

Argyll Community Housing Association

Board of Management Meeting

Thursday 11th December 2025, at 10.00am in the Fairmile Building, Sandbank

Minute

Present:

Cathy Grant (Chair)
 Jim Milne (Secretary)
 Ian McIntyre (Chair of Audit Committee)
 Mike Brown
 Brian Gannon
 Dan Hughes
 Pat McVey
 Cllr William Sinclair

Not in attendance

In Attendance:

Michelle Mundie, Chief Executive
 Allan MacDonald, Director of Group Services
 Sandra McLeod, Director of Customer Experience
 William Mulheron, Director of Assets & Sustainability
 Careen Hendry, Governance & Compliance Manager
 Stephen Lalley, Regulation Manager, Scottish Housing Regulator
 Ross McAneny, Regulation Analyst, Scottish Housing Regulator
 Joe Quinn, Regulation Manager (Finance), Scottish Housing Regulator
 Lesley Lindsay, PA to Board of Management (minute)

	The Chair welcomed Stephen Lalley, Ross McAneny and Joe Quinn to the meeting and thanked them for attending.	
		To be actioned by 05/02/2026
1.	Apologies Steven Duffy, Mark Irvine, Esther Hughes, Cllr Jan Brown	
2.	Minutes of Previous Meetings 16th October 2025 The Board of Management APPROVED the minute as a true and accurate record of the meeting. Proposed by: Pat McVey Seconded by: Dan Hughes 23rd October 2025 The Board of Management APPROVED the minute as a true and accurate record of the meeting.	

	<p>Proposed by: Jim Milne Seconded by: Cllr William Sinclair</p>	
3.	<p>Matters Arising 16th October 2025</p> <p>Page 2 – Item 3 – the Chief Executive advised there had been no response regarding the Association’s bid [REDACTED]. She further advised ACHA had given a deadline of the end of December. If no response received by then, the bid would be withdrawn.</p> <p>Page 2 – Item 3 – the Chief Executive advised there had been no further update received from the organisers of the World Clipper Race.</p> <p>Page 4 – Item 4 – the Director of Group Services to check the position in relation to issuing sub-committee and AHFA minutes with the Governance Manager. Action complete. The Board of Management NOTED the reviewed process.</p> <p>Page 4 – Item 8 – the Director of Group Services to share the link to the YouTube video from the SFHA’s 50th anniversary celebrations. Action completed. Issued 16th October 2025.</p> <p>Page 6 – Item 9 – the Director of Group Services to provide feedback on whether the year could run September to end August. Action complete. Pat McVey confirmed he was happy with the response.</p> <p>Page 8 – Item 11 – the Director of Group Services to pass on the Board of Management’s thanks for the work done on the Annual Assurance Statement. Action complete.</p> <p>Page 8 – Item 11 – the Director of Group Services to advise the Governance Manager of the Chair’s request to submit the Annual Assurance Statement in advance of the deadline of 31st October 2025. Action complete.</p> <p>Page 8 – Item 11 – the Director of Group Services to highlight to the Governance Manager of the potential requirement to insert compliance levels for all safety issues. Action complete.</p> <p>Page 8 – Item 11 – the Director of Group Services to advise the Board on how often Whistleblowing training is undertaken.</p> <p>Page 10 – Item 15 – the Director of Assets to open communications with Cardross Community Council and Argyll and Bute Council on a potential asset transfer of Cardross Playpark. The Board of Management NOTED a ROSPA report had been commissioned and was awaited.</p> <p>Page 10 – Item 15 – the Director of Assets to commission a ROSPA survey and report.</p>	

