

## Argyll Community Housing Association

### Board of Management Meeting

**Thursday 12<sup>th</sup> December 2024, at 10.00am - Hybrid**

#### Minute

##### Present:

Cathy Grant (Chair)  
Mark Irvine (Vice Chair)  
Jim Milne (Secretary)  
Ian McIntyre (Chair of Audit Committee)  
Mike Brown  
Pat McVey

##### Not in attendance

##### In Attendance:

Michelle Mundie, Chief Executive  
Allan MacDonald, Director of Finance & IT  
Colette Benham, Director of Human Resources & Corporate Services  
William Mulheron, Director of Asset & Sustainability  
Sandra McLeod, Director of Customer Experience  
Lesley Lindsay, PA to Board of Management (minute)

		To be actioned by 06/02/25
1.	<b>Apologies</b> Cllr Jan Brown, Cllr William Sinclair, Esther Hughes, Dan Hughes	
2.	<b>Minute of Previous Meeting – 14<sup>th</sup> November 2024</b> The Board of Management <b>APPROVED</b> the minute as a true and accurate record of the meeting.  Proposed by: Mark Irvine Seconded by: Ian McIntyre	
3.	<b>Matters Arising</b> Page 3 – Item 6 - the Director of Human Resources & Corporate Services to arrange a meeting of the Remuneration Committee prior to Christmas. Due to various issues, the meeting originally scheduled to be held on 11 <sup>th</sup> December 2024 was rescheduled to be held on 22 <sup>nd</sup> January 2025.  Page 4 – Item 6 – Compartmentation Survey - the Chief Executive to provide an update report to the December Board meeting. Action complete. Update provided under Item 16.	

	<p>Page 6 – Item 10 – ACHA Management Accounts – the Director of Finance &amp; IT to provide details on loans coming to the end of the fixed term period to the Board. To be issued to Board members today.</p> <p>Post meeting note – copy of the report considered and approved by the Audit Committee at their meeting on 27<sup>th</sup> November 2024 was circulated to Board members via email 12<sup>th</sup> December 2024.</p> <p>Page 6 – Item 11 – the Director of Asset &amp; Sustainability to provide detail to the December Board meeting of the impact to ACHA following the increase in work for AHFA from the West Highland Housing Association contract. Ongoing action. To be presented to the February Board meeting.</p> <p>Page 7 – Item 14 – the Director of Customer Experience to bring, to a future Board meeting, data insight on refusals by homeless applicants. Refusal action plan being developed. To be presented to the first meeting of the Policy, Performance &amp; Operations Sub-Committee.</p> <p>Page 7 – Item 14 – the Director of Human Resources &amp; Corporate Services to ensure the writing on the KPI Scorecard is changed from black writing on a red background to white writing on a red background. Action complete.</p> <p>Page 8 – Item 19 – the Directors of Human Resources &amp; Corporate Services and Asset &amp; Sustainability to ensure the Board are updated regularly on any Health &amp; Safety issues. Action ongoing. Will be covered as part of the Asset Management Update.</p>	<p>William Mulheron</p> <p>Sandra McLeod</p>
4.	<p><b>Minute of Audit Committee for Ratification – 31<sup>st</sup> July 2024</b> The Chair of the Audit Committee took the meeting through the approved minutes from the meeting held on 31<sup>st</sup> July 2024.</p> <p>There were no questions and the Board of Management unanimously <b>RATIFIED</b> the minute.</p>	
5.	<p><b>Correspondence</b> <b>Feedback Letter from Scottish Housing Regulator</b> The Secretary asked if all Board members had received, read and digested the content of the feedback letter received from the Scottish Housing Regulator following their attendance at the November Board meeting. Board members confirmed they had and were pleased with the feedback received. The Secretary stated that, in his letter, Stephen Lalley, Regulation Manager, had indicated he would be happy to discuss the content should anyone wish to speak with him. The Secretary requested that any such requests be put through the Chair.</p>	
6.	<p><b>Declarations of Interest</b> None.</p>	
7.	<p><b>Chief Executive's Presentation</b> The Chief Executive delivered a presentation covering:</p>	

