

Argyll Community Housing Association

Board of Management Meeting

Thursday 3rd October 2019 at 10.00am in the Park Hotel, Dunoon

Minute

Present:

Jim Milne (Chair)
Cameron Grant (Vice Chair)
Councillor Roddy McCuish
Ian McIntyre (Chair of the Audit Committee)
Sonja Aitken
Cathy Grant
Bruce Marshall
Councillor Donnie MacMillan
Pat McVey
Betty Rhodick
Brian Tester

Not in Attendance:

In Attendance:

Alastair MacGregor, Chief Executive
Kirsteen McGinn, Director of Investment & Regeneration
Bruce West, Director of Finance & IT
Colette Benham, Director of Human Resources & Corporate Services
Iona MacPhail, Regional Manager
Phil Burn, AHFA Managing Director
Gayle Stead, Governance & Compliance Manager
Lesley Lindsay, PA to Board of Management

The Chair welcomed new Board members Sonja Aitken and Brian Tester to their first Board meeting.

The Chair advised Arthur and Joyce Lowe from the Bute & Cowal Area Committee had intimated they would be attending the Board meeting as observers but were not in attendance.

The Chair welcomed Iona MacPhail, Regional Manager to the meeting and advised Iona was standing in for the Director of Housing & Neighbourhood Services.

The Chair advised Fact Cards were available to anyone that wished one.

The Chair advised there was a sizeable agenda for the meeting.

1.	Apologies Nancy McDonald, David Carmichael, Bobby Beggs Leave of absence requested received from Iain Shonny Paterson	Actions to be completed by 07/11/19
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2.	<p>Minute of Previous Meeting – 22nd August 2019 The Board of Management APPROVED the minute as a true and accurate record of the meeting.</p> <p>Proposed by: Cameron Grant Seconded by: Ian McIntyre</p>	
3.	<p>Matters Arising Page 2 – Item 3 – the Director of Investment & Regeneration advised the Glencruitten consultation had been circulated to Board members.</p> <p>Page 2 – Item 3 – the Director of Human Resources & Corporate Services advised that an additional two applications had been received for the 10 10 initiative funding. She advised she would provide a full update for the November Board meeting.</p> <p>Page 2 – Item 3 – the Director of Investment & Regeneration advised the meeting to discuss the Council depots had not been held due to a difficulty with diary commitments between all parties involved. The Chief Executive advised some of the sites had been viewed and advised a report would be produced for a future Board meeting.</p> <p>Page 5 – Item 11 – the Chair asked that the Area Committee Chairs submit their agenda items for the Chair Meeting to the Vice Chair of the Board of Management in advance of the meeting scheduled to be held on 22nd October 2019.</p> <p>Page 5 – Item 11 – the Chair advised his action point to discuss whether paired down training sessions could be delivered to Area Committees was still to be progressed and advised an update would be provided for the November Board meeting.</p> <p>Page 6 – Item 11 – the Chair advised his action point to discuss whether members should be invited to attend a Board meeting was still to be progressed.</p> <p>Page 7 – Item 11 – the Chair advised his action point to discuss the possibility of delivering presentations to the Community Councils was still to be progressed.</p> <p>Page 7 – Item 11 – the Chair advised he had provided a list of businesses on the Island of Bute. He further advised that as there were currently no Independent vacancies on the Board of Management a letter would not be issued until a vacancy arose.</p> <p>Page 13 – Item 15 – the Chair advised a response was being awaited from the Scottish Housing Regulator before a decision could be reached on whether a working group would be set up to consider the 2020 Annual Assurance Statement or whether responsibility would be given to the Audit Committee. The Chair advised his update from the SFHA Conference contained within the Board Information Pack provided information on the amount of discussion that had taken place and how some RSLs approached the submission process.</p>	<p>Colette Benham</p> <p>Kirsteen McGinn/ Alastair MacGregor</p> <p>Area Committee Chairs</p> <p>Jim Milne</p> <p>Jim Milne</p> <p>Jim Milne</p>

