

Argyll Community Housing Association

Board of Management Meeting

Thursday 14th November 2024, at 10.00am in Fairmile, Sandbank, Dunoon

Minute

Present:

Cathy Grant (Chair)
 Mark Irvine (Vice Chair)
 Jim Milne (Secretary)
 Ian McIntyre (Chair of Audit Committee)
 Cllr Jan Brown
 Mike Brown
 Dan Hughes
 Cllr William Sinclair

Not in attendance

In Attendance:

Michelle Mundie, Chief Executive
 Allan MacDonald, Director of Finance & IT
 Colette Benham, Director of Human Resources & Corporate Services
 William Mulheron, Director of Asset & Sustainability
 Sandra McLeod, Director of Customer Experience
 Careen Hendry, Governance & Compliance Manager
 Stephen Lalley, Regulation Manager, SHR
 Joe Quinn, Finance Manager, SHR
 Ross McAneny, Regulation Analyst, SHR
 Lesley Lindsay, PA to Board of Management (minute)

	<p>The Chair welcomed everyone to the meeting and introduced Stephen Lalley, Joe Quinn and Ross McAneny from the Scottish Housing Regulator.</p> <p>For the benefit of the SHR representatives a round the table introduction took place.</p> <p>Stephen Lalley advised he, along with his colleagues, were in attendance to observe the Board meeting and would not take part in discussions. He stated that as ACHA were classified as a systemically important housing association, it was normal for the Scottish Housing Regulator to attend a meeting once per year. He advised he would provide feedback to the Board of Management via the Chair in a couple of weeks on their observations from the meeting.</p>	
		To be actioned by 12/12/24
1.	Apologies Esther Hughes, Pat McVey	
2.	Minute of Previous Meeting – 3rd October 2024	

	<p>The Board of Management APPROVED the minute as a true and accurate record of the meeting.</p> <p>Proposed by: Dan Hughes Seconded by: Mark Irvine</p>	
3.	<p>Matters Arising</p> <p>The Director of Finance & IT advised there had been over 100 responses to the rent consultation to date. He stated the initial response was better than previous years. He added the majority of responses had been fairly positive.</p> <p>Page 3 – Item 6 – the Chief Executive to bring a report to the November Board re Christmas light in memory of Betty Rhodick. To be covered under item 9.</p> <p>The Chief Executive advised the move from Hanover Telecare to Bield had gone well and Bield were providing a better service with the majority of calls being answered more quickly.</p> <p>Page 4 – Item 7 – the Governance & Compliance Manager to rectify an error in the Annual Assurance Statement prior to submission to the Scottish Housing Regulator; 4.2 – <i>it had been the Chair of the Association that carried out the Board Appraisals during 2023/24 not EVH as stated. The Governance & Compliance Manager apologised and advised she would make that correction.</i> Action complete.</p> <p>Page 6 – Item 9 – the Director of Finance & IT to make a change to the Rent Consultation document; <i>Page 117 finishes on a bullet point. Could the second last paragraph become the last paragraph to sum up the consultation better? The Board of Management unanimously AGREED the change and requested the Director of Finance & IT take the change forward for the final version of the consultation document.</i> Action complete.</p> <p>Page 7 – Item 10 – the Chair, Chief Executive and Director of Human Resources & Corporate Services to present a report to the November Board meeting regarding governing body recruitment. To be covered under item 12.</p> <p>Page 9 – Item 13 – the Director of Human Resources & Corporate Services to ensure all typos be corrected and the landlord report be fully proof read to ensure no errors remain. Action complete.</p> <p>Page 12 – Item 24.4 – the Director of Human Resources & Corporate Services to amend the Terms of Reference for the Staffing and Remuneration Committee to read: The Chair of the Staffing and Remuneration Committee shall be appointed by the Board of Management. Action complete.</p>	
4.	Correspondence	

