had been completed two weeks before the official opening. He asked whether it would be more appropriate to leave a couple of flats vacant for the opening for viewing purposes. Following a discussion, it was agreed the Chief Executive would discuss with colleagues to agree the best way forward.</p>	<b>Alastair</b>

<p>10.</p>	<p><b>Performance Report</b> Councillor Donald MacMillan left the meeting.</p> <p>The Chair asked Board members whether they preferred the new performance report or the graphical and exception reports. The general consensus was the new performance report was easier to read. The Board of Management <b>AGREED</b> to being presented with the Performance Report and stated if further details were required they would ask. The Director of Housing &amp; Neighbourhood Services stated that at the last meeting she had introduced additional information within her exception report following a request by Board members and clarified that information was no longer wanted.</p> <p><u>FINANCE &amp; IT</u> The Director of Finance &amp; IT stated his department's information was self-explanatory and asked for any questions. The Chair asked whether the Tenants Contents Insurance information would continue to be presented to the Board. The Director of Finance &amp; IT advised he would find out.</p> <p>Councillor Bruce Marshall queried the void rent loss figure. The Director of Housing &amp; Neighbourhood Services stated the Association had introduced a number of incentive schemes but only a handful had been taken up. She advised that the Chief Executive chaired a monthly Void Working Group meeting to try to reduce void rent loss.</p> <p><u>HUMAN RESOURCES &amp; CORPORATE SERVICES</u> The Director of Human Resources &amp; Corporate Services highlighted the issue around absences. She advised she was liaising with Brechin Tindal Oatts on several cases. She further advised that response times for complaints were out of target but she would analyse the figure in more detail.</p> <p>The Chair advised the Board of Management travel budget was overspent. He stated that Board members should car share to reduce costs.</p> <p><u>INVESTMENT &amp; REGENERATION</u> The Director of Investment &amp; Regeneration stated she was unclear as to why three Gas Maintenance headings were red as there was a very small margin outwith target. She stated there were around three houses out of target for a short period of time. She stated she would discuss with colleagues and</p>	<p><b>Bruce</b></p> <p><b>Colette</b></p> <p><b>Linda</b></p>
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	<p>establish the trigger point from amber to red. The Board were advised that gas maintenance had been brought up to and kept at a good level.</p> <p><b><u>HOUSING &amp; NEIGHBOURHOOD SERVICES</u></b></p> <p>The Director of Housing &amp; Neighbourhood Services talked the Board through the headline figures for her department. Michael Roberts asked why the Association had difficulty recovering former tenant arrears. The Director of Housing &amp; Neighbourhood Services advised that the majority of former tenants were untraceable. She further advised the Association currently used BPO debt collection agency to attempt to recover outstanding debts and confirmed a new recovery policy was being developed.</p> <p>Cameron Grant asked whether the number of Anti-Social Behaviour cases related to complaints by or against tenants or owners. The Director of Housing &amp; Neighbourhood Services advised it was a mixture.</p>	
11.	<p><b>ACHA/AHFA Inter Company Debt and AHFA Business Plan</b> <b>CONFIDENTIAL</b></p> <p>The Board of Management <b>APPROVED</b> the Business Plan proposals set out in the report</p> <p>The Board of Management <b>AGREED</b> that regular progress reports would be provided to both ACHA and AHFA Boards on progress with achieving the targets set out for the AHFA Business Plan and the related action plan.</p>	
11.1	<p><b>ACHA Management Accounts as at 28/02/15</b></p> <p>The Director of Finance &amp; IT talked the Board through his report highlighting:</p> <ul style="list-style-type: none"> <li>• Net Rental Income – changes due to debt write off</li> <li>• Grant and Other Income – variances due to changes to expenditure</li> <li>• Management Costs – accounts for 2014/15 not yet finalised but likely to be an underspend in Management Costs</li> </ul> <p>The Board of Management <b>NOTED</b> the contents of the report.</p>	
11.2	<p><b>Treasury Policy Review</b></p> <p>The Director of Finance &amp; IT stated a regular routine review had been carried out but it was his intention to undertake a detailed review of Treasury Management operation which may</p>	

	<p>lead to further amendments.</p> <p>The Board of Management <b>APPROVED</b> the changes to the Treasury Management Policy.</p>	
11.3	<p><b>Debt Write Off</b> The Board of Management <b>APPROVED</b> the write off of £31,767.08 in accordance with the Association’s Bad Debt Policy. The Board were advised that the reasons for the write offs were deceased, sequestrated or very small debt.</p> <p>The Chair advised he had queried a large debt in excess of £5,000. The Chief Executive advised he was still looking into the case and would respond to the Chair as soon as possible.</p>	<b>Alastair</b>
11.4	<p><b>Bank Cheque Error</b> The Board of Management <b>NOTED</b> the contents of the report.</p>	
12.	<p><b>Annual Return on the Charter</b> The Governance &amp; Compliance Manager advised that due to timing issues in relation to issuing the Board papers, amendments continued to be made to the return. She talked the Board through the amendments made to date:</p> <p>Stage 2 complaints received – figure amended to 32 from 33 Stage 2 complaints responded to – figure amended to 27 from 26 The above amendments were made due to a complaint being carried forward from a previous year.</p> <p>Page 44 – C28.1.1 – The number of self-contained properties with exemptions at the year end. Figure amended from 0 to 747</p> <p>Page 46 – C28.2.1 – The number of self-contained properties with abeyances at the year end. Figure amended from 0 to 671.</p> <p>Page 47 – Percentage of stock meeting the SHQS at the end of the reporting year. Figure amended from 100% to 72%. The Board were advised that 100% of stock that could be upgraded had been but unfortunately the SHR requests information against the overall stock figure.</p> <p>Eviction - figure will not change but narrative will be included to</p>	