	<p>Page 15 – Item 18 – the Chair advised the Torlochan Gypsy/Traveller Site would be highlighted in the Chief Executive’s presentation and would be discussed under Item 20.</p> <p>Page 19 – Item 24 – the Director of Investment & Regeneration advised that mop-up visits would be carried out on Bute.</p> <p>Page 19 – Item 25 – the Regional Manager confirmed the wording had been amended as requested.</p> <p>Page 20 – Item 27 – the Chair advised the action to include the contents of the Board Information Pack on the covering page had been completed.</p> <p>Page 20 – Item 27 – the Chair advised that the uploading of training material onto the Board Secure area of the website was ongoing.</p> <p>Page 21 – Item 27 – the Director of Finance & IT confirmed the wording in relation to the repeal of the Right to Buy Scheme had been amended as requested by the Board of Management.</p>	
4.	<p>Correspondence</p> <p>Leave of Absence Request</p> <p>The Chair advised a Leave of Absence request had been received from Councillor Iain Shonny Paterson covering a two meeting period. The Board of Management unanimously APPROVED the Leave of Absence request.</p>	
5.	<p>Declaration of Interest</p> <p>There were no declarations of interest.</p>	
6.	<p>Cancelled Memberships</p> <p>The Board of Management NOTED the cancellation of one membership.</p> <p>The Board of Management NOTED the current membership total of 255 as at 24th September 2019.</p>	
7.	<p>Chief Executive Presentation</p> <p>The Chief Executive delivered a presentation covering:</p> <ul style="list-style-type: none"> • Key Updates • Other 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>The Secretary advised Argyll and Bute Council had recently been awarded £50million through the Rural Growth Fund. He asked if this was something ACHA could tap into. The Chief Executive stated there may be a number of initiatives that could be explored because there was a housing statement in the Rural Growth application. The Secretary advised he would help to facilitate discussions.</p> <p>The Vice Chair asked if the figure of 900 new homes meant new or</p>	<p>Roddy McCuish</p>

	<p>replacement homes. The Chief Executive advised the number included any development on a vacant site and therefore would include Eton Avenue and Dalintober.</p> <p>Bruce Marshall stated the Warm Homes Fund initiative had been discussed at the AHFA Board meeting on 1st October 2019. He advised that new staff were being recruited to assist with delivery of the initiative.</p> <p>The Chair apologised for omitting to welcome Phil Burn, AHFA's Managing Director to the meeting.</p>	
8.	<p>Proposed Schedule of Meetings 2020</p> <p>The Director of Human Resources & Corporate Services took the meeting through her report, highlighting the exceptions to the six weekly rota of meetings. She advised that the schedule of meetings for Argyll and Bute Council had also been taken into account when planning the ACHA meeting dates.</p> <p>The Vice Chair stated the date for the six monthly review scheduled to be held on 15th October 2020 may cause an issue for Board members as it would be a half term holiday for schools. He intimated he would be required to look after his grandchildren. The Chair asked the Director of Human Resources & Corporate Services to look into the possibility of moving the meeting to another date and update the Board at the November meeting.</p> <p>Subject to the possible amendment to the 15th October 2020, the Board of Management unanimously APPROVED the Programme of Meetings for 2020.</p>	Colette Benham
9.	<p>Approach to Budget 2020/21 and Business Plan Update</p> <p>The Director of Finance & IT stated there were three elements to his report:</p> <p>Approach to 2020/21 Budget Administrative Arrangements Timescale</p> <p>The Board of Management unanimously APPROVED the approach and the timescale for the 2020/21 update to budget and Business Plan.</p>	
10.	<p>OPEN Housing Implementation</p> <p>The Director of Finance & IT advised his report was an update on progress following the considerable investment approved by the Board of Management.</p> <p>He stated it was a relatively early stage of the project and periodic updates would be provided.</p> <p>The Director of Finance & IT advised the project was on track with the procurement aspects completed and licenses purchased. He advised a significant amount of preliminary work had been completed.</p> <p>The Board of Management were advised that the position of Systems Administrator would be recruited shortly.</p>	

