

## Argyll Community Housing Association

### Board of Management Meeting

**Thursday 16<sup>th</sup> October 2025, at 10.00am via Teams**

#### Minute

##### Present:

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

##### Not in attendance

Steven Duffy

##### In Attendance:

Allan MacDonald, Director of Group Services  
Sandra McLeod, Director of Customer Experience  
William Mulheron, Director of Assets  
Lesley Lindsay, PA to Board of Management (minute)

		To be actioned by 11/12/25
1.	<b>Apologies</b> Mark Irvine	
2.	<b>Minutes of Previous Meetings</b> <b>28<sup>th</sup> August 2025</b> The Board of Management <b>APPROVED</b> the minute as a true and accurate record of the meeting.  Proposed by: Dan Hughes Seconded by: Mike Brown  <b>3<sup>rd</sup> September 2025</b> The Board of Management <b>APPROVED</b> the minute as a true and accurate record of the meeting.  Proposed by: Dan Hughes Seconded by: Cllr William Sinclair	

	<p><b>18<sup>th</sup> September 2025</b>  The Board of Management <b>APPROVED</b> the minute as a true and accurate record of the meeting.</p> <p>Proposed by: Jim Milne  Seconded by: Brian Gannon</p>	
3.	<p><b>Matters Arising</b>  <b>28<sup>th</sup> August 2025</b>  Page 3 – Item 9 – the Chief Executive to share information on the Housing Investment Task Force.  Action complete. Report circulated to the Board of Management.</p> <p>Page 3 – Item 9 – Commercially sensitive [REDACTED]  [REDACTED]</p> <p>Page 3 – Item 9 – PA to the Board of Management to share details of all events being held to celebrate Scottish Housing Day.  Action complete.</p> <p>Page 7 – Confidential [REDACTED]  [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>Page 8 – Item 15 – Brian Gannon requested a minor amendment be made to reflect he had been lead at West of Scotland Housing Association taking forward the use of AI, not Thenue as stated in the minute.</p> <p>Page 9 – Item 17 Schedule of Meetings 2026 – Cllr Jan Brown to share an updated list of Council meetings with the PA to the Board of Management.  Action complete.</p> <p>Page 9 – Item 17 Schedule of Meetings 2026 – PA to the Board of Management to arrange alternative dates for the February 2026 Strategic Planning sessions.  Action complete.</p>	

	<p>Page 11 – Item 21 Damp and Mould Trends – the Director of Assets to include resolution information in future reports to the Board of Management.</p> <p>The Director of Assets confirmed all information pertaining to Damp and Mould issues was on the Open Housing platform. He stated that all future reports would contain a higher level of detail.</p> <p>Page 15 – Confidential [REDACTED]</p> <p>Page 15 – Item 32 Drumfork Court, Helensburgh – the Director of Customer Experience to consider ways of improving the external environment.</p> <p>The Director of Customer Experience advised the Local Manager had made contact with Mike Brown to advise of the works done externally at Drumfork Court. She further advised the area had been tidied, moss removed from paths and the pest control issue reported.</p> <p>Page 15 – Item 32 World Clipper Race – the Chief Executive to explore options.</p> <p>Action remains ongoing.</p> <p><b>3<sup>rd</sup> September 2025</b></p> <p>Page 1 [REDACTED]</p> <p>Page 3 – Item 2.3 Audit Summary Report – the Director of Group Services to provide the Risk, Finance &amp; Audit Committee with details of milestones for the audit process.</p> <p>To be included in the November meeting of the Risk, Finance &amp; Audit Committee.</p> <p>Page 3 – Item 2.3 Audit Summary Report – the Director of Group Services to provide confirmation the management had considered the Going Concern Statement going forward.</p> <p>The Director of Group Services confirmed the report would be amended for future years.</p> <p>Page 4 – Item 3.2 2024/25 AHFA Financial Statements – the Director of Group Services to include greater detail on AHFA activities going forward.</p> <p>The Director of Group Services confirmed the report would be amended for future years.</p>	
4.	<p><b>Approved Minute: Staffing &amp; Remuneration Committee 4<sup>th</sup> March 2025 for Ratification</b></p> <p>The Chair of the Staffing &amp; Remuneration Committee took the meeting through the approved minute of the meeting.</p>	

