



**HELENSBURGH AND LOMOND AREA COMMITTEE
MINUTES OF MEETING**

Friday 13th January 2012 @ 11.00 am

Tenants and Residents Flat, 1 Kirkton Road, Cardross

Present:

Michael Brown (MB) - Tenant
 Bill McIntyre (BM) - Tenant
 Sonja Aitken (SA) – Independent
 Maisie Dunlay (MD) – Tenant
 Stephen Allcroft (SAL) - Tenant

Staff Members Present:

Christine Johnston (CJ)
 Nick Pollard (NP)
 Yvonne Litster (YL)
 Wendy Nicholson (WN)

1.	Apologies: Joan Roy (JR) George Douglas (GD) Sandra Glazsher (SG) Councillor Kelly (CK)	Action
2.	Minutes of Previous Meeting: 4th November 2011 Page 10 Item:13 MB advised that he is a representative on the Health and Safety Committee and not the Chair as previously stated. Proposed: Bill McIntyre (BM) Seconded: Sonja Aitken (SA)	
3.	Matters Arising from Previous Minutes: 04.11.11 Minutes of 02.09.11: Councillor Kelly requested an update regarding grass cutting at Rosneath. In particular, the area adjacent to Clachan Road. Councillor Kelly asked if ACHA were any nearer to resolving the issue of who is responsible for cutting this grass before the season comes round. YL advised that our Investment Team are meeting with Argyll & Bute Council to discuss this matter amongst others and as soon as we have an outcome we will update the Committee.	YL

Page 1 Item 3: MB raised the issue of the fluorescent light bulbs currently installed during Investment works. CJ clarified that for our elderly and disabled tenants the Association will fit but not supply light bulbs. MB asked about tenants that have mobility issues. CJ reiterated that these are classed as light bulbs, therefore the Association would not fit light bulbs as standard. It was noted that for a small charge Argyll and Bute Council do have a "Care and Repair Service" who may be able to assist.

Page 2 Item 6: BM advised that the Independent Vacancies currently within the Board will be advertised in the local press.

Page 8 Item 10: YL advised that the life span of fencing used in the EMAP project will be approximately 10 years.

Page 9 Item 10a: There remains doubt over the ownership of the access road, verge and footway at Murray Place and it is still unclear whether these are owned by ACHA or if they have been formally adopted by the Highways Authority. We require input from the Council's Road Department and to date this has not been received, as previously requested by members, the further report and information will not be presented to the Area Committee until the ownership has been established.

The land disposal for "Aros" Fairfield Gardens Kilreggan has since been presented to the Board of Management for final approval.

Page 9 Item 11: YL advised that at present there was no update on Darleith Road Garages. NP went onto give members some background information on the issue of non titled properties. NP advised that during the stock transfer process ACHA accepted warranties and indemnities from Argyll and Bute Council which meant the Association did not receive title deeds for every property within the areas. However the Association had the opportunity to go back to Argyll and Bute Council with any problems that they may find which the Council could rectify if it was in their power to do so.

At the start of transfer the Association found around 60 properties where ACHA owned the actual properties but where title was unclear. Currently there are several issues being investigated which remain outstanding, to date, mainly due to the lengthy process of liaising with Solicitors, Land Registry Offices and other associated agencies. In relation to Darleith Road enquiries are still ongoing. Unfortunately ACHA are not in control of developments and timescales and dependent on other agencies.

Q: SA asked what would happen if the owner of land could not be established.

A: NP responded that Land Registry must be fully satisfied that all avenues of investigation have been explored before they would award ACHA with the title.