	<p>The Secretary queried why the report stated the project was “within budget at this stage” and asked if the project was likely to exceed the budget. The Director of Finance & IT advised the project would not be likely to exceed the budget. The Chair stated the IT Department had a very good track record of keeping projects within budget.</p> <p>The Chair of the Audit Committee stated the report underlined how much time is being put into the project, along with a lot of other successful projects. He stated the Association should provide as much support as possible to the IT Department.</p> <p>Pat McVey asked whether the implementation of the system would lead to savings. The Director of Finance & IT stated there would be more scope for efficiency if the functionality was used to the maximum. He stated he was reluctant to translate efficiency into monetary savings.</p> <p>The Board of Management NOTED the update on the OPEN Housing System implementation.</p>	
11.	<p>Freedom of Information Update</p> <p>The Director of Finance & IT stated the Board would be required to make a decision on whether the Association implements a charge for dealing with FOI requests. The Director of Finance & IT took the meeting through the level of fees that could be imposed in line with the FOI Legislation.</p> <p>The Director of Finance & IT stated the proportion of costs that could be recovered would be minimal and highlighted that RSLs have made the case they are already open, transparent and accountable without FOI and stated it may be illogical to start charging fees for information already provided. He stated the Association could evaluate the number of requests received along with the costs involved at the end of a full year of the FOI legislation implementation.</p> <p>Brian Tester stated a huge amount of work had been carried out to ensure compliance with legislation. He agreed with the recommendation to wait and see the level of requests received. The Chair agreed and stated it was hoped RSLs wouldn't be significantly affected.</p> <p>The Director of Finance & IT took the meeting through the procedural issues required and advised the Association were reasonably well on track for compliance.</p> <p>The Secretary advised he was supportive of the recommendation not to charge a fee for year one. He further advised that some FOI requests were unnecessary as the information would be provided regardless of the legislation.</p> <p>The Chief Executive stated the Association provided information from day one. He stated he agreed there should be no charge in year one but it would be wise to review the process based on evidence following the 12-month period.</p> <p>The Board of Management unanimously APPROVED that the Association does not initially charge for FOI requests subject to review at the end of the first full year of FOI being in place.</p>	

	<p>The Board of Management NOTED the approach underway to prepare procedures and guidance in preparation for FOI.</p>	
12.	<p>Exemplar Estates The Director of Investment & Regeneration apologised for her report being issued without a heading and circulated a revised report.</p> <p>The Director of Investment & Regeneration provided an update on each of the identified projects:</p> <p>Soroba Road, Oban Currently on hold but will proceed at a later date. The Chair of the Audit Committee stated he was pleased the work would progress as Soroba Road was in a prominent position within the town.</p> <p>Old Luss Road, Helensburgh Completed</p> <p>Lochnell Street, Lochgilphead Completed</p> <p>Betty Rhodick stated the work carried out at Lochnell Street was greatly appreciated by local people. The Director of Investment & Regeneration advised the Association would be seeking feedback from tenants.</p> <p>The Director of Investment & Regeneration took the meeting through the future proposals as outlined in her report. Bruce Marshall stated he thought Cowal Place was one of the areas included within the Exemplar Estates initiative. The Director of Investment & Regeneration advised Cowal Place had been look at but it was considered Finbracken was in higher need.</p> <p>The Board of Management NOTED the progress of the Exemplar Estates projects.</p>	
13.	<p>Proposed Governing Body Training Sessions 2020/21 Draft The Chair advised the proposed training sessions had been extracted from information following the completion of the Self-Assessment Questionnaires and the appraisals carried out by North Star. The Chair asked whether the new Board members had any additional training requirements. Brian Tester advised he was unsure of what training may be required and stated he would prefer to settle in before highlighting any training requirements.</p> <p>The Chair stated he was happy with the proposed training sessions and scheduling. He asked that Board members highlight to him any additional training requirements.</p> <p>The Chief Executive advised he, along with the Governance & Compliance Manager would be delivering an Induction Training Session on 29th November 2019. He stated the session was important for new members to attend.</p> <p>The Board of Management discussed Gypsy/Traveller training and agreed it could be done at Area Committee level and stated it would be discussed during the Gypsy/Traveller agenda item.</p>	