	<p>The Chair of the Staffing &amp; Remuneration Committee advised that, in his view, the minute of the most recent Sub-Committee meeting would be approved electronically by the Chair to enable its circulation to the Board of Management.</p> <p>The Chair of the Risk, Finance &amp; Audit Committee requested the same process be followed for the minute of the AHFA Board meetings.</p> <p>The Director of Group Services advised he would check the position with the Governance Manager and update the Board of Management by email.</p> <p>There were no questions and the Board of Management <b>RATIFIED</b> the minute.</p>	<b>Allan MacDonald</b>
5.	<p><b>Approved Minute: AHFA Board Meeting 11<sup>th</sup> August 2025</b></p> <p>The Chair took the meeting through the approved minute.</p> <p>There were no questions and the Board of Management <b>NOTED</b> the minute.</p>	
6.	<p><b>Correspondence</b></p> <p>None.</p>	
7.	<p><b>Declarations of Interest</b></p> <p>None.</p>	
8.	<p><b>Director of Group Services Presentation</b></p> <p>The Board of Management <b>NOTED</b> the content of the presentation delivered by the Director of Group Services covering:</p> <ul style="list-style-type: none"> <li>• SFHA Update</li> <li>• Housing Bill</li> <li>• RIHAF Presentation</li> <li>• Acquisitions and Disposals</li> <li>• Strategic Planning Day 23<sup>rd</sup> October</li> <li>• Scottish Housing Day 17<sup>th</sup> September</li> <li>• Councillor Awards Scotland 5<sup>th</sup> November 2025</li> <li>• Staff Survey</li> <li>• Armed Forces Covenant Bronze Award</li> <li>• Young Islanders Network</li> <li>• [REDACTED] Retirement</li> <li>• Cyber Security Training</li> </ul> <p>The Director of Group Services advised he would share the link to the YouTube video from the SFHA 50<sup>th</sup> anniversary celebrations.</p> <p><b>Staff Survey</b></p> <p>[REDACTED]</p>	<b>Allan MacDonald</b>

	<div data-bbox="220 73 1257 481" data-label="Text"> <p>[REDACTED]</p> </div> <div data-bbox="220 555 448 591" data-label="Section-Header"> <p><b>Cyber Security</b></p> </div> <div data-bbox="220 591 1257 846" data-label="Text"> <p>[REDACTED]</p> </div> <div data-bbox="220 887 403 922" data-label="Section-Header"> <p><b>Late Papers</b></p> </div> <div data-bbox="220 922 1264 1066" data-label="Text"> <p>The Chair stated the volume of late papers was increasing in volume and frequency and asked all Directors to ensure their reports met the required deadline of issuing Board papers 7 days before the meeting, in line with the Association's rules.</p> </div>	
<p>9.</p>	<div data-bbox="220 1108 775 1178" data-label="Section-Header"> <p><b>Confidential Redacted due to confidential nature.</b></p> </div> <div data-bbox="220 1178 1235 1288" data-label="Text"> <p>[REDACTED]</p> </div> <div data-bbox="220 1328 1257 1507" data-label="Text"> <p>[REDACTED]</p> </div> <div data-bbox="220 1547 1264 1765" data-label="Text"> <p>[REDACTED]</p> </div> <div data-bbox="220 1805 1235 1915" data-label="Text"> <p>[REDACTED]</p> </div> <div data-bbox="220 1955 1241 2024" data-label="Text"> <p>[REDACTED]</p> </div>	

	<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> <p>[REDACTED]</p> <p>[REDACTED]</p>	<p>Allan MacDonald</p>
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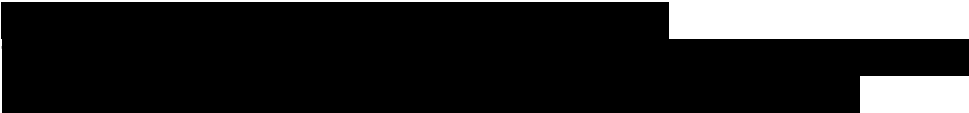

