

## Argyll Community Housing Association

### Board of Management Meeting

**Thursday 5<sup>th</sup> February 2026, at 10.00am in the Fairmile Building, Sandbank**

#### Minute

##### Present:

Cathy Grant (Chair)  
 Jim Milne (Secretary)  
 Ian McIntyre (Chair of Risk, Finance & Audit Committee)  
 Cllr Jan Brown  
 Mike Brown  
 Steven Duffy (Item 1 – 13)  
 Dan Hughes  
 Pat McVey  
 Cllr William Sinclair  
 Lorna Ravell, EVH

##### Not in attendance

##### In Attendance:

Michelle Mundie, Chief Executive  
 Allan MacDonald, Director of Group Services  
 Doug Moyes, Regional Manager  
 William Mulheron, Director of Assets & Sustainability  
 Lesley Lindsay, PA to Board of Management (minute)

	The Chair introduced Lorna Ravell from EVH and advised she would provide a brief overview of the appraisal process to ensure Governing Body Members were clear on what to expect. The Board of Management noted Lorna would remain for the full meeting to observe. Attendees at the meeting introduced themselves to Lorna.	To be actioned by 19/03/2026
1.	<p><b>Governing Body Member Appraisals</b>          Lorna Ravell took the meeting through the appraisal process and advised Teams links had been issued for the one to one appraisals.</p> <p>Lorna highlighted:</p> <ul style="list-style-type: none"> <li>• Why appraisals are necessary</li> <li>• Each of the elements of the appraisal process</li> <li>• Key dates</li> </ul> <p>Lorna advised she would share the Principles of Good Governance with the Board.</p>	<b>Lorna Ravell</b>

	The Chair thanked Lorna for providing the Board with a good understanding of the process.	
2.	<b>Apologies</b> Brian Gannon, Mark Irvine, Esther Hughes	
3.	<b>Minutes of Previous Meeting – 11<sup>th</sup> December 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: Pat McVey	
4.	<b>Matters Arising</b>  Page 2 – Item 3 – the Director of Group Services to advise the Board on how often Whistleblowing training is undertaken. The Director of Group Services advised he would make enquires and feedback to the Board.  Page 4 – Item 10 – the Chief Executive to advise the Home Argyll Steering Group of the Board of Management’s approval to amend the Home Argyll Policy. Action complete  Page 6 – Item 14 – the Director of Assets to provide a report outlining the reason for the delay in the action plan. Action outstanding. The Director of Assets advised he would produce a report for the March Board meeting.  Page 6 – Item 14 – the Director of Assets to provide a benchmarking report on the amount of grant funding received. Action outstanding. The Director of Assets advised he would produce a report for the March Board meeting.  Page 6 – Item 14 – the Director of Customer Experience to enhance the information on long term voids for the Policy, Performance & Operations Committee. Action complete.  Page 7 – Item 15 – the Director of Assets to produce a heat map of Damp, Mould and Condensation issues. Action outstanding. The Director of Assets advised he would produce a report for the March Board meeting.  Page 7 – Item 15 – the Chief Executive to include ARC benchmarking information for next year’s report. Action complete.  Page 9 – Item 18 – the Director of Group Services to ensure a clear message is issued to staff regarding sole negotiating rights for the trade unions. The Director of Group Services advised information would be cascaded to staff as part of the full communication.	<b>Allan MacDonald</b>      <b>William Mulheron</b>      <b>William Mulheron</b>      <b>William Mulheron</b>      <b>Allan MacDonald</b>