	The Board of Management unanimously APPROVED the schedule of training sessions as outlined in the report.	
14.	<p>Gypsy/Traveller Strategy 2019 – 2022</p> <p>The Regional Manager advised a review of the Association's Gypsy/Traveller Strategy had been carried out which included consultation with tenants and MECOPP. MECOPP had recommended better pictorials for the benefit of tenants' less able to read. The Regional Manager confirmed MECOPP's recommendations had been incorporated.</p> <p>Cathy Grant asked for clarity on the term "clearly abandoned". The Regional Manager explained the same process would be followed as an abandonment of a house and provided a real life example of an abandonment and stated that the value of goods or the caravan was required to be considered against storage costs.</p> <p>Brian Tester stated that in his previous occupation his experience with Gypsy/Travellers had been largely negative and asked if ACHA had the same view. The Regional Manager advised the Gypsy/Traveller community was the same as the settled community. Brian asked if there was history of family feuds etc. The Regional Manager stated the community was much more transient but there had never been issues with family feuds and there was no significant violence at any of the sites.</p> <p>The Chair asked if the Gypsy/Traveller communities were more settled than previously. The Regional Manager advised Torlochan had always been much more transient but had lost demand. She stated Dunchologan and Bayview were more settled. The Chief Executive stated the Association had a very positive relationship with tenants of the Gypsy/Traveller sites and there was no higher trend in anti-social behaviour on the sites than in houses. The Regional Manager added that she had attended meetings in the past where Gypsy/Traveller residents had been blamed for fly tipping within in the community but there had been no truth in the allegation.</p> <p>The Chair stated he appreciated the history that had been added into the report.</p> <p>The Board of Management unanimously APPROVED the implementation of the Gypsy/Traveller Strategy 2019/2022.</p> <p>The Board of Management unanimously APPROVED the Strategy being posted on the Association website and posters (Appendix 1) being displayed at Bayview and Dunchologan and a copy of the Strategy being provided to Argyll and Bute Council.</p>	
15.	<p>MacDougall Place, Isle of Mull</p> <p>The Regional Manager advised MacDougall Place was a 6 property Sheltered Housing Complex in the Ross of Mull which was slightly out of date for sheltered housing accommodation mainly due to the steep stone stairs around the complex. It had been built with funds from the MacDougall Bequest in the 1970s. The Regional Manager advised a pensioner would require to be very fit in order to access the higher properties.</p>	

	<p>The Regional Manager requested that permission be given to continue with lets to mainstream applicants if there are no Sheltered Housing applicants when properties become void. She advised the process had been very successful to date.</p> <p>The Regional Manager stated the £27k received from the MacDougall Bequest would assist with improving the complex but could not remove all issues. She further advised that demand for Sheltered Housing at MacDouall Place had declined to due Sheltered Housing now also being available in Craignure.</p> <p>The Secretary stated he was happy to approve the recommendation. The Secretary advised the Board that funds from the MacDougall Trust could only be spent on projects within the Ross of Mull.</p> <p>The Regional Manager stated that all tenants are required to pay a service charge which could be a barrier to some tenants accepting an offer of housing and stated the MacDougall Trust could provide an excellent warden service which they could pay for. The Secretary advised he would fully support that initiative.</p> <p>The Chair of the Audit Committee advised MacDouall Place had been discussed at the Oban, Lorn & Isles Area Committee meetings and he had suggested that MacDouall Place be de-classified as mainstream housing and a request be put in to the MacDougall Trust to fund a new build sheltered complex. The Regional Manager stated the need for sheltered housing in the Ross of Mull was fairly low. The Secretary advised Argyll and Bute Council were Trustees for the MacDougall Trust.</p> <p>The Chair reminded the meeting to speak through the Chair.</p> <p>The Chief Executive stated that if the Association were starting again there would not be sheltered housing built there due to the technical challenges but the tenants were happy there. He advised the report provided options for the future if demand should fall.</p> <p>The Board of Management unanimously APPROVED the recommendations contained within the report:</p> <ol style="list-style-type: none"> 1. Continue with lets to mainstream applicants if there are no Sheltered Housing applicants when properties become void. 2. Bring a further report to the Board of Management in August 2021 to review the current status of tenancies and demand for MacDougall Place. If the number of Sheltered Housing tenants falls below 50% of the total tenant number, a report will be immediately brought to the Board of Management to advise if this predates the 2021 date. 	
16.	<p>Landlord Report 2018/19</p> <p>The Regional Manager presented the draft Landlord Report 2018/19 for consideration. She advised the report required to be issued by 31st October 2019 and asked for any amendments.</p> <p>Cathy Grant advised the picture on page 16 was wrongly labelled. She advised the gentleman was called Mr Steedman and his son was called AJ.</p>	<p>Iona MacPhail</p>