	<p>Q: SAL asked why ACHA took away the use of the lock ups in Darleith Road and therefore the rental of them prior to establishing ownership.</p> <p>A: NP responded that a Garage Strategy was developed shortly after transfer as many of the lock ups were not fit for purpose and to avoid them falling into further disrepair which can cause various issues involving vermin, vandalism etc a demolition exercise was proposed. Unfortunately it was not known at the time that the lock ups in Darleith Road were not owned by the Association this came to light after the fact. However, NP fully understands the frustrations this has caused.</p> <p>CJ also went onto advise that part of the consultation process was to ask whether people would be willing to increase their rental of lock ups from on average £3.00 to approximately £15.00 per week to allow for the upgrading of lock ups of which the majority that responded were not willing to do.</p> <p>MB made the point that if the Association had discussed this with either/or the Cardross Tenants and Residents Association or the local Area Committee and utilised local knowledge then they would have been able to advise who the owner was at that time. Unfortunately this is now not the case. MB also requested that this be considered for the future.</p> <p>SAL also reiterated the point raised by MB.</p> <p>Page 11 Item 17: YL advised that as members had requested the meetings are advertised in advance and the public are invited to attend, the Chair would be raising this at the next Area Chairs meeting for discussion, which is being held on March 15th. Also to be discussed is consideration to invite Directors to alternative meetings.</p>	
4.	<p>Conflicts of Interest to Declare</p> <p>No conflicts of interest were declared by members.</p>	
5.	<p>Correspondence:</p> <p>WN advised that JR had requested a leave of absence for the next 3 meetings.</p> <p>This was unanimously agreed by all members.</p>	
6.	<p>Chairs Report presented by MB</p> <p>Board Minutes 13th October 2011 and 10th November 2011 previously circulated:</p> <p>Board update - 15th December 2011</p> <p>The Chief Executive gave a presentation which covered the following points:-</p> <ul style="list-style-type: none"> • The Council has approved the Pressured Area Designation 	

which suspends the Right to buy for tenants in a number of areas until 2012. The suspension affects tenants who took up a tenancy on or after 30th September 2002. Bute and Kintyre are not affected by the suspension.

- The Council approved its local Housing Strategy submission to the Scottish Government. The strategy has 4 key aims:-
 - Successful access to suitable and affordable housing
 - Reduce levels of homelessness
 - Assist households, with particular needs, to remain in their own homes
 - Assist householders to live in well repaired and maintained homes which are affordable to heat.

The council also approved a new Rural Housing development fund which has £750,000 of grants available from the Strategic Housing fund. The fund has been established to help facilitate the development of small new build/refurbishment projects in rural communities.

Council Grants were also made to Dunbritton HA (510,000), west Highland HA (£500,000) and ACHA (£97,000) for the development of new homes.

- Scottish Housing regulator carried out a verification inspection on our Annual Performance and Statistical return. Indications from the inspection team are that they have no concerns about ACHA's information submitted.

OTHER ISSUES FROM MEETING

- The Board agreed to end payment collection facilities at Area offices from 1st April 2012. Clarification information for tenants to be included in next tenants' newsletter.
- Consultation leaflet will be issued to tenants regarding the proposed rent increase for 2012/13

Date of next meeting 12th January 2012

Board update 12th January 2012

The Chief Executive gave a presentation which covered the following points:-

- The Association's Crisis Management Team dealt with three major storm related incidents during a 4 week period during December and early January. Particular issues of concern relate to loss of power for prolonged periods particularly on Bute and Islay. Local staff responded proactively due the ongoing situations.
- Since it was announced that Pressured Area Designation had been approved (effective 31 Jan) a small increase in

