

Argyll Community Housing Association

Board of Management Meeting

Thursday 12th December 2019 at 10.00am in the Inveraray Inn, Inveraray

Minute

Present:

Jim Milne (Chair)
Cameron Grant (Vice Chair)
Councillor Roddy McCuish (Secretary)
Ian McIntyre (Chair of the Audit Committee)
Bruce Marshall
Councillor Donnie MacMillan
Nancy McDonald
Pat McVey
Betty Rhodick

Not in Attendance:

In Attendance:

Alastair MacGregor, Chief Executive
Kirsteen McGinn, Director of Investment & Regeneration
Bruce West, Director of Finance & IT
Christine Johnston, Director of Housing & Neighbourhood Services
Colette Benham, Director of Human Resources & Corporate Services
Lesley Lindsay, PA to Board of Management

The Chair opened the meeting and reminded members it was election day and to cast their vote.

The Chair asked Board Members that had not yet completed their Self-Assessment to complete and submit as soon as possible.

The Chair advised the Tenants First newsletter had been issued and members should have received their copy.

The Chair advised there was an urgent report for consideration regarding the Warm Homes Fund which would be discussed under AOCB.

1.	Apologies Cathy Grant, Brian Tester, Sonja Aitken Leave of Absence David Carmichael, Councillor Iain Shonny Paterson	Actions to be completed by 06/02/20
2.	Minute of Previous Meeting – 7th November 2019 Page 17 – Item 24 – Dalriada House, Lochgilphead. Betty Rhodick advised the message of thanks had been received from Poppy Scotland and not the British Legion as the minute stated.	

	<p>Page 17 – Item 24 – Lochgair Place, Tarbert. Betty Rhodick advised a letter of thanks had been issued to tenants and the letter of thanks was not received from the tenants as stated in the minute. She further added the tenants had been delighted to receive the letter.</p> <p>Subject to the above amendments, the Board of Management APPROVED the minute as a true and accurate record of the meeting.</p> <p>Proposed by: Betty Rhodick Seconded by: Nancy McDonald</p>	
3.	<p>Matters Arising</p> <p>Page 2 – Item 3 (10 10 10 Initiative) – the Chair advised an update report was contained within the Board Information Pack.</p> <p>Page 2 – Item 3 (Tenant Members to be invited to attend Area Committee Meetings) –the Chair advised he had drafted the letter and asked the Board of Management to delegate authority to the Office Bearers to approve the final letter. The Board of Management unanimously APPROVED delegated authority to the Office Bearers.</p> <p>Page 3 – Item 4 (Letter to SHR) – the Chief Executive advised he wished to discuss the Association’s Loan Portfolio with the Director of Finance & IT before responding to the SHR. He confirmed the letter would be issued within the next couple of days.</p> <p>Page 4 – Item 4 (Resignation from position of Chair of the Helensburgh & Lomond Area Committee) – the Chair advised that following the resignation of Bobby Beggs from the position of Chair of the Helensburgh & Lomond Area Committee, Cameron Grant had been elected Chair of the Area Committee.</p> <p>Page 4 – Item 4 (Assurance Statement Visit by the SHR) – the Chief Executive advised that by request of the Scottish Housing Regulator the Assurance Statement visit had been postponed until Tuesday 21st January 2020.</p> <p>Page 5 – Item 6 (Fire Guidance to Sheltered Housing Complexes) – the Director of Housing & Neighbourhood Services advised guidance should have been contained within the new tenant pack. She further advised that her Department would be issuing the guidance on an annual basis. The Chief Executive commented the Scottish Government had issued guidance last week supporting the continuation of a Stay Put Policy, backed by Fire and Rescue. He stated ACHA did not support a Stay Put Policy.</p> <p>Page 6 – Item 8 (Torlochan) – the Chair advised a verbal update would be provided under item 12.</p> <p>Page 7 – Item 10 (survey on possible production of video) – the Director of Housing & Neighbourhood Services advised the Investment & Regeneration department would be taking on the survey which would commence in the new year.</p> <p>Page 11 – Item 15 (Void Rent Loss) – the Chair advised further</p>	Alastair MacGregor