	<p>The Vice Chair stated the ethnic origin headings on the table on page 7 sounded old fashioned and asked if that was the correct classifications. The Regional Manager advised the correct classification indicators were being used.</p> <p>The Chair requested the wording at the bottom of page 14 in relation to Eton Avenue be amended to state what the site will be redeveloped for (new build properties and ACHA Offices).</p> <p>The Chair stated it was an excellent report which had taken a long time to pull together.</p> <p>Subject to the above amendments, the Board of Management unanimously APPROVED the 2018/19 Landlord Report.</p> <p>In addition, the Board of Management unanimously APPROVED the publication of the report onto the Association website no later than 31st October 2019, a copy of the report is made available at local Libraries via Argyll and Bute Council and 150 copies are printed in order for it to be available to the general public on request.</p>	Iona MacPhail
17.	<p>Review of HOME Argyll Housing Allocations Policy</p> <p>The Regional Manager stated in order to ensure the policy was legally compliant following the introduction of the Housing (Scotland) Act 2014 HOME Argyll partners had appointed Craigforth Consultants to undertake a review of the HOME Argyll Housing Allocations Policy during 2018/19. Following a review of the policy, Craigforth Consultants confirmed the policy was compliant with the 2014 Act and as a result of no changes being required there was no requirement to carry out consultation with stakeholders.</p> <p>The Chair stated allocations was a complex subject and the Board of Management were not experts and therefore must take the guidance of the recommendations made by Craigforth Consultants.</p> <p>The Board of Management unanimously APPROVED the presentational amendments made to the HOME Argyll Housing Allocations Policy.</p>	
18.	<p>Installation of Laminate or Hard Tiled Flooring in Upper Flats</p> <p>The Regional Manager advised that periodically the Association receive noise nuisance complaints from tenants and owners which are directly attributable to the use of laminate or tiled flooring in upper flats. She advised that currently the Association's SST and other policies are silent on the matter meaning that such complaints can never be fully resolved to the satisfaction of all parties.</p> <p>The Regional Manager stated that following limited research with a number of other RSLs, it would appear that generally the installation of laminate or tiled flooring is dealt with via formal requests for alternations and is not normally approved for upper flats. In addition, it would be the tenant's responsibility to remove the laminate or tiled flooring to provide access for repairs.</p> <p>The Regional Manager asked the Board of Management to consider introducing similar conditions, restricting the use of laminate and tiled</p>	

	<p>flooring in upper flats, with the current guidelines for alterations and improvements and if agreed, the current guidance for staff and tenants would be updated and communicated.</p> <p>The Board of Management AGREED a more consistent approach was required.</p> <p>The Vice Chair asked the restrictions be expanded to include terraced and semi-detached properties.</p> <p>Sonja Aitken stated that several Housing Associations in Scotland do not allow laminate/tiled flooring in any of their properties.</p> <p>Brian Tester stated there was nothing available to those tenants/residents currently living below a laminate/tiled floor and asked if it would be possible to have a retrospective approval requirement. The Regional Manager stated that noise problems as a result of laminate/tiled flooring should be fully investigated and actioned by staff and if required request the removal of the laminate/tiled flooring.</p> <p>The Board of Management AGREED that further debate was required and asked for a further report to be produced for the December 2019 or February 2020 meeting on various options including: complaints, installation for health reasons, retrospective approval, full ban, technical specification if permitted etc.</p> <p>The Board of Management APPROVED a complete ban on the installation of laminate/tiled flooring as of 3rd October 2019 with the proviso that a further report be brought to the December/February Board meeting.</p>	Christine Johnston
19.	<p>Rent Consultation for 2020/21</p> <p>The Director of Finance & IT advised it was the Association's intention to issue the consultation documents during the first week of November 2019, allowing a six-week period for completion and return. The Board of Management noted there had been a better response rate by pulling the consultation period forward away from the Christmas holiday period.</p> <p>The Director of Finance & IT took the meeting through his report highlighting:</p> <ul style="list-style-type: none"> • Gross rental income within 2019/20 is budgeted at £23.3million for ACHA and equates to 92% of the budgeted income therefore decisions taken in respect of future rent levels will have a significant impact on the future forecast income within the Business Plan. • The last approved Business Plan assumes that rent increases by 3% per annum up to and including 2035/36 based on an assumed RPI of 2% (RPI + 1%). • Consistent with previous years the rent increase will be based on the December RPI but to issue the consultation in November, the September RPI will required to be used as an example for tenants. • The Board of Management will be asked to approve the rent increase at their meeting in February 2020 to allow time to notify tenants. 	