	<p>enquiries relating to Right to Buy have been received.</p> <ul style="list-style-type: none"> • Work is ongoing in relation to the 2012/13 draft budget which will be discussed by Finance and Audit Committee on 30th January. • Officers currently finalising any outstanding issues from the Scottish Housing Regulator’s Improvement plan for March 2012. • Sheltered housing upgrades for lifts and fire alarms progressing well. • Current tenant arrears levels and void turnaround times are best they have ever been. • The Scottish parliament has voted against the Westminster Government’s welfare reform proposals- we await to see outcome. <p><u>OTHER ISSUES</u></p> <ul style="list-style-type: none"> • Each director provided a report details Key Performance Information for their Departments. • Approval given to the Director of Investment & Regeneration to restructure department to bring some services in house rather than use external consultants. • The Board agreed that the new development at Park Square, Campbeltown should be named by the council who have final say on street names anyway. • The Board were presented with an interim paper regarding potential issues with FISH funding. No decision was required at this meeting and a further update will be provided at February Board meeting. • The board agreed that the name of the new Subsidiary company would be “Argyll homes for all” <p>The date of the next Board meeting is 9th February 2012</p>	
7.	<p>Regional Managers Report – presented by YL</p> <p>Investment and Regeneration</p> <p><u>Kitchen & Bathrooms (Contractor – Carillion)</u></p> <ul style="list-style-type: none"> • Surveys have now been completed for the remaining properties • Awaiting programme of works <p><u>Windows & Doors (Contractor – Sidey)</u></p> <ul style="list-style-type: none"> • The surveying team will be surveying in one area at a time, date for Lomond is December/January <p><u>Heating & Rewiring (Contractor – Carillion)</u></p> <ul style="list-style-type: none"> • Contract has restarted after Christmas break. 	

Roof & Roughcast

- Awaiting start date for Columba street. Architect has applied for building warrants. Works to proceed when approved.

Security Doors

- Installations all complete
- Awaiting updated list for new programme of installs
- **Garage Lock Up Strategy**
 - **Darlieth Road** – Ownership issues still to be resolved
 - **General** – Aim is to conclude all works by end Financial Year

Regeneration / More than Housing:

Play Parks

- .Mill Park, Cardross – additional equipment to be installed

Land Disposals

- Future requests will be on the standard Area Committee format

Press Releases

A selection of press articles was highlighted which were taken over the last two months. Included in this report were articles on:

ACHA`s annual report being sent to all tenants in the Argyll and Bute area.

Housing Association Granted Charitable Status – the Office of the Scottish Charity Regulator (OSCR) has awarded ACHA charitable status and the Association is now on the Scottish Charity Register, charity number SC042713.

Becoming a charity opens up greater funding opportunities which were not previously available to the Association, and provides tax advantages which will result in financial savings. This will allow ACHA to invest further in tenants` homes and communities.

Customer Visits to ACHA Offices - Survey

The results from the customer visits to ACHA offices survey have already been circulated to Members. The prize draw took place at our last meeting where the winner received a £25 voucher. Karen of Benbouie Drive was this year`s prize winner. Councillor

Kelly and our Chair, Michael Brown previously chose the lucky winner.

Housing Management & Maintenance

Weather Warning

On Thursday, 8th December 2011, the Association's Emergency Planning Team was mobilised following the issuing of a Red Alert by the met office. Luckily, we did not suffer critical damage to the mass of our properties although the biggest focus was on roof tiles, downpipes, logistical issues around fallen trees.

The Emergency Planning Team went into action again on return to work on 5th January following the latest storm, with some staff actually coming into work on public holidays to get a head start on the work and to ensure our more vulnerable tenants were ok.

All vulnerable tenants were phoned on both occasions. . Staff quickly stepped in with emergency supplies for Chalmers Court where hot water bottles, camping lights, soup and stovies were provided for all the residents as they were without power for 2 days.

Winter Precautions

Frozen pipes during the last cold snap caused £67,000 worth of damage to 28 ACHA Tenant's homes. Sadly only 4 had insurance to cover the loss of personal possessions.

Policy Update

- Estate Management Policy – approved by the Policy Sub Committee on 22nd November 2011.
- Anti Social Policy – approved by the Policy Sub Committee on 22nd November 2011.
- Gypsy Traveller Strategy – consultation with the travelling community completed. Due to be presented to Board of Management for approval.
- Low Demand Strategy – this was approved by ACHA's Board of Management on 10th November 2011.

- Home Swapper "Right Size" and "Immediately Available Homes"

This was approved by Senior Management Team on 24th November 2011.