	<p>discussions would take place under Item 14.</p> <p>Page 12 – Item 17 (clearer presentation of information) – the Director of Investment & Regeneration advised she had re-designed the table which would hopefully provide clearer information.</p> <p>Page 13 – Item 20 (Exemplar Estates) – the Chair advised there would be an update under Item 26.</p>	
4.	<p>Minute of Audit Committee – 7th August 2019 for Ratification The Chair of the Audit Committee took meeting through the minute. No questions were raised and the Board of Management unanimously RATIFIED the minute of the Audit Committee 7th August 2019.</p>	
5.	<p>Correspondence Leave of Absence Request – David Carmichael The Board of Management unanimously APPROVED a Leave of Absence for David Carmichael for the December 2019 meeting.</p> <p>Leave of Absence Request – Councillor Iain Shonny Paterson The Chair advised a further Leave of Absence Request had been received from Councillor Shonny Paterson. The Chair advised Councillor Paterson had indicated he hoped to be in a position to resume attendance at meetings in February 2020. The Board of Management unanimously APPROVED a continued Leave of Absence for Councillor Paterson for the December 2019 meeting.</p> <p>Email from Brian Tester The Chair advised the Office Bearers had received an email from Brian Tester which had outlined the health issues he was experiencing. The Chair advised Brian had indicated he was keen to remain on the Board of Management. The Board of Management unanimously AGREED to supporting the continuing membership of the Board of Management for Brian Tester. The Chair stated Brian contributed well to the Board of Management.</p>	
6.	<p>Declaration of Interest There were no declarations of interest.</p>	
7.	<p>Administrative Matters The Chair took the meeting through his report and the recommendations contained therein:</p> <ol style="list-style-type: none"> 1. To agree the use of AOCB at future Board meetings The Board of Management unanimously APPROVED the recommendation the Chair would seek any AOCB items at the start of the meeting and rule on whether they were admissible for the meeting or should be deferred until the next meeting. 2. To agree a change to the Strategic Planning dates from 25th and 26th February to 26th and 27th February 2020 The Chair advised he was unable to make Day 1 of the February 2020 Strategic Planning and asked if Board members would be agreeable to changing the dates to 26th and 27th February 2020. The Board of Management unanimously APPROVED amending the dates. PA to the Board of Management to amend calendar appointments and booking. 	<p>Lesley Lindsay</p>

	<p>3. To approve the draft letter to all ACHA Group staff The Board of Management unanimously APPROVED the Christmas letter to be issued to ACHA Group Staff.</p>	
8.	<p>Scottish Federation of Housing Associations Affiliation The Chief Executive advised a letter had been received from the SFHA which had highlighted they represent nearly 90% of Scottish RSLs. The Chief Executive advised that figure had previously been 98% when he had been on the Board. He summarised the letter and advised the SFHA had discarded the tiered banding system and implemented a new system based on number of units which they state distributes fees across membership in a more even and logical way to be fairer to small and medium sized organisations. The Chief Executive advised that based on the new system the cost for ACHA to join the SFHA would be £25,734. He stated the Senior Management Team had discussed the value and had concluded that in terms of the challenges and priorities facing the Association the money could be better used. The Chief Executive stated it was his opinion the GWSF carried out the same policy, representation and lobbying work undertaken by the SFHA.</p> <p>The Chief Executive stated it was a decision for the Board of Management to make and confirmed the Director of Finance & IT had made provision within the draft budget.</p> <p>The Vice Chair advised it was his view the Association's membership of the GWSF provided better value for money and stated the high fees were the reason ACHA had terminated membership of the SFHA in the first instance.</p> <p>The Chair advised that some of the budget set aside last year had provided the ability to hold the Board Away Days to Dunoon.</p> <p>The Board of Management unanimously AGREED not to join the Scottish Federation of Housing Associations and requested the Chief Executive respond to that effect.</p>	Alastair MacGregor
9.	<p>Cancelled Memberships The Board of Management NOTED the cancellation of one membership.</p> <p>The Board of Management NOTED the current membership total of 254 as at 2nd December 2019.</p>	
10.	<p>Chief Executive Presentation</p> <p>The Chief Executive delivered a presentation covering:</p> <ul style="list-style-type: none"> • Key Updates • External Updates <p>The Board of Management NOTED the contents of the presentation.</p> <p>Members in attendance were provided with a copy of the presentation.</p> <p>Pat McVey asked if the Freedom of Information request received could</p>	