- 2% would appear to be a relatively prudent assumption.

The Director of Finance & IT advised the draft consultation document largely followed the format used in previous years and highlighted the changes made:

- The section on rent affordability had been amended as it was difficult to obtain useful information around rent affordability as there is no definition of what affordable rent is.
- Inserted information on What Could We Do Better.

The Director of Finance & IT advised the rent increase proposal was set out clearly and it was highlighted the table indicated the Average weekly rents.

Bruce Marshall commented at the presentation delivered by Misia Jack on the 19th September 2019 she had criticised the Association for rent rising quicker than other RSLs. The Director of Finance & IT advised that for the last few year ACHA rents had increased by RPI + 1%. He further advised that a number of RSLs based their increase on CPI, some uplift by RPI or CPI only and some lower the RPI by 1%. The Director of Finance & IT stated Misia Jack had highlighted the ACHA rents were rising quicker than RSLs but did not criticise or indicate that was a bad position. Cathy Grant advised she agreed with Bruce Marshall and felt Misia Jack had criticised the Association. The Director of Finance & IT stated the Scottish Housing Network did not have any authority to criticise ACHA.

The Director of Finance & IT advised that each additional increase of 1% brought in around £230k. He further stated if rents did not increase by RPI plus 1% then the Association would be required to spend less. He stated the Board of Management were required to make a decision on viability and tenant affordability. Bruce Marshall stated he was not proposing there was no rent increase but asked if it required to be RPI + 1% every year. The Director of Finance & IT advised it was for the Board of Management to decide following consultation. The Director of Finance & IT further advised that even with a rent increase of RPI + 1%, ACHA rents would still be below the average rent. Bruce Marshall asked if it was correct the Business Plan assumed an increase of RPI + 1% every year. The Director of Finance & IT stated he could revise the Business Plan if required.

Pat McVey stated that while comparing ACHA rents with other RSLs, average income was not being compared and ability to pay was not being taken into account. He asked what sort of response would be required to change the Association's mind and questioned whether the rent increase consultation was a paper exercise. The Director of Finance & IT advised assumptions were made in the Business Plan and following consultation it was the Board of Management's decision to agree the rent increase.

The Chair of the Audit Committee asked if there were any other sources of income the Association could access. The Director of Finance & IT advised it was difficult to say whether they would be grant funding available such as the Warm Homes Fund. He added his report only related to the 2020/21 rent consultation document as the Board would take a decision on the actual rent increase at their meeting in February 2020.