	<ul style="list-style-type: none"> <li>• Scottish Budget increase for affordable housing</li> <li>• Housing Bill passes Stage 1 in Scottish Parliament</li> <li>• Possible MSP visit from Jackie Baillie in 2025</li> <li>• Dunchologan access road completed</li> <li>• Aids &amp; Adaptations</li> <li>• OVO Dispute</li> <li>• Transformation Update</li> <li>• AHFA Managing Director Recruitment</li> <li>• Board Vacancies</li> </ul> <p>The Chair asked whether hospital beds were being blocked by tenants awaiting Aids &amp; Adaptations to be carried out. The Chief Executive advised that was not information the Association were aware of but would be carrying out analysis.</p> <p>The Chief Executive advised a meeting had been arranged for early January 2025 with OVO.</p> <p>The Chief Executive asked the Board of Management if they would be willing to hold a one-item agenda meeting in January 2025 to discuss the transformation programme. The Board of Management <b>AGREED</b> to hold a one-item agenda. The Chief Executive advised she would circulate dates.</p> <p>The Chief Executive advised the Oban office had arranged a Christmas Hamper prize draw with the proceeds going to assist a staff member that had suffered a life changing illness earlier in the year. She advised the link would be circulated to the Board of Management should anyone wish to enter.</p> <p><b>Post meeting note – link circulated by email following the Board meeting.</b></p> <p>The Board of Management noted the content of the presentation delivered by the Chief Executive.</p>	<b>Michelle Mundie</b>
8.1	<p><b>Community Action Fund</b></p> <p>The Board of Management <b>NOTED</b> there was £7,108.00 remaining in the Community Action Fund budget for 2024/25.</p> <p>The Chair asked Board members to encourage community groups that were registered charities to apply before the end of the financial year.</p>	
8.2	<p><b>Nevis Radio Community Action Fund Application</b></p> <p>The Board of Management unanimously <b>APPROVED</b> the award of £500.</p>	
9.	<p><b>ACHA Annual Complaint Report 2023/24</b></p> <p>The Board of Management were asked to consider and approve the 9<sup>th</sup> Annual Complaint report for the period 2023/24 for publishing onto the Association's website.</p> <p>The Director of Human Resources &amp; Corporate Services advised the Association continued to show strong performance responding to complaints within the timescales with over 90% of Stage 1 and Stage 2</p>	

	<p>complaints being responded to within the Scottish Public Services Ombudsman's targets.</p> <p>The Board of Management requested the photo on page 1 be replaced with appropriate graphics as the photo did not represent complaints.</p> <p>Subject to the amendment the Board of Management unanimously <b>APPROVED</b> publication of the Annual Complaint Report for 2023/24.</p>	Colette Benham
10.	<p><b>ACHA Updated Authorities Schedule</b></p> <p>The Director of Finance &amp; IT advised the authorities schedule had not been updated since 2009 and it had become apparent, with both cost increases and increased volume of work, the values required updating as the volume of invoices requiring Manager or Director approval was high and inefficient. He stated the proposed changes were set out in paragraph 2.1 of his report.</p> <p>The Director of Finance &amp; IT advised Finance staff would not process invoices that were not appropriately approved. He further advised the system used for processing invoices automatically directed the invoices to the correct staff member for approval. The Board of Management noted that both internal and external audit checks were undertaken and spend was examined via the Management Accounts.</p> <p>Mike Brown asked if the Authorities Schedule would require to be re-visited once the Procurement Officer role had been filled. The Director of Finance &amp; IT advised the Procurement Officer would not directly procure services and approval would remain with officers.</p> <p>The Secretary stated the schedule itself was a full document and suggested changes to simplify it. The Director of Finance &amp; IT agreed he would update the document to simplify it.</p> <p>The Chair of the Audit Committee asked if the document should be reviewed annually. The Director of Finance &amp; IT advised it would be worthwhile reviewing the procedure every 2-3 years. He also advised the Authorities Schedule would require further revision once the new structure had been agreed for the organisation to align with the new operating model.</p> <p>The Board of Management unanimously <b>APPROVED</b> the revised Authorities Schedule.</p>	Allan MacDonald
11.	<p><b>ACHA Management Accounts: October 2024</b></p> <p>The Director of Finance &amp; IT took the meeting through his report.</p> <p>The Board of Management <b>NOTED</b> the content of the ACHA Management Accounts to October 2024.</p>	
12.	<p><b>AHFA Management Accounts: October 2024</b></p> <p>The Director of Finance &amp; IT took the meeting through the AHFA Management Accounts which had been presented to the AHFA Board meeting on 9<sup>th</sup> December 2024.</p>	