	<p>have been responded to by normal request. The Director of Finance & IT advised it could have been. The Chief Executive stated that point had been highlighted during discussions at a previous meeting and added the Association were and always had been willing to respond to requests for information.</p> <p>The Secretary asked if the homelessness report written by Argyll and Bute Council had outlined the reason for the increase as it was his view more houses were being built than previously. The Chief Executive advised he would forward the report onto the Secretary but it did not contain information on why homelessness figures had increased. He stated he would make an enquiry to the Council. He further advised homelessness had increased in two areas and decreased in two areas and stated there were always peaks and troughs.</p> <p>Bruce Marshall asked why the Scottish Government were supporting a Stay Put Policy. The Chief Executive advised the Minister had confirmed a stakeholders group had been set up and consultation undertaken. He advised the Government had been minded to take the advice of Fire and Rescue who had stated it was easier to rescue people if they knew where they were instead of moving around a high rise building and the stakeholders also agreed. The Chief Executive stated that no guidance had been issued in relation to properties lower than eight stories. The Secretary stated he found the policy strange but commented that ACHA do not have any buildings over eight stories. He further stated that ACHA tenants may get confused with the guidance issued in respect of high rise buildings and requested that ACHA made it clear the Association do not operate a Stay Put policy. The Director of Housing & Neighbourhood Services advised an article would be included within the next newsletter and information put out on Facebook. Betty Rhodick advised she remembered a case where Fire and Rescue had provided information to an infirm resident to make her way to the bathroom and turn on the taps and await rescue. The Chief Executive stated that if someone could not get out then there was a logic to stay put but the vast majority of tenants would be able to evacuate themselves and that the Association's guidance was if you can get out then do so. Nancy McDonald stated that complacency may be an issue for sheltered housing residents and asked if a fire safety talk would be useful. The Chief Executive advised Fire and Rescue carried out fire safety presentations at the sheltered housing complexes AGMs.</p>	<p>Alastair MacGregor</p> <p>Alastair MacGregor</p> <p>Christine Johnston</p>
11.	<p>CIH Make a Stand Campaign</p> <p>The Chief Executive advised that, in partnership, the Chartered Institute of Housing had developed the Make a Stand initiative to encourage housing organisations to make a commitment to support people experiencing domestic abuse and sign up to make four focused commitments as outlined in the report to provide that support.</p> <p>The Chief Executive advised that ACHA were currently reviewing the domestic abuse strategy for customers and staff and wished to incorporate the Make a Stand initiative and bring back to the Board for consideration in February 2020.</p> <p>The Chief Executive took the meeting through the recommendations contained within his report:</p>	