HomeSwapper is the UK's largest and most successful home swap service. It is a direct home swap service for social housing

tenants who want to swap properties.

Currently ACHA have a “Mutual Exchange Board” in each office where tenants can advertise for a home swap. However, the tenants details can only be viewed by customers who come into that particular office. HomeSwapper will provide our tenants with access view to all homes available for swapping in Britain within their areas of choice.

The Key advantages are that it is quick and easy to set up, very simple to use and will reduce pressure on waiting lists, enhanced choice for our tenants and reduce void costs.

The Immediately Available Homes Scheme allows landlords to effectively market “hard to let” properties to a nationwide audience of tenants actively seeking to move. An “advert” for each hard to let property can be designed by the landlord, and include a photograph.

The system will then look at everyone registered on HomeSwapper and who needs this type of property.

The landlord will receive a list of matches of potential new customers that have indicated they would consider moving to this area. The tenant will also be sent an alert, advising them of the property, and the landlord that they should contact.

Once a potential match was found the tenant would be assessed using the HOME Argyll Policy

Elderly Services Review

- Feasibility Study to obtain views on Elderly Services
- 382 letters issued to over 55's
- Staff are currently Analysing Returns

Pressurised Area Designation

- Suspension of “the Right to Buy”

Argyll and Bute Council have recently approved the designation of some housing settlements as “Pressured Areas”. This decision, which does not affect Bute or Kintyre , however, means that for some ACHA tenants throughout Argyll, their “Right to Buy” will be suspended for a period of ten years, commencing in January 2012.

Tenants affected are those who took over a tenancy on or after 30th September 2002. In terms of Lomond this affects:-

Arrochar, Cardross, Garelochhead, Kilcreggan, Helensburgh, Luss, Rhu, Rosneath.

The decision for the Council to designate some settlements as “pressured areas” was made in partnership with ACHA and Dunbritton Housing Association in a bid to help address the acute shortage of affordable housing in many parts of Argyll. Homes which may have been sold under the “right to buy” scheme will now remain available to let until at least 2022.

ACHA’s Christmas Hamper

Mrs MacIntyre from Oban, Mr & Mrs Coates from Helensburgh, Mrs Allan from Strone and Mr Passey from Lochgilphead all received a Christmas hamper.

Lomonds winner was Mr Coates, receiving his Christmas hamper and received his hamper from ACHA’s Seonaid Cameron

Complaints Procedure Update:

- Summary of complaints received from April – December 2011 was presented.

Q: SAL asked if the figures showed a reflection of areas where significant Investments works were being carried out therefore showing a higher complaints ratio.

A: YL advised that the Customer Complaints Policy is currently under review, and this will address consistency in terms of reporting complaints throughout the organisation.

Payment Collection:

Members were aware, from 12th September, customers have been able to make debit and credit card payments at our Customer Service Centre using the Freephone Telephone Number.

Payments can now be made in a number of ways including at the local office, online, by payment card and now by the Freephone number.

As these new payment methods have become available, the level of cash, cheque and postal order payments at local offices has reduced dramatically. ACHA identified that the removal of payment facilities at local offices would result in financial savings for the Association as well as freeing up staff resources to prioritise general housing management and customer enquiries. Customers were consulted on ending the payment facility option at local offices and as already discussed under the Chairs report, ACHA’s Board of Management approved the removal of this service from 1st April 2012.