	<p>The Chief Executive stated the same points would be raised every year but the reality was that upgrading homes costs money. He advised he very rarely received complaints from tenants about rent levels but he did receive a number of complaints regarding house condition. He added the vast majority of spend could only come from rents.</p> <p>The Chief Executive stated that rent affordability would be different for every tenant. He advised that a number of years ago rent affordability had been determined as no more than 25% of disposal income should be spent on housing costs but further advised there had been nothing scientific since then. The Chief Executive stated that the greater concern was the standards the Association were required to meet and if the income is not available the Association would end up failing to deliver the required standards.</p> <p>Betty Rhodick advised her son lived in private rented accommodation and paid an appalling rental with no repairs being done.</p> <p>The Chair stated the rent consultation indicates a maximum increase of 3.6%. He stated further discussions would take place at the February Board meeting following the outcome of the consultation process.</p> <p>The Board of Management unanimously APPROVED the approach to the rent consultation for 2020/21.</p>	
20.	<p>Torlochan</p> <p>The Director of Investment & Regeneration took the meeting through the recommendations contained within her report:</p> <ul style="list-style-type: none"> 1.1 Moth ball the site pending future development opportunities/demand for new housing (previously approved at Bard meeting on 19th January 2017) 1.2 Move to full disposal and sell the site 1.3 Re-advertise site to lease to a community group which meets ACHA's charitable objectives <p>In addition to any of the above, the Board of Management approves that an application to demolish the amenity units is submitted to Argyll and Bute Council thereby negating ACHA's liability for Council Tax (previously approved by the Board of Management 8th March 2018).</p> <p>The Director of Investment & Regeneration advised that demand for the site had not been proven and as previously discussed there would be a huge cost attached to upgrading the site. She stated the summary in her report provided the background to previous discussion and highlights rent loss and costs attached to Council Tax charges.</p> <p>Bruce Marshall stated Cowal Cemetery was near to capacity and asked whether an excambion of land could take place between ACHA and the Council. The Chief Executive stated if the Board of Management were minded to go down that route a tight timescale for a response from the Council should be set. The Secretary stated he would be interested in pursuing that scenario. He further stated a decision must be taken by the Board.</p>	

	<p>Betty Rhodick stated the Association should not continue spending £16k per annum in Council Tax charges for a vacant site. The Chair of the Audit Committee agreed and added ACHA had spent four years trying to assist but was costing tenants money and required to be resolved.</p> <p>Sonja Aitken asked how far out of Dunoon Torlochan was situated. She was advised it was around half a mile. Sonja stated it was her view it would be sensible to make the offer to the Council to allow the cemetery to be extended.</p> <p>The Vice Chair stated it was his view the proposal be put forward to Argyll and Bute Council with a tight timeframe to respond with a further report being produced for the November Board meeting to allow a final decision to be taken.</p> <p>Pat McVey stated Option 1.2 appeared to be the favoured option.</p> <p>The Board of Management unanimously REJECTED options 1.1 and 1.3.</p> <p>The Board of Management unanimously APPROVED in advance of agreeing Option 1.2, the Association write to Argyll and Bute Council asking if they would wish to consider an excambion of the Torlochan Site for the Council's vacant depots. It was AGREED the Chief Executive would write to the Chief Executive of Argyll and Bute Council proposing the excambion of land with a deadline for a response of 21 days. It was further AGREED a final decision would be taken at the Board of Management meeting in November 2019.</p> <p>The Board of Management unanimously AGREED to submit an application to demolish the amenity units be submitted to Argyll and Bute Council to negate the Association's liability for Council Tax charges.</p>	<p>Alastair MacGregor</p> <p>Kirsteen McGinn</p>
21.	<p>AHFA Management Accounts The Director of Finance & IT took the meeting through the Management Accounts.</p> <p>The Board of Management NOTED the content of the AHFA Management Accounts at 31st August 2019.</p>	
22.	<p>ACHA Management Accounts The Director of Finance & IT took the meeting through the Management Accounts.</p> <p>The Board of Management NOTED the content of the ACHA Management Accounts to 31st August 2019.</p>	
23.	<p>Regeneration Update The Director of Investment & Regeneration took the meeting through her report highlighting: Summary of progress Projects complete on site Currently on site/committed projects On site/completed housing mix Pipeline Projects/In progress</p>	