	<ol style="list-style-type: none"> 1. ACHA signs up to the Make a Stand Campaign and its four pledges 2. The Board notes that the revised Domestic Abuse Strategy for customers and staff will come to the Board for consideration in February 2020 which supports the four pledges. <p>The Vice Chair asked who would take on the workload. The Chief Executive stated he was not clear there would be an increased workload but it may change the focus. The Chief Executive advised the Association currently have a Domestic Abuse Strategy with actions being taken by Housing & Neighbourhood Services staff. The Chief Executive advised that Argyll and Bute Council and the other RSLs in Argyll and Bute were signing up to the campaign.</p> <p>The Director of Housing & Neighbourhood Services advised that as a result of the Make a Stand Campaign changes would be required to be made to the HOME Argyll Policy which all Argyll RSLs would require to agree to. She further advised the campaign would allow the Association to focus on modernised thinking in relation to the policies.</p> <p>The Chief Executive advised the revised Domestic Abuse Strategy would be presented to the Board of Management at their February 2020 meeting when the Domestic Abuse Champion could also be appointed. The Chair advised there was no reason the Champion could not be a Board member.</p> <p>The Board of Management unanimously APPROVED the recommendations contained within the report.</p>	
12.	<p>Torlochan Update</p> <p>The Chief Executive provided the background to the position in relation to Torlochan and reminded members the Board of Management had taken the decision to close Torlochan and market the site. Following that decision, a suggestion had been made to ascertain whether Argyll and Bute Council would be interested in a land excambion to allow an extension to the cemetery. This was formally raised with Council officers and ACHA were advised that following evaluation the Council did not wish to take the proposal forward.</p> <p>The Chair stated at its meeting on 3rd October 2019, the Board of Management had agreed to full disposal of the site but progression had been delayed until a decision had been taken by Argyll and Bute Council on whether they wished to progress a land excambion. The Chair asked the Board if they wished to re-approve full disposal of the site or allow the Council to review again.</p> <p>The Vice Chair advised it was his view the site should be disposed of on the open market and commented there was nothing to prevent the Council bidding for the site on the open market. The Vice Chair stated the matter had dragged on for too long and required to be resolved. Betty Rhodick agreed with the Vice Chair. Bruce Marshall stated he would be concerned about the length of time the Council would take to carry out a review. The Secretary stated the Council were grateful for the time afforded to them. He advised he was in full agreement to move on and take the decision to sell. He added he thought the Council had missed a golden opportunity. The Chair of the Audit Committee stated from a tenants' point of view, the</p>	

	<p>Association would be looking to make savings in the future and it was not appropriate to let the saga continue. He stated the Council had been afforded plenty of time to make a decision and agreed to marketing the site.</p> <p>The Chair asked the Board of Management if they wanted to re-approve full disposal of the site and sell on the open market. The Board of Management unanimously AGREED.</p>	
13.	<p>AHFA Draft Budget 2020/21 The Director of Finance & IT took the meeting through his report highlighting key points.</p> <p>The Board of Management NOTED the contents of the AHFA draft budget for 2020/21.</p>	
14.	<p>ACHA Draft Budget 2020/21 The Director of Finance & IT took the meeting through his report highlighting the key points.</p> <p>The Board of Management: NOTED the briefing on the 2020/21 budget NOTED the outstanding issues NOTED a final proposal on the savings measures to close the 2020/21 budget gap of £218k would be presented to the Board in February 2020 which would be based on a combination of the three savings proposals set out in the report NOTED the position with the longer term budget savings options and unanimously AGREED they are taken to the stage of being developed into proposals with action/implementation plans NOTED that the outcome of the Stock Condition Survey would require to be taken into consideration for future budgets.</p>	
15.	<p>Tenant Satisfaction Survey 2018 – Customer Service Centre Extended Hours The Director of Housing & Neighbourhood Services advised as a result of the 2018 Tenant satisfaction survey a number of additional questions relating to the opening hours of the Customer Service Centre had been asked. She advised that some of the responses were vague with regard to why/how tenants would make use of extended opening hours but it had highlighted the need for the Association to improve publicity and communications to inform tenants what is currently available outwith normal office hours.</p> <p>The Director of Housing & Neighbourhood Services took the meeting through her report and analysis of the responses.</p> <p>The Director of Housing & Neighbourhood Services stated she would like to re-ask the question and drilldown further to ascertain why tenants wish an extended service and what it would be used for. She stated there were significant financial implications to extending the opening hours of the Customer Service Centre.</p> <p>The Vice Chair asked if tenants could pay their rent through Facebook.</p>	