	<p>Action complete.</p> <p>Page 10 – Item 15 – the Director of Assets to provide a report to the December Board meeting on the development of a capital proposal for 2026/27 to address safety matting and ground stability works. Action complete.</p> <p>Page 13 – Item 23 – the Director of Group Services to look into the possibility of Mike Brown attending Strategic Planning virtually (Refinancing item only). Action complete.</p> <p>23rd October Page 4 – Item 2 – DTP to check within the loan agreement, the window in which a first and second year extension could be requested. The Director of Group Services advised an update would be provided to the Board of Management’s February meeting.</p>	
4.	<p>Approved Minute – Staffing & Remuneration Committee (22nd October 2025) The Chair of the Staffing & Remuneration Committee took the meeting through the salient points from the meeting.</p> <p>The Director of Group Services advised a liaison meeting with the Trade Unions had been held on 10th December where the CPI level had been discussed. He further advised a report would be considered by the Staffing & Remuneration Committee at their meeting on 17th December 2025.</p> <p>The Board of Management unanimously RATIFIED the minute of the meeting.</p>	
5.	<p>Approved Minute of the Policy, Performance & Operations Committee (10th November 2025) In the Chair of the Policy, Performance & Operations Committee, the Director of Customer Experience took the meeting through the salient points from the meeting.</p> <p>There were no questions and the Board of Management unanimously RATIFIED the minute of the meeting.</p>	
6.	<p>Minute of the Risk, Finance & Audit Committee (20th November 2025) The Chair of the Risk, Finance & Audit Committee took the meeting through the main points from the meeting.</p> <p>There were no questions and the Board of Management unanimously RATIFIED the minute of the meeting.</p>	
7.	<p>Minute of the AHFA Board Meeting (6th October 2025) The Chair took the meeting through the approved minute.</p> <p>There were no questions and the Board of Management NOTED the minute.</p>	

8.	<p>Correspondence None.</p>	
9.	<p>Declarations of Interest Mike Brown advised he would take no part in discussions relating to the Community Action Fund application received from Cardross Scout Group.</p>	
10.	<p>Chief Executive Presentation The Board of Management NOTED the content of the presentation delivered by the Chief Executive covering:</p> <ul style="list-style-type: none"> • Elf News • Home Argyll Policy • EVH Membership Renewal • Data Breach • Dunallan House • Acquisitions 2025/26 • Christmas • Community Champion <p>The Chief Executive took the meeting through the minor amendments requested by the Home Argyll Steering Group and asked whether the Board wished a full report to be presented. The Board AGREED there was no requirement for a report and unanimously APPROVED the amendments to the Home Argyll policy. The Chief Executive advised she would advise the Home Argyll Steering Group of the Board's decision.</p> <p>The Board of Management unanimously APPROVED Affiliate Membership Renewal of EVH for 2026/27.</p> <div style="background-color: black; width: 100%; height: 80px; margin: 10px 0;"></div> <p>The Chief Executive advised the acquisition programme had been beneficial to assisting Argyll and Bute Council quickly in relation to the housing emergency. She stated the £500k for 2025/26 had not been fully spent and confirmed there would be budget provision for acquisitions in the 2026/27 financial year.</p>	<p>Michelle Mundie</p> <p>Careen Hendry</p>
11.	<p>Community Action Fund Applications The Board of Management unanimously APPROVED four Community Action Fund applications:</p> <ul style="list-style-type: none"> • Cardross Scouts Group £500.00 • The Highlands and Islands Music and Dance Festival £500.00 • Lorn Toy Library £500.00 • Route 81 Youth Project £500.00 	

	<p>It was NOTED £16,541.84 remained in the 2025/26 budget. The Board were advised articles had been placed on Facebook and the internal intranet, Staff Circle, encouraging local charitable organisations to apply.</p> <p>The Board were reminded to communicate the scheme to local organisations with charity status.</p>	
12.	<p>Confidential</p> <p>[Redacted]</p>	
13.	<p>Confidential</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p>	
14.	<p>Confidential</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p>	

	<p>[REDACTED]</p>	<p>William Mulheron</p> <p>William Mulheron</p> <p>Sandra McLeod</p>
<p>15.</p>	<p>Damp and Mould Annual Report The Chief Executive advised that as part of the Association’s action plan on damp, mould and condensation a commitment had been given to provide the Board of Management with an annual status report. The Board noted the report had been extended to include a 20 month period between April 2024 and November 2025.</p>	

The Chief Executive took the meeting through the report, contained in appendix 1, highlighting:

- The number of cases by area and type
- Performance against Key Performance Indicators
- Annual Return on the Charter reporting data
- Trends and analysis
- Geographic breakdown
- Priority categories
- Tenant complaints
- Actions taken
- Staff training
- Communication campaigns encouraging tenants to report issues

The Director of Assets advised he would use the information to produce a heat map, which may help in identifying further information on damp and mould issues.