<p>highlight the reason of rent arrears and anti-social behaviour.</p> <p>The Governance &amp; Compliance Manager stated that throughout the return additional detail regarding satisfaction, based on last year's survey results. Narrative will be included highlighting that a further satisfaction survey will be undertaken 2015/16.</p> <p>The Board were advised that additional commentary would be included in relation to emergency and non-emergency repairs, information confirming the arrears figure for the year and the results of the gypsy traveller satisfaction survey would be included also.</p> <p>Douglas Prophet questioned the figure at the very bottom of Page 50 (118.82% - percentage of properties at or above the appropriate NHER or SAP ratings specified in element 35 of the SHQS projected to the end of the next reporting year). The Governance &amp; Compliance Manager stated that figure would be amended as the return was reporting on different information to what the SHR asked for.</p> <p>The Chief Executive stated there was a typo on Page 61 – 6<sup>th</sup> line – change “out” to “our” and correct spelling of “software”</p> <p>Page 61 – first line – delete one “with”</p> <p>Colin Davidson stated the Board could not be asked to approve the document but could be asked to note the contents of the document and provide approval to submit. The Governance &amp; Compliance Manager confirmed she was seeking approval to submit once complete.</p> <p>The Chief Executive stated the level of tenant satisfaction had increased to 77% and the overall repairs satisfaction figure had increased to 97.99%.</p> <p>The Chief Executive stated the Association will need to carry out a satisfaction survey on an annual basis as he was uneasy reporting on such an important return with out of date data. The Board of Management agreed to revisit the regularity of satisfaction surveys at a later date.</p> <p>The Board of Management <b>APPROVED</b> the data contained within the draft return and <b>APPROVED</b> submission of the</p>	<p><b>Gayle</b></p> <p><b>Gayle</b></p>
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	statistics to the Scottish Housing Regulator.	
12.1	<p><b>Group Payment &amp; Benefit Policy: Gifts and Hospitality Offered and Received and Special Exceptions</b></p> <p>The Chair stated that following the retirement of a Board member, a gift and flowers had been presented which in total had exceeded the gift limit of £40. The Chair asked Board members to contribute £1 to pay the balance.</p> <p>The Board of Management <b>NOTED</b> the contents of the report.</p>	All
12.2	<p><b>Governing Body Succession Strategy Review</b></p> <p>The Board of Management <b>AGREED</b> to review the Governing Body Succession Strategy in the Strategic Vision session being held in the afternoon.</p>	
13.	<p><b>Monthly Investment Programme Update</b></p> <p>The Director of Investment &amp; Regeneration stated the report covered the period to end March 2015 and was the outcome of the Investment Programme for the year end.</p> <p>The Chair asked for a progress update on the Millpark, Southend demolition. The Director of Investment &amp; Regeneration advised that stakeholder consultation was required to be undertaken, which had begun with Lloyds. She advised the consultation work had not yet been concluded.</p> <p>The Chief Executive advised he had met tenants in Dunbeg and Islay who had praised the Association for the roof and roughcast work carried out to their homes, stating it should make a material difference to their heating bills. The Chief Executive asked the Board whether a press release should be issued. The Director of Investment &amp; Regeneration stated further contracts would complete at the end of the summer and suggested leaving a press release until further contracts were complete. The Board of Management <b>APPROVED</b> a press release for later in the year.</p> <p>Councillor Bruce Marshall stated tenants in Berryburn, Kames had been unhappy with the roof and roughcast programme carried out in their homes as they had been left for several months with little progress. The Director of Investment &amp; Regeneration stated her department welcomed all feedback, good or bad.</p>	



	The Board of Management <b>NOTED</b> the contents of the report.	
13.1	<p><b>Helensburgh New Build</b> The Director of Investment &amp; Regeneration stated that as a result of the Geilston Farm project not proceeding, the Association required an alternative project.</p> <p>Following exploration of alternative projects the Board were being asked to consider the proposed development at Jutland Court, Helensburgh.</p> <p>The Director of Investment &amp; Regeneration talked the Board through her report and confirmed there would be no reason the development could not proceed within the timescales allowed.</p> <p>The Board of Management <b>APPROVED</b> Jutland Court, Helensburgh to be progressed as the replacement project for Geilson Farm, Cardross.</p>	
14.	<p><b>Bonawe Lettings Priorities</b> The Board of Management <b>APPROVED</b> the current letting priorities for Bonawe be extended for a further year.</p>	
15.	<p><b>AOCB</b> The Governance &amp; Compliance Manager confirmed the figure of 118.82% (118.82% - percentage of properties at or above the appropriate NHER or SAP ratings specified in element 35 of the SHQS projected to the end of the next reporting year). would be replaced with 86%.</p> <p>Councillor Bruce Marshall asked for an update on the effects of the Bedroom Tax. The Director of Housing &amp; Neighbourhood Services advised that following close work with Argyll &amp; Bute Council and discretionary housing payments the effects of the Bedroom Tax had been totally mitigated. She further advised that Argyll &amp; Bute Council were confident of the same mitigation level for the upcoming year.</p> <p>The Vice Chair stated the Remuneration Committee were still seeking volunteers.</p> <p>The Chair of the Finance &amp; Audit Committee stated the Finance &amp; Audit Committee were also seeking volunteers.</p>	
16.	<b>Date &amp; Time of Next Meeting</b>	

	Thursday 18 <sup>th</sup> June 2015 at 11.00am in Dalriada House, Lochgilphead	
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