	<p>the Director of Assets and his team would be working towards 100% by 24<sup>th</sup> October 2025.</p> <p>The Secretary advised he had worked through the full document in detail and raised several general points which he had sent via email to the Governance Manager:</p> <ul style="list-style-type: none"> <li>• Could acronyms be used instead of spelling out the names of the sub-committees</li> <li>• Could bullet points be used throughout the whole document (as had been done from section 2.2) as it would be easier to read</li> <li>• Couple of date errors requiring amendment</li> </ul> <p>With the exception of the above minor amendments, the Secretary stated it was an extremely good document and full credit should be given to the Governance Manager and her team.</p> <p>The Director of Group Services advised an audit of the process had been undertaken by WBG and no areas for improvement had been recommended.</p> <p>The Director of Assets provided a summary on the position but advised he would cover under item 21.</p> <p>The Chair requested the Director of Group Services pass on the Board of Management's thanks to the Governance Manager and her team for their hard work on the project.</p> <p>The Director of Group Services advised the updated statement would be circulated by email to the Board of Management on 27<sup>th</sup> October 2025, prior to submission to the Scottish Housing Regulator before 31<sup>st</sup> October 2025. The Chair requested the submission is not made on the 31<sup>st</sup> October deadline in case of any technical issues. The Director of Group Services to advise the Governance Manager.</p> <p>Brian Gannon stated the latest guidance from the Regulator advised organisations had to specifically indicate compliance levels on all safety issues. The Director of Group Services advised he would highlight to the Governance Manager.</p> <p>Esther Hughes noted training on Whistle Blowing was mentioned in appendix 2 as being carried out and asked how often that training was delivered. The Director of Group Services advised he would feedback on that question.</p> <p>The Board of Management <b>NOTED</b> the assurance exercise undertaken for 2024/25 (appendices 1 and 2).</p> <p>Subject to the amendments highlighted by the Secretary, clarity on the information contained within Section 1 and the confirmation of EICR and LD2 compliance rates, the Board of Management unanimously <b>APPROVED</b> the submission of the Annual Assurance Statement (appendix 3) to the Scottish Housing Regulator.</p>	<p>Allan MacDonald</p> <p>Allan MacDonald</p> <p>Allan MacDonald</p> <p>Allan MacDonald</p>
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	<p>The Board of Management <b>NOTED</b> the draft Improvement Plan (appendix 4) would be updated to reflect compliance rates and reported quarterly to the Risk, Finance &amp; Audit Committee.</p> <p>The Board of Management <b>AGREED</b> the next year cycle review should be undertaken by the Leadership Group with oversight by one Board member.</p> <p>The Chair asked that volunteers contact the PA to the Board of Management.</p> <p>Post Meeting Note: Esther Hughes volunteered to provide oversight of the next cycle.</p>	
12.	<p><b>Confidential</b> <b>Redacted due to confidential nature</b></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>	
13.	<b>Confidential</b>	

	<p><b>Redacted due to confidential nature</b></p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	
14.	<p><b>Procurement of Contracts Over £50,000</b></p> <p>The Director of Assets stated that in accordance with the Association's Procurement Policy, all capital works with an estimated value exceeding £50,000 had been tendered through the approved competitive process with tenderers on the Dynamic Purchasing System or through Public Contracts Scotland.</p> <p>He advised his report provided an overview of recent tenders evaluated in line with policy requirements, ensuring transparency, value for money and in compliance with governance standards.</p> <p>The Board of Management stated it would have been appropriate to seek approval prior to awarding any contracts over £50,000 and not to seek retrospective approval. The Director of Assets advised Board approval was not previously required. The Director of Group Services advised, in line with the policy, Board approval was required for any contract over £50,000 but the requirement had been lost in translation throughout the year.</p> <p>The Board of Management were given assurance that any future contracts above £50k would be presented to the Board for consideration prior to contract award.</p> <p>The Board of Management unanimously <b>APPROVED</b> retrospectively the procurement and award of capital works with an estimated value exceeding £50,000.</p>	
15.	<p><b>Confidential</b></p> <p><b>Redacted due to confidential nature</b></p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	

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16.	<p><b>Investment Programme</b></p> <p>The Director of Assets advised the purpose of his report was to seek retrospective approval for the 2025/26 Investment Programme and to note progress on Investment, Warm Homes and Aids and Adaptation works at the end of August 2025.</p> <p>The Director of Assets advised the Investment/Major Repairs expenditure budget for 2025/26 had been approved and took the meeting through the budget versus spend table (paragraph 1.4) for 2025/26 and stated all investment works were progressing well.</p> <p>The Director of Assets advised the Investment Programme report for 2026/27 would be presented to the Board of Management in February 2026 for consideration.</p> <p>The Board of Management stated they were pleased the works were progressing well and looked forward to receiving the 2026/27 programme.</p> <p>The Board of Management agreed it was unacceptable to receive a report in October seeking retrospective approval for the Investment/Major Repairs programme. The Director of Assets apologised and provided assurance there would not be a reoccurrence. He added there had been issues obtaining stock condition information.</p> <p>The Director of Assets confirmed, following the article in the news highlighting thousands of homes had been fitted with faulty insulation through the ECO Scheme, ACHA properties were not affected.</p> <p>The Board of Management retrospectively <b>APPROVED</b> the 2025/26 Investment Programme and <b>NOTED</b> progress against the targets set for</p>	