	<p>The Director of Housing & Neighbourhood Services advised they could not but could pay via the website. The Director of Finance & IT advised the safest way would be via the website but that Facebook could provide the link.</p> <p>The Director of Housing & Neighbourhood Services stated that if the Board were in agreement she would like to obtain more information during the 2020 Tenant Satisfaction Survey before any further decision is taken.</p> <p>The Chair took the meeting through the recommendations contained within the report and the Board of Management:</p> <ul style="list-style-type: none"> • Unanimously APPROVED further clarification be sought via the 2020 Tenant Satisfaction Survey on potential usage should the Customer Service Centre hours be extended • Unanimously AGREED the improvement of publicity regarding services currently available outwith office hours via Facebook and newsletters • Unanimously APPROVED to expand the range and quality of information available on the ACHA website. 	
16.	<p>Rent Affordability Data – HouseMark Scotland Membership Proposal</p> <p>The Director of Finance & IT advised that in 2018 HouseMark, in partnership with the Scottish Federation of Housing Associations (SFHA) had launches a new rent affordability toolkit for exclusive use to HouseMark and the SFHA members at no extra cost. He further advised the tool is seen within the sector as the leading analysis tool for rent affordability work and is being used heavily across Scotland by their member organisations.</p> <p>The Director of Finance & IT took the meeting through his report and advised the most economical way of accessing the toolkit was through HouseMark Scotland membership with the annual cost being £8,348 (inc VAT) with a 10% discount being applied to organisations that sign up for a three-year period. The Director of Finance & IT advised the Board were aware that rent affordability would be one of the key issues facing Housing Associations going forward.</p> <p>The Chair of the Audit Committee asked if Board members would be able to access the toolkit. The Director of Finance & IT advised it was unlikely Board members would have access to the system but once full functionality was known a training session would be provided to the Board. The Chair of the Audit Committee advised it was his view the HouseMark software would be an excellent tool.</p> <p>The Chair stated there was no doubt more emphasis would be placed on rent affordability.</p> <p>The Board of Management unanimously APPROVED the Association become members of HouseMark Scotland, to gain access to their rent affordability toolkit at an annual cost of £8,348 (inc VAT) with a 10% discount being applied for the three-year membership.</p>	
17.	<p>Cowal Sand & Gravel Ltd</p> <p>The Director of Investment & Regeneration took the meeting through the</p>	

	<p>recommendations contained within her report and provided the background to previous use of Cowal Sand & Gravel Ltd.</p> <p>The Board of Management NOTED that in terms of the Group Payments and Benefits Policy, Cowal Sand and Gravel Ltd had been denied status as an Approved Supplier. The Director of Investment & Regeneration stated there were many benefits to allowing Cowal Sand and Gravel Ltd onto the Association's Approved Contractor/Supplier list as outlined in her report. The Board of Management NOTED within the Policy there was provision to present a business case to allow a supplier to become approved when there was a declared connected person.</p> <p>Following consideration of the business case, the Board of Management unanimously APPROVED Cowal Sand and Gravel Ltd be awarded status as an Approved Supplier for ACHA and AHFA.</p>	
18.	<p>Naming of New Development – Garelochhead</p> <p>The Director of Housing & Neighbourhood Services advised the Helensburgh & Lomond Area Committee had taken the decision to involve the community in proposing a name for the Passivhaus new build development at Garelochhead and had consulted with Garelochhead Primary School. She advised the Area Committee had chosen "Oaktree Crescent" as their preferred name, which had been submitted by a Primary 1 pupil in reference to the number of trees that surrounded the development. She advised the pupil had won a small prize and a donation had been made to the school.</p> <p>The Director of Housing & Neighbourhood Services advised the final decision would be made by Royal Mail but asked the Board of Management to ratify the decision taken by the Helensburgh & Lomond Area Committee.</p> <p>The Board of Management unanimously AGREED to call the development Oaktree Crescent.</p>	
19.	<p>AHFA Management Accounts</p> <p>The Director of Finance & IT took the meeting through the Management Accounts highlighting the key areas.</p> <p>The Board of Management NOTED the content of the AHFA Management Accounts at 31 October 2019.</p>	
20.	<p>ACHA Management Accounts</p> <p>The Director of Finance & IT took the meeting through the Management Accounts highlighting the key areas and the table on Appendix 1.</p> <p>The Board of Management NOTED the content of the ACHA Management Accounts to 31 October 2019.</p>	
21.	<p>Regeneration Update</p> <p>The Director of Investment & Regeneration took the meeting through her report highlighting the development programme against targets.</p> <p>The Director of Investment & Regeneration also took the meeting through</p>	