	<p>Page 9 – Item 19 – the Director of Customer Experience to pass the Board’s thanks to Sarah Campbell on the excellent Gypsy Traveller Strategy. Action complete.</p> <p>Page 12 – Item 24 – the Director of Group Services to include all tenant comments from the rent consultation in his report. Action complete. Covered under Item 11.</p>	
5.	<p><b>Approved Minute – Staffing &amp; Remuneration Committee ( 17<sup>th</sup> December 2025)</b> The Chair of the Staffing &amp; Remuneration Committee took the meeting through the main points from the meeting.</p> <p>The Board of Management <b>NOTED</b> the minute of the meeting.</p>	
6.	<p><b>Correspondence</b> <b>Feedback from the Scottish Housing Regulator</b> The Board of Management <b>NOTED</b> the content of the letter from the Scottish Housing Regulator. Steven Duffy stated, as a relatively new Board member, it was welcome feedback. The Chair stated she was pleased with the positive feedback. The Board of Management asked if the Association would be considering updating the reporting template as suggested by the Scottish Housing Regulator. The Chief Executive advised the Senior Management Team would look into examples from other RSLs.</p> <p><b>Thank You Card</b> The Secretary advised the thank you card had been received in October 2025 but had been omitted to be shared with the Board. The Board of Management <b>NOTED</b> the card of thanks received from Colette Benham.</p>	<b>SMT</b>
7.	<p><b>Declarations of Interest</b> None.</p>	
8.	<p><b>Chief Executive Presentation</b> The meeting <b>NOTED</b> the content of the presentation delivered by the Chief Executive.</p> <p>The Chief Executive advised Brian Gannon would provide some terms of reference for a Staff Forum.</p> <ul style="list-style-type: none"> <li>• <u>Fire in Lochnell Street</u> Full report under Item 19. The Chief Executive congratulated staff on the amazing work undertaken during the serious incident.</li> <li>• <u>Dalintober and Bowmore</u> The Chief Executive advised SEPA had removed their objection to the Dalintober development. She advised the land transfer for Bowmore would be settled 5<sup>th</sup> February 2026.</li> <li>• <u>Update on acquisitions and disposals</u></li> </ul>	

	<ul style="list-style-type: none"> <li>• <u>Old Post Office Campbeltown</u> The Chief Executive advised she would bring a full proposal report to a future Board meeting.</li> <li>• <u>Cmal proposal</u> The Chief Executive advised she would provide a report to the March Board meeting. Councillor Brown requested local Councillors be involved.</li> <li>• <u>Aids &amp; Adaptation Funding</u> ACHA awarded an additional £65,310 bringing the total for 2025/26 to £756,530. The Director of Assets confirmed capacity to complete spend by the end of the financial year. The Secretary stated for every £1 spend on adaptations saved the NHS and social care services £6. The Chair stated small adaptations to homes had the potential to make a huge difference to lives.</li> <li>• <u>Meeting the Minister</u> The Secretary advised he had been invited to talk for five minutes on the effect on carers of looking after loved ones suffering with dementia. He further advised the rest of the meeting would look at how to keep people in their own homes.</li> <li>• <u>Board Away Days</u> 26<sup>th</sup> &amp; 27<sup>th</sup> February 2026 at Brander Lodge, Lochawe.</li> </ul>	<p><b>Michelle Mundie</b></p> <p><b>Michelle Mundie</b></p>
9.	<p><b>Community Action Fund Applications</b> The Chief Executive advised the Changing Tides Initiative covered Kerrera.</p> <p>The Chair requested geographical information be included in the report and asked the PA to the Board to liaise with the report author.</p> <p>The Chair of the Risk, Finance &amp; Audit Committee thanked the author of the report on the information contained and layout. He stated it was a very readable report.</p> <p>The Board of Management unanimously <b>APPROVED</b> three Community Action Fund applications:</p> <ul style="list-style-type: none"> <li>• Changing Tides Initiative £500</li> <li>• Ardrishaig Community Trust £480</li> <li>• Hebridean Pursuits Outdoor Learning £500</li> </ul> <p>The Board of Management <b>NOTED</b> there was £14,541.84 remaining in the Community Action Fund budget for 2025/26.</p> <p>The Regional Manager stated engagement with young people had been ongoing and work had been undertaken with representatives on Bute, Islay, Tiree and Mull, along with pupils in Oban. He advised the remainder of the Community Action Fund budget could be utilised for specific workshops which would dovetail with the Older People's</p>	<p><b>Lesley Lindsay</b></p>