	<p>Potential Future Projects Issues Tenant Satisfaction Surveys – positive feedback Contractor/Consultant Appraisals</p> <p>Bruce Marshall queried the vacant land at Sandbank and asked if ACHA would be interested in obtaining the site. He advised that Fyne Homes had previously applied for planning permission but had not progressed. The Director of Investment & Regeneration stated if ACHA could demonstrate demand for the area it may be considered. The Chief Executive confirmed demand for Sandbank would be re-looked at.</p> <p>The Secretary queried whether ACHA could build more than three units at Benmore View. The Director of Investment & Regeneration advised Argyll and Bute Council had been insistent that ACHA could only build three properties. The Secretary stated it was frustrating the Council were holding onto land that may never be developed.</p> <p>The Board of Management NOTED progress of the development programme against the targets and NOTED the proposals for potential future developments.</p>	<p>Kirsteen McGinn/ Alastair MacGregor</p>
24.	<p>Investment Update The Director of Investment & Regeneration took the meeting through her report highlighting: 1a. Summary of spend and units and actual progress 1b. Commentary on progress</p> <p>The Board of Management NOTED progress of the Investment Programme against the targets.</p>	
25.	<p>Investment Update – Private Owners The Director of Investment & Regeneration took the meeting through her report.</p> <p>The Board of Management NOTED the progress of the Private Owner Engagement within the multi tenure blocks identified within the Investment Programme and NOTED progress in relation to stock restructure.</p>	
26.	<p>Properties Void for More than 6 Months Annual Report The Regional Manager advised that as part of the Board of Management's Strategic Review of Risk it had been requested that under the Risk "housing mismatch and demand" an annual report be submitted which provided information on the number of properties that remained vacant for six months or more at the year end.</p> <p>The Regional Manager advised the report provided detail on 132 properties which, as at 31st March 2019, had been vacant for longer than six months. She advised that of the 132 properties, 61 required significant work.</p> <p>The Regional Manager advised that work was ongoing by the Senior Management Team to reduce void rent loss on an address by address basis.</p>	

	<p>The Vice Chair referred the meeting to page 3 of the report and asked which areas the 4 properties related to. The Regional Manager advised the 2 decant properties were in Bute and Cowal. She further advised she would obtain the information on where the vacant property due to fire damage and the vacant property due to potential sale were located.</p> <p>The Board of Management NOTED the contents of the report.</p>	Christine Johnston
27.	<p>Survey of Syrian Tenants Housing Needs and Aspirations The Regional Manager advised a survey had been undertaken in conjunction with Argyll and Bute Council who had provided interpreters to assist in ascertaining the Syrian tenant's experiences of ACHA housing and their aspirations for the future. The Regional Manager took the meeting through the outcome of the survey.</p> <p>The Chair asked if the negative comments were being followed up. The Regional Manager confirmed that all negative housing management issues were being followed up.</p> <p>The Chair asked if there was any likelihood of any of the Syrian tenants wishing to join the Board of Management. The Regional Manager advised many were already involved with local community groups. She advised she would ask colleagues on the Island to issue an invitation to attend an Area Committee meeting to observe and ask questions.</p> <p>The Board of Management NOTED the contents of the report and survey.</p>	Christine Johnston
28.	<p>Notifiable Event The Director of Human Resources & Corporate Services advised a Notifiable Event had been reported to the Scottish Housing Regulator on 26th August 2019 following the death of an Association tenant in Rothesay who had fallen from a window in his home. The Director of Human Resources & Corporate Services confirmed the Office Bearers had been notified of the incident also on the 26th August 2019. The Board of Management NOTED the incident.</p>	
29.	<p>A.O.C.B. The Director of Finance & IT apologised for the lateness of his AOCB item but stated he had just received the information during the course of the meeting. He advised that interest rates had dropped to less than the variable interest rate and asked the Board for approval to carry out analysis to establish whether the Association could save money by drawing down the remaining loan facility at a fixed interest rate through to June 2022 providing the interest rate pre margin could be secured at less than 0.7% which would provide a saving within the Business Plan. The Board of Management provisionally APPROVED the request from the Director of Finance & IT and delegated authority to the Office Bearers to confirm final APPROVAL by the end of next week. A report to be brought back to the Board at its next meeting.</p> <p>The Chair advised he had been impressed with the service of the coach hire company and The Park Hotel. He advised he would issue a letter of thanks on behalf of the Board of Management.</p>	<p>Bruce West</p> <p>Jim Milne</p>

	The Chair advised that following a request from the Vice Chair, it was his intention to have Business Cards produced. He advised that the Office Bearers would have their position and contact details and there would also be blank Business Cards for Governing Body Members.	
30.	Date & Time of Next Meeting Thursday 7 th November 2019 at 10.00am in the Inveraray Inn, Inveraray	