	<p>tables 1.3 and 2.0.</p> <p>The Secretary advised the Glencruitten development would be considered by the PPSL (Planning Protective Services & Licensing Committee) in January. The Director of Investment & Regeneration advised she would update her report accordingly.</p> <p>The Board of Management NOTED progress of the development programme against the targets and NOTED the proposals for potential future developments.</p>	Kirsteen McGinn
22.	<p>Investment Update</p> <p>The Director of Investment & Regeneration took the meeting through her report and advised the summary of spend and units and actual progress had been simplified.</p> <p>The Director of Investment & Regeneration advised the contract at Ford Spence Court had been awarded and further advised there would be a delay in works at Ferfadd Court due to gas pipe issues and works would not commence in January.</p> <p>Bruce Marshall commented it was nice to see satisfaction levels high from those returned.</p> <p>The Vice Chair stated the Government would be introducing legislation preventing gas in homes and asked whether the Association should re-think the type of heating being installed. The Director of Investment and Regeneration advised the Association were too far into the process before the Government had made their announcement. She stated that the heating system would be at the end of its useful life once the legislation had been applied.</p> <p>The Board of Management NOTED progress of the Investment Programme against the targets.</p>	
23.	<p>ACHA Risk Register Quarterly Review – September 2019</p> <p>The Director of Human Resources & Corporate Services took the meeting through the reviewed control procedures contained within the ACHA Risk Register for the second quarter.</p> <p>The Director of Human Resources & Corporate Services advised the Chair had raised a query with regard to the reporting timeline. She advised the quarter two Risk Register should have been presented to the Board at their November meeting and apologised for the delay. The Chair thanked the Director of Human Resources & Corporate Services for her explanation. He asked Board members if they were happy with the current reporting timeline being three months behind or if it would be preferable to receive the Risk Registers on a monthly basis. He stated that moving to monthly updates would incur a significantly higher level of input from staff. The Board of Management unanimously AGREED to continue receiving updates on the Risk Register on a quarterly basis. The Chair advised the next quarterly update would contain the amendments made at the Strategic Planning Review in October 2019.</p>	

	<p>Bruce Marshall asked whether the situation with housing mismatch and demand had improved or deteriorated. The Director of Housing & Neighbourhood Services advised some areas remained static, particularly in Bute and Kintyre. She stated the Board had taken a strategic decision to demolish some no demand properties in Bute and Kintyre but there were still pockets properties with no demand. She stated a strategic decision would require to be taken on the remaining no demand properties as incentive schemes had not been overly successful. Bruce Marshall asked whether the retained risk should be red as opposed to amber. The Board of Management unanimously AGREED to amend the retained risk to Revised likelihood of occurrence to 4 and Revised severity of impact to 4 thereby moving the risk from 12 – Amber to 16 – Red.</p> <p>The Chair asked if it was likely anything could be done to Drumfork Court. The Director of Housing & Neighbourhood Services advised all flats in Drumfork Court were 1 bed properties and there was issues with tenancy sustainment. She advised it was her view Drumfork Court was saveable with reconfiguration works.</p> <p>The Board of Management NOTED the contents of the ACHA Risk Register to September 2019.</p>	<p>Colette Benham</p>
24.	<p>AHFA Risk Register Quarterly Review – September 2019</p> <p>The Director of Human Resources & Corporate Services advised the AHFA Risk Register had also been reviewed as at end September 2019.</p> <p>The Chair stated the next version of the Risk Register would contain the added risk relating to the Warm Homes Fund.</p> <p>The Board of Management NOTED the contents of the AHFA Risk Register to September 2019.</p>	
25.	<p>Facebook Usage Interim Report</p> <p>The Director of Housing & Neighbourhood Services advised her report was an interim report as requested at the Strategic Planning Review session on 10th October 2019. She further advised the Board would receive a full report following a full year operating period.</p> <p>The Director of Housing & Neighbourhood Services advised Area Committees were being actively encouraged to submit posts and stated ideas from Board members would be welcomed.</p> <p>The Chair of the Audit Committee congratulated the Association on the recent post on how to ventilate and heat your home.</p> <p>The Chair of the Audit Committee suggested a rolling news update on progress of the new build site at Glenshellach.</p> <p>The Director of Housing & Neighbourhood Services advised Facebook would be used to convey the fire safety message and stated that all Departments input articles for posting.</p> <p>Pat McVey asked whether any statistics were kept on user comments received. The Director of Housing & Neighbourhood Services advised that</p>	<p>Christine Johnston</p>