	The Board of Management NOTED the email of thanks received from former Board member, Bruce Marshall following his retirement from the Board of Management.	
5.	Declarations of Interest None.	
6.	<p>Chief Executive's Presentation The Chief Executive delivered a presentation covering:</p> <ul style="list-style-type: none"> • Impact of Autumn Budget • Transformation Project Group • Sustainability • CIH Awards <p>Impact of Autumn Budget The Vice Chair queried the likely impact on interest rates following the UK Autumn budget and US elections. The Director of Finance & IT advised he had attended the Scottish Federation of Housing Associations (SFHA) Finance Conference over the last two days and advised the employer contribution to National Insurance was an issue for all Registered Social Landlords (RSLs). He advised Shona Robinson, Cabinet Secretary for Finance and Local Government was in attendance at the conference and she indicated the Government would be considering exemptions for specific sectors. The Director of Finance & IT further advised interest rates were likely to remain consistent with the current level.</p> <p>Cllr Sinclair stated the cost of living crisis remained and as a result staff would be seeking to improve their living standards through potential wage rises. He stated the Autumn budget had not provided consideration of that. The Director of Human Resources & Corporate Services advised she would be making arrangements for a Remuneration Committee meeting to be held before Christmas.</p> <p>Transformation Update The Board of Management noted staff had been included in every stage of the process to date and were now keen to know what the structure would be. The Board of Management further noted that there was some anxiety amongst staff.</p> <p>The Board of Management NOTED the presentation delivered by the Chief Executive.</p>	Colette Benham
7.	<p>Community Action Fund Applications The Board of Management NOTED there was £8,108.60 remaining in the Community Action Fund budget for 2024/25.</p> <p>The Chair asked Board members to encourage community groups that were registered charities to apply before the end of the financial year.</p> <p>7.2 Oban Winter Festival The Board of Management unanimously APPROVED the award of £500.</p> <p>7.3 Islay & Jura Community Enterprises Ltd</p>	

	The Board of Management unanimously APPROVED the award of £500.	
8.	Redacted Confidential	
9.	Redacted Confidential	
10.	<p>ACHA Management Accounts: September 2024</p> <p>The Director of Finance & IT took the meeting through his report advising there were no red flags at the mid-way point of the year.</p> <p>The Board of Management noted updates in relation to rental income, voids, rent arrears, bad debt, management costs, responsive and planned maintenance, major repairs, new builds and interest payable.</p> <p>The Board of Management noted the hard work done by staff to ensure rent arrears remained below target.</p> <p>The Director of Finance & IT advised he would be presenting a report to the Audit Committee providing detail on loans coming to the end of their fixed term. It was agreed this information should also be cascaded to the Board of Management for information.</p> <p>The Board of Management NOTED the content of the ACHA Management Accounts to September 2024.</p>	Allan MacDonald
11.	<p>AHFA Management Accounts: September 2024</p> <p>The Director of Finance & IT advised the AHFA Management Accounts had not been considered by the AHFA Board but would be on 21st November 2024.</p> <p>The Board of Management noted updates in relation to outturn for year, painting, expenditure, general repairs and the West Highland Housing Association contract.</p> <p>The Board of Management noted AHFA had increased profit from the West Highland Housing Association contract due to a greater volume of work. The Board of Management questioned whether that would have an impact on the services provided to ACHA. The Director of Asset & Sustainability advised he would be able to provide a more detailed update at the December Board meeting.</p> <p>The Board of Management NOTED the content of the AHFA Management Accounts to September 2024.</p>	William Mulheron
12.	<p>Board of Management Recruitment – Independent Vacancies</p> <p>The Board of Management NOTED the update in relation to the recruitment of Board members to fill the two independent vacancies.</p>	
13.	Redacted Confidential	
14.	<p>KPI Scorecard</p> <p>The Director of Customer Experience advised that an action plan was currently being drafted to respond to the high level of refusals being experienced, including a review of processes, systems and partnerships</p>	