	2025/26. Additionally, the Board of Management <b>NOTED</b> progress of the Aids & Adaptations installations for 2025/26 and <b>NOTED</b> progress of the Warm Homes funded works against the programme.	
17.	<b>CONFIDENTIAL</b> <b>Redacted due to confidential nature</b> 	
18.	<b>ACHA Management Accounts; August 2025</b> There were no questions and the Board of Management <b>NOTED</b> the content of the ACHA Management Accounts to August 2025.	
19.	<b>Annual Report Entitlements, Payments &amp; Benefits Registers</b> There were no questions and the Board of Management <b>NOTED</b> the entries into the Payments & Benefits Registers between 1 <sup>st</sup> April 2024 to 31 <sup>st</sup> March 2025.	
20.	<b>Item 20 was taken before Item 9 to provide the Board with a budget overview position.</b> <b>ACHA Group Budget Outlook 2026/27</b> The Director of Group Services advised the purpose of his report was to raise awareness of the current position, internally and externally for the Group and set out some of the key issues and considerations for the Board of Management to review and provide direction where necessary. The Director of Group Services took the meeting through his report.  The Board of Management asked whether a one-year budget was usual or whether any consideration had been given to a two or three year budget. The Director of Group Services advised the Association had previously operated on a three or five year basis but had recently moved to a one-year position due to refinancing and the transformation programme. He further advised following the conclusion of both exercises a three or five year budget planning process would be considered.  The Director of Group Services advised the Association were keeping a watching brief on the pension scheme position raised by the Trade Unions. He stated ACHA were no different to other RSLs that had a subsidiary.  The Director of Group Services advised the budget for property costs fluctuate each year.  The Board of Management <b>NOTED</b> the information provided on the current budget outlook for 2026/27.	
21.	<b>EICR and LD2 Non-Compliance</b>	

	<p>The Director of Assets advised the current compliance position presented a material failure to both EICR and LD2 documentation. He stated that while significant progress had been made over the past week, a number of properties remained without valid certification or remedial works outstanding, rendering them non-compliant under the Repairing Standard and the Scottish Housing Regulator's expectations. He stated a Notifiable Event would be logged with the Regulator.</p> <p>The Director of Assets highlighted the reasons for the non-compliance and current position as outlined in paragraphs 2 and 3 of his report.</p> <p>The Director of Assets provided the Board of Management with an assurance that all properties currently listed as non-compliant would have valid EICR and LD2 certificates in place by 24<sup>th</sup> October 2025. He provided further assurance that any property that had been subject to audit would remain non-compliant beyond that date and that further audits would be carried out with any property flagged being subject to the control and escalation process.</p> <p>The Chair stated that while the report was being presented for noting, the Board of Management were being asked to endorse the accelerated action plan.</p> <p>The Director of Assets stated he was confident of a minimum compliance of 99.9% by 24<sup>th</sup> October but would be working towards 100% compliance. The Board of Management noted that no access for health reasons would not be considered non-compliant.</p> <p>The Board of Management <b>NOTED</b> the current compliance position and the material risk identified.</p> <p>The Board of Management <b>APPROVED</b> the accelerated action plan to achieve full EICR and LD2 compliance by 24 October 2025.</p> <p>The Board of Management <b>AGREED</b> to support enforcement of contractor performance measures where certification is not received within agreed timescales.</p>	
22.	<p><b>Confidential</b>  <b>Redacted due to confidential nature</b></p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	

	<p>[REDACTED]</p> <p>[REDACTED]</p>	
23.	<p><b>A.O.C.B.</b></p> <p><b>Strategic Planning</b></p> <p>The Director of Group Services advised the Standing Orders stated Strategic Planning should be a less formal meeting. He asked for Board approval to present the refinancing report for consideration/approval at that meeting. He stated the agenda allowed for a 90 minute slot in order to allow plenty of time to cover the process and questions. The Board of Management unanimously <b>AGREED</b> the Strategic Planning session could be utilised for consideration and approval of the refinancing process.</p> <p>Mike Brown advised he would be unable to attend the Strategic Planning in person and asked if it would be possible to join the meeting virtually for the refinancing item. The Director of Group Services advised he would look into the option.</p> <p><b>Direct Debit Prize Draw</b></p> <p>The Direct Debit Prize Draw took place using a random number generator. The winner of the Direct Debit prize draw was announced as number 568, [REDACTED]</p>	<p><b>Allan MacDonald</b></p>
24.	<p><b>Date &amp; Time of Next Meeting</b></p> <p>Thursday 11<sup>th</sup> December 2025 at 10.00am in the Fairmile Building, Sandbank.</p>	

Signed by Chair: Cathy Grant

Date: 11<sup>th</sup> December 2025