	<p>information was collated and would be incorporated into the full report. She further advised the Association did not receive a high level of comment.</p> <p>The Chair asked whether the use of Facebook was overall of benefit. The Director of Housing & Neighbourhood Services advised it was as it was a quick way of getting information out. She stated the Association were gradually getting better at utilising Facebook.</p> <p>The Director of Housing & Neighbourhood Services added that Facebook had been useful in getting the highest consultation feedback in relation to Estate Management.</p> <p>The Board of Management NOTED the interim report on usage of ACHA's Facebook page.</p>	
26.	<p>Exemplar Estates Update</p> <p>The Director of Investment & Regeneration advised her report was for information and that a project plan and cashflow would be available in the new year.</p> <p>Bruce Marshall stated there were flooding issues at Cowal Place and asked whether there was anything that could be done to stop the problem. The Director of Investment & Regeneration advised her Department had looked at the drainage plan but there would be a significant cost attached to trying to address the problem. The Chief Executive advised reports suggested rainfall had recently been at its highest comparing the last 5-year period.</p> <p>The Vice Chair stated the difference the Exemplar Estates projects had made was huge and advised he had received very positive comments from residents.</p> <p>Bruce Marshall asked whether it would be beneficial to include the Area Committees when taking forward new projects. The Director of Investment & Regeneration advised the Area Committees would be involved for the 2020/21 projects.</p> <p>Betty Rhodick advised the Exemplar Estates Projects had been discussed at the Lochgilphead Community Council meeting and members had commented on the lovely fencing at Kilmory. The Director of Investment & Regeneration advised she hoped once owners see the benefits they would be willing to participate. Bruce Marshall stated in the past it had been very obvious due to disrepair which properties belonged to the Council and which were private. He stated that had now gone full circle and it was obvious due to the good condition which properties belonged to ACHA. The Chair of the Audit Committee endorsed Bruce Marshall's comments and stated there had been marked improvement to ACHA properties.</p> <p>The Board of Management NOTED the projects for 2019/20.</p>	
27.	<p>Arrears and Universal Credit</p> <p>The Director of Housing & Neighbourhood Services advised she had produced her report as the Board may find it useful to see the impact on</p>	

	<p>arrears due to the implementation of Universal Credit and took the meeting through her report.</p> <p>She advised that in the past, ACHA had been largely able to mitigate against the impact of Universal Credit with the assistance of Argyll and Bute Council and Discretionary Housing Payments but as Universal Credit was being rolled out more and more the Association were beginning to see current tenant arrears figures creep up. She stated that while a gap was noticeable the Association consistently kept current tenant arrears figures within the target of 2.5% and the end of the last financial year current tenant arrears had been under 2%.</p> <p>The Chair asked if a further update report could be provided in six months.</p> <p>The Board of Management NOTED the content of the report.</p>	Christine Johnston
28.	Notifiable Events CONFIDENTIAL	
	The Chair halted the meeting as the three-hour threshold had been met. The Board of Management unanimously AGREED to suspend the Standing Orders to allow the meeting to continue.	
29.	<p>A.O.C.B. Warm Homes Fund HEEPS/ABS Shortfall</p> <p>The Chair moved to a vote:</p> <p>In favour of proceeding with the works with ACHA funding the shortfall – 8 votes Against proceeding with the works with ACHA funding the shortfall – 1 vote.</p> <p>As a result of the outcome of the vote the Board of Management APPROVED proceeding with the works with ACHA funding the shortfall.</p>	
30.	<p>Date & Time of Next Meeting Thursday 6th February 2020 at 10.00am in the Inveraray Inn, Inveraray</p>	