The Board noted the spike in numbers was as a result of the rent consultation and communication campaigns to encourage tenants to report issues.

The Secretary asked if ACHA had made contact with other RSLs on how they managed damp and mould. The Director of Assets advised ACHA were doing exactly the same as other Housing Association and had a zero tolerance towards damp, mould and condensation. He advised training had been provided to all staff, with specialised training provided to the teams dealing directly with damp, mould and condensation issues.

The Director of Customer Experience stated benchmarking information could be obtained from the Annual Return on the Charter next year. Brian Gannon requested that future report show stock affected as a percentage of stock as well as actual numbers.

Pat McVey suggested the reason tenants were not reporting damp and mould issues could relate to historic advice given; not enough ventilation, put heating on and open windows. He stated if tenants had previously been given that advice it may prevent them from reporting. The Director of Assets advised ACHA had been running campaigns asking tenants to report any damp and mould concerns and would continue to do so. He further advised that part of the process meant repeated follow up visits until the issue had been resolved. He advised the Association took the matter very seriously and would continue to convey the message to tenants.

The Chair of the Risk, Finance & Audit Committee stated paragraph 3.1 of the report provided him with assurance that tenants were beginning to report issues. He stated the heat map would be very beneficial and informative.

The Director of Customer Experience advised the new Operating Model meant Housing Officers would have smaller patches which would allow any issues to be highlighted more quickly.

**William
Mulheron**

**Michelle
Mundie**

	<p>The Board of Management NOTED the content of the report.</p>	
<p>16.</p>	<p>Damp and Mould Quarterly Report – Quarter 2 The Chief Executive stated the Quarter 2 update had fallen into the reporting calendar at the same time as the annual report.</p> <p>She advised her report covered the period 1st July 2025 to 30th September 2025 and took the meeting through the report.</p> <p>The Board noted three of the 20 reported cases were still in the process of being resolved.</p> <p>The Board of Management NOTED the content of the report.</p>	
<p>17.</p>	<p>Confidential</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	
<p>18.</p>	<p>Confidential</p> <p>[REDACTED]</p>	

	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	
21.	<p>Confidential</p> <p>[REDACTED]</p>	

	<p>[REDACTED]</p> <p>[REDACTED]</p>	
22.	<p>Confidential</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	
23.	<p>ACHA Management Accounts; October 2025</p> <p>[REDACTED]</p> <p>The Director of Group Services advised the Treasury Management Policy would reset following refinancing.</p> <p>The Board of Management NOTED the content of the ACHA Management Accounts to 31st October 2025.</p>	
24.	<p>Confidential</p> <p>[REDACTED]</p>	

	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	Allan MacDonald
25.	<p>Confidential</p> <p>[REDACTED]</p>	
26.	<p>Confidential</p> <p>[REDACTED]</p>	
27.	<p>A.O.C.B.</p> <p>The Board of Management AGREED the February Board meeting would be held in person in Fairmile, Sandbank. Mike Brown asked if arrangements could be made to allow him to join virtually.</p> <p>The annual membership prize draw took place with the winner being announced as Mary McGregor [REDACTED], Isle of Islay.</p> <p>The Director of Customer Experience advised several members of the Your Voice Group had withdrawn due to personal issues. She advised the Senior Management Team would be discussing at their next meeting.</p>	
28.	<p>Date & Time of Next Meeting</p> <p>Thursday 5th February 2026 at 10.00am in Fairmile, Sandbank</p>	

Signed by Chair: Cathy Grant

Date: 5th February 2026