	The Board of Management <b>NOTED</b> the content of the AHFA Management Accounts to October 2024.	
	The Board of Management unanimously <b>AGREED</b> to reverse Items 13 and 14 and considered the ACHA Draft Budget before the AHFA Draft Budget	
13.	<b>CONFIDENTIAL</b>	
14.	<b>CONFIDENTIAL</b>	
15.	<p><b>Scotland's Housing Network Housing Affordability Analysis</b></p> <p>The Director of Finance &amp; IT advised that, as members, a new service provided by Scotland's Housing Network was a Housing Affordability analysis. The analysis was undertaken using the eight peer group organisations previously agreed with Scotland's Housing Network and provided external/independent information for the Board to review and consider in advance of agreeing the 2025/26 rent increase.</p> <p>Mike Brown stated he was pleased to receive the report as it had been very easy reading. He stated in the past affordability has always been guess work but the report from Scotland's Housing Network had provided actual analysis.</p> <p>Pat McVey stated all the comparisons were done with people in employment and didn't include information relating to pensioners. The Director of Finance &amp; IT advised Scotland's Housing Network did not provide a bespoke service but he stated he would ask if they had information pertaining to pensioners.</p> <p>Post meeting note – the Director of Finance &amp; IT contacted Scotland's Housing Network who advised they appreciated the feedback but confirmed while it (household income data on pensioner income for comparison) is not something they could provide now they would consider how best to incorporate/development inclusion for next year's comparison.</p> <p>The Board of Management <b>NOTED</b> the content of the analysis undertaken by Scotland's Housing Network.</p>	
16.	<p><b>Asset Management Update</b></p> <p>The Director of Assets &amp; Sustainability took the meeting through his report providing a summarised update on major repairs, compliance and aids &amp; adaptations.</p> <p>Pat McVey asked what the process was in relation to common area repairs and provided an example of his own personal experience where he had reported a common close repair but had not been updated on progress. The Director of Assets &amp; Sustainability advised that when a repair for a common close was reported it was not logged against the name of the person reporting the repair. He agreed an update to the person reporting would be beneficial. The Director of Customer Experience advised she would raise with her team to try to ensure anyone reporting a repair in a common area was provided with an update</p>	<b>Sandra McLeod</b>

	<p>on progress. The Director of Assets &amp; Sustainability advised it should be included in the process to remove the potential for human error.</p> <p>The Board of Management thanked the Director of Assets &amp; Sustainability for the useful update.</p> <p>The Board of Management <b>NOTED</b> the update provided.</p>	
17.	<p><b>Confidential</b></p> <p><b>Notifiable Event Update</b></p> <p>The Board of Management <b>NOTED</b> there had been one Notifiable Event reported to the Scottish Housing Regulator and Care Inspectorate and one RIDDOR reported to the Health &amp; Safety Executive. The Board of Management <b>NOTED</b> the content of the report.</p>	
18.	<b>A.O.C.B.</b>	
18.1	<b>CONFIDENTIAL</b>	
18.2	<p><b>Equality and Human Rights Working Group</b></p> <p>The Director of Human Resources &amp; Corporate Services advised there were new staff members on the Working Group and the Terms of Reference had been refreshed. The Board of Management noted a new action plan was under development to ensure Equality, Diversity and Inclusion were embedded across all areas of the business. The Director of Human Resources &amp; Corporate Services advised Equalities, Diversity and Inclusion were also part of the Scottish Housing Regulator Annual Assurance work. The Board of Management were asked if they wished a representative to sit on the group, which would meet quarterly. She advised it was not compulsory but asked if anyone would be interested to contact her directly.</p>	
18.3	<b>CONFIDENTIAL</b>	
19.	<p><b>Date &amp; Time of Next Meeting</b></p> <p>Thursday 6<sup>th</sup> February 2025 in the Fairmile Building, Sandbank.</p> <p>Due to pre-scheduled Council meetings, the Board of Management <b>AGREED</b> to move the meeting to the afternoon. Lunch would be available at 12pm with the meeting commencing at 1pm.</p>	

Signed by Chair: Cathy Grant

Date: 6<sup>th</sup> February 2025