	<p>to ultimately reduce the refusal levels and improve the customer outcomes. It was confirmed that this would be presented at a future Board meeting.</p> <p>The Chair of the Audit Committee stated it was not a new issue and asked if Home Argyll was fit for purpose. The Director of Customer Experience advised there were pros and cons for a common housing register and should be considered closely.</p> <p>The Chair of the Audit Committee asked if the statistical information on rent arrears was evidence of tenants struggling due to the cost of living. The Director of Customer Experience advised Association staff were extremely dedicated to keeping rent arrears down and stated it was more of a reporting issue due to weekly rents versus monthly and four weekly benefit cycles.</p> <p>The Board of Management AGREED black writing on a red background was causing significant difficulty for people with colour blindness. The Director of Human Resources & Corporate Services to ensure the writing on the red background is changed to white.</p> <p>The Director of Customer Experience advised Cllr Sinclair to contact the local office for assistance for any veteran constituents experiencing homelessness.</p>	<p>Sandra McLeod</p> <p>Colette Benham</p>
15.	<p>Survey of Tenants & Residents 2023 Action Plan</p> <p>The Board of Management NOTED progress on the action plan produced in response to the Survey of Tenants and Residents.</p>	
16.	<p>Void Performance Status Q2</p> <p>The Director of Customer Experience took the meeting through her presentation. She advised progress was being made and the next report to the Board would show a reduction in void numbers. The Board of Management noted the continued delay in the completion of the properties at High Street/Russell Street, Rothesay.</p>	
17.	<p>Assurance Action Plan 2024/25 Q2 Update</p> <p>The Director of Human Resources & Corporate Services advised there were several actions rated amber that were being progressed and took the meeting through the action plan.</p> <p>The Director of Asset & Sustainability advised there were 4 EICRs outstanding as 1 had been carried out on 13th November 2024. He stated the 4 outstanding were due to welfare issues and confirmed ACHA staff were working with various partners, including Social Work to ensure the inspections were carried out timeously.</p> <p>The Chair congratulated staff on significantly reducing the outstanding EICR inspections.</p> <p>The Director of Asset & Sustainability outlined the plan going forward to ensure there were no EICR inspections outstanding. He stated the process would begin at month 10 and ACHA would engage with stakeholders where no access was causing an issue. The Director of Customer Experience advised following completion of the transformation programme, front line staff would have smaller patches, of around 300</p>	

	<p>properties, which would allow them to engage closely with tenants and highlight vulnerable customers earlier.</p> <p>The Board of Management noted the issues around Cal Mac and the difficulty getting to the Islands. The Director of Asset & Sustainability advised various options were being looked at for longer term solutions.</p> <p>The Board of Management NOTED progress in relation to the Assurance Action Plan.</p>	
18.	<p>Compliments and Complaints Handling Update</p> <p>The Board of Management NOTED the update report to the end of September 2024.</p>	
19.	<p>Health & Safety Tenants Safety 2024</p> <p>The Director of Asset & Sustainability advised ACHA had a zero tolerance on damp and mould and further advised as tenants became more aware there had been a general increase but no seasonal increase to date.</p> <p>The Director of Human Resources & Corporate Services advised the Association had just undergone a Health & Safety Audit and the outcome would be presented to the Audit Committee in the new year once the management responses had been submitted to the auditors.</p> <p>The Board of Management agreed they wished to be updated regularly on Health & Safety issues.</p> <p>The Director of Asset & Sustainability advised a dedicated team had been put in place to progress the private water supply action plan. He further advised the number of private water supplies had been identified.</p> <p>The Board of Management NOTED progress in relation to each of the areas of tenant safety; Fire Safety, Gas Safety, Electrical Safety, Asbestos Safety, Water Safety, Lifts Safety, Oil & Solid Fuel Safety.</p> <p>The Board of Management further NOTED the updates provided on managing the risk from reinforced autoclaved aerated concrete (RAAC) and damp, mould and condensation.</p>	<p>Colette Benham/ William Mulheron</p>
20.	Redacted Confidential	
21.	<p>A.O.C.B.</p> <p>21.1 Sub-Committee Membership</p> <p>The Chair stated she was delighted to see that every Board member had volunteered to sit on a sub-committee.</p> <p>The Director of Human Resources & Corporate Services advised the Chairs were required to be elected, with the exception of the Risk, Finance & Audit Committee.</p> <p>The Secretary stated he would be willing to Chair the Staffing & Remuneration Committee. There were no further volunteers and the Board of Management unanimously elected Jim Milne as Chair of the Staffing & Remuneration Committee.</p>	

	<p>The Governance & Compliance Manager stated the Policy, Performance & Operations sub-committee would elect their Chair at the first meeting of the committee.</p> <p>21.2 Close Cleaning The Chair of the Audit Committee asked how many closes were cleaned by ACHA. The Director of Customer Experience advised there was only one member of staff employed by the Association in Oban that carried out close cleaning.</p>	
22.	<p>Date & Time of Next Meeting Thursday 12th December 2024 at 10.00am hybrid.</p> <p>It was agreed the February meeting would be held in person at the Fairmile Building, Sandbank</p>	

Signed by Chair:

Date: 12th December 2024