	<p>This does not mean that local offices will close; they will still be open for customers to call in to discuss any query they have. However, payment facilities will not be available at the counters. Clarification information for tenants will be included in the next tenants' newsletter.</p> <p>MB wished his objections to the closure of cash collection noted.</p>	
8.	<p>Tenants Panel Minutes</p> <p>Minutes of 18th October 2011 previously circulated to members No comments made.</p>	
9.	<p>Health and Safety Minutes</p> <p>Minutes of the 17th August 2011 previously circulated to members No comments made.</p>	
10.	<p>Key Performance Indicators</p> <ol style="list-style-type: none"> 1. Void Relet Times (Not Low Demand) – Target 31 days – November 7 days 2. Void Relet Times (Stock Low Demand) – Target 49 days – November 34 days 3. Current Tenant Arrears – Target 2.50% - November 1.33% 4. Repairs Emergency –Target 100% - November 100% 5. Repairs Urgent – Target 96% - November 100% 6. Repairs Routine – Target 96% - November 100% 7. Qualifying Repairs – Target 100% - November 100% 8. Void Repairs – Target 100% - November 100% 9. Repairs Satisfaction – Target 95% - November 100% (133 satisfied) 10. Post Inspections – Target 20% - November 20% <ol style="list-style-type: none"> 1. *Allocation to Homelessness – Target 50% - November 67% (6 lets) 2. *Allocation to Waiting List – Target 25% - November 33% (3 lets) 3. *Allocation to Transfer List – Target 25% - November 0% (0 lets) <p>YL was delighted to report that the Lomond Area Team had met all Key Performance Targets. In terms of Allocations this is an annual target and is dependant of the type of properties which become available to meet the applicant's needs. Members praised staff efforts in this regard and acknowledged the hard work that goes into achieving these figures.</p> <p>YL also advised that due to the amount of damage caused by the recent storms there is was possibility that Void targets, in particular, may slip slightly due to the resulting works needed to be carried out after the storm. YL explained that staff will make every effort to maintain their high standard during this challenging</p>	

	time.	
11	<p>Estate Management Action Plan: Budget Update</p> <p>The updated expenditure for Estate Management budget was circulated. It was agreed that this would be provided to Members in their Agenda packs for future meetings. Members were to note that the balance is £5,461.80, and not £9,338.20 as reported.</p>	WN
12	<p>Guest Speaker Nick Pollard Director of Finance & IT</p> <p>This report was presented to members after Agenda Item 3</p> <p><u>Rent Consultation Update</u></p> <p>As part of our Tenancy Agreements ACHA look at increasing the rent each year and are required to give tenants one months notice of any proposed increase.</p> <p>The Association have, in the past, taken the view of RPI (inflation) + 1% which is in line with the Rent Guarantee. However, after 2011/12 this Rent Guarantee will expire therefore allowing the Association to move away from this way of increasing rents.</p> <p>The Finance and Audit Committee will be discussing this issue at their meeting on the 30th January 2012 and the proposals will be agreed by the Board of Management on the 9th February 2012.</p> <p>The Consultation paper will include the following information for our tenants.</p> <ul style="list-style-type: none"> • What has been spent on our Investment and Regeneration elements currently being installed in our properties. • General Repairs Costs: these costs pose a real challenge for Housing Neighbourhood Services in respect of keeping monies spent going down. <p>Q: MB asked if monies spent on general repairs would not automatically decrease as our Investment Programme increased.</p> <p>A: CJ confirmed that as the Association have raised tenant expectations through general repairs, more repairs are now being reported.</p> <ul style="list-style-type: none"> • The value of our Housing Assets: whereby the Association develop new Housing for the Argyll and Bute area. <p>Q: SA asked, due to the current financial climate, if this was not a good time to build new properties.</p>	

A: NP advised that this was not the case, as Lenders were increasingly asking for more security on loans and were charging higher interest rates than in previous years

- Management Costs per home, this will help tenants understand how these costs are not dramatically increasing and the Association endeavours to keep these costs as low as possible.
- A breakdown of all costs incurred by the Association based on last year`s actual costs. This will show exactly where our money is being spent. Figures will also be included to allow comparability with other Housing Associations and with Scotland as a whole showing the current average of expenditure as a whole.
- Tenants will also be asked for any comment they wish to make.
- The consultation exercise will also have an on line option available for tenants to use.

Information Technology Update:

- NP advised that Argyll and Bute Council had won the EU tender to upgrade the current phone system used by the Association. To this end the “Lync” system is now used by all staff which allows staff telephone calls to be made through their personal computers. This provides a more cost effect service, in that land lines are now no longer required. Staff can have virtual conference calls for meetings and updates which cuts down on travel time and travel costs.
- The Clarity system is now being used by the Customer Service Centre and Area Teams for customers wishing to report repairs, the Association will also be looking at developing the system further. The Paye.net system was also introduced to allow payments to be made to the Service Centre.
- NP advised that ways of introducing technology to Board of Management members was also being considered to cut back on the amount of paper currently being issued and a questionnaire will be issued to Boards members over the next 2-3 months requesting feedback as to what members would like to see happen. This is turn could then lead to Area Committee members being issued with same.
- NP confirmed that a comprehensive training programme would be put in place once the way forward had been agreed.
- ALLPAY/Payment Card had now been issued to all tenants allowing them to make payments in many locations.
- NP advised that there was also the possibility of the tenants newsletter being sent electronically and this was something to be considered for the future.

Q: MB asked that if the vodaphone system being down during

	<p>the recent storms caused the Association problems as this network is used for mobile phones.</p> <p>A: CJ advised that systems were in place across the Association to allow communication to continue.</p> <p>MB thanked NP for his very good and comprehensive Report and this was reiterated by all members.</p>	
13	<p>Land Disposal Query: Maitland Court Helensburgh</p> <p>The land disposal request for Maitland Court was discussed. The Committee are happy for the proposal to proceed. However, they requested clarification on the following point:</p> <ul style="list-style-type: none"> • They noted that disposals over approx £6,000 will be subject to claw back by the Scottish Government. They require clarification that if this is the case that the requests are split into 2 proposals to reduce the claw back from the SG. 	YL
14	<p>Garden in Bloom – Discussion</p> <p>The Garden in Bloom competition for 2012 was discussed. It was agreed that YL would submit a written report to the March meeting, and include the following proposals:</p> <ul style="list-style-type: none"> • Retain the existing competition. • To include a further category for window boxes/potted plants/hanging baskets. • Approach local pre-school nurseries and find out if they would be interested in participating in a competition, perhaps around a sunflower. Whether it be a drawing competition or a sunflower growing competition whereby the Association supply the seeds to use. 	
15	<p>FISH – Welfare Rights Project – Update</p> <p>This report was previously circulated to members for information.</p> <p>CJ provided members with an update on the future of this Project.</p> <p>Wider Role funding, previously used for part funding of this Project, had been replaced by a Regeneration Fund and at this point in time applications for funding were not being accepted.</p> <p>CJ forewarned members that this Project may have to end as 85% of the costs were funded by what was previously known as Wider Role, along with funding from the Henry Smith Foundation.</p> <p>Approaches had been made, in this regard, to the Henry Smith Foundation and the Tudor Trust, however, a response was not expected until after the end of January.</p>	

	<p>A further Report would be taken to the Board of Management on the 9th February outlining possible proposals. CJ will provide members with the outcome of this Report at our next scheduled meeting in March.</p> <p>The Association will do everything it can to try and ensure the continuation of this Project.</p>	
16	<p>FISH – Debt Advice Pilot Project - Update</p> <p>Previously circulated to members – no comments made.</p>	
18	<p>A.O.C.B.</p> <ul style="list-style-type: none"> • YL requested that any completed Tenants Newsletter Questionnaires be passed to WN prior to members leaving the meeting. These questionnaires were previously circulated to members in their packs. • MB advised that the District Management paperwork circulated in packs were for members information to read at their leisure. • YL advised that Maps would be distributed in packs with directions to our next meeting in the Howie Pavillion, Rosneath. 	
	<p>Date and Time of next Meeting</p> <p>Thursday 1st March 2012 @ 11 am in the Howie Pavillion Rosneath. Directions will be provided to members in their packs for this meeting.</p>	