	Strategy. It was <b>AGREED</b> a report would be submitted to the March Board meeting for consideration.	<b>Doug Moyes</b>
10.	<b>Confidential</b>	
11.	<p><b>Rent Increase 2026/27</b></p> <p>The Director of Group Services advised his report set out the results of the rent consultation exercise for 2026/27. He further advised the report provided commentary on rent affordability and the issues requiring consideration when agreeing the rent charges for 2026/27.</p> <p>The Director of Group Services advised 395 responses to the consultation had been received, which was more than double the previous year and he took the meeting through the summary of responses.</p> <p>The Director of Group Services took the meeting through his report, highlighting section 4 providing benchmarking and affordability data.</p> <p>The Board noted the content of appendix 2, the SFHA Members Rent Setting Survey Results for 2026/27.</p> <p>The Director of Group Services stated rental income was the majority of ACHA's income and had a direct and significant bearing on spend. He advised at the time the rent consultation was produced and agreed in October 2025 the 4.5% rent increase proposed was agreed to ensure ACHA did not end up consulting on a lower value than agreed. The Board of Management noted, to ensure viability of the Business Plan, a rent increase of no less than 4.18% would require to be approved.</p> <p>The Director of Group Services explained the process of calculating the services charges for Sheltered Housing and General Needs.</p> <p>Steven Duffy commented the report was very detailed and provided clear and concise information. He stated, from experience when consulting, options were really useful. He added that as tenants had been consulted on one figure and if another was agreed, it was imperative communication outlining the reasons was provided.</p> <p>The Director of Assets advised all comments relating to damp and mould had been actioned via the triage process and any repair issues were being dealt with.</p> <p>Mike Brown thanked the Director of Group Services for a comprehensive report and stated he would be inclined to support a rent increase of 4.5%.</p> <p>The Chair of the Risk, Finance &amp; Audit Committee also thanked the Director of Group Services for an excellent report. He stated in order to improve the quality of homes he would support a 4.5% rent increase, although his preferred option would be 5%.</p> <p>The decision relating to the rent increase was put to a vote:</p> <p>5 votes for a 4.5% rent increase</p>	

	<p>3 votes for a 4.18% rent increase 1 vote for a 4.25% rent increase</p> <p>The Board of Management <b>AGREED</b> by majority the rent increase for 2026/27 as 4.5%.</p> <p>The Chair of the Risk, Finance &amp; Audit Committee requested the report for the 2027/28 rent increase included the number of garages, garage sites and allotments. The Director of Group Services advised the Association owned 8 allotments but would include the detail requested in future reports.</p> <p>The Board of Management:</p> <ul style="list-style-type: none"> <li>• <b>APPROVED</b>, by majority, a rent increase of 4.5%</li> <li>• <b>AGREED</b> that applicable Sheltered Housing and General Needs Service Charges would change based on a model of actual cost recovery (and individually calculated and communicated to tenants on that basis)</li> <li>• <b>APPROVED</b> an increase to the Factored Owner Property Management Fee in line with the main increase agreed at recommendation 1)</li> <li>• <b>APPROVED</b> an increase to all garages and garage sites in line with the main rent increase agreed at recommendation 1</li> <li>• <b>AGREED</b> to retain the current 2025/26 charge for Allotments into 2026/27, to allow for a review to be undertaken which would agree a future charging model.</li> </ul>	
12.	<b>Confidential</b>	
13.	<b>Confidential</b>	
14.	<b>Confidential</b>	
15.	<p><b>Dalintober New Build Proposal</b></p> <p>The Chief Executive advised her report outlined the proposed 37-unit development opportunity at Dalintober, Campbeltown and requested approval to progress procurement of a design and build contractor for the development.</p> <p>The Board of Management <b>NOTED</b> the content of the report and <b>APPROVED</b> the recommendation to tender for a design and build contractor to progress the project to tender approval stage.</p>	
<p>The Board of Management unanimously <b>AGREED</b> the suspension of the Standing Orders to allow the extension of 30 minutes to the meeting.</p>		
16.	<p><b>Tighcargaman (Phase 1) Port Ellen Development</b></p> <p>The Chief Executive advised her report provided detail on the proposed first phase of development at Tighcargaman, Port Ellen of 14 units and took the meeting through her report. She stated there was potential for a reduction in costs if an agreement was reached with Cmal for road development.</p>	

	<p>The Board of Management:</p> <ul style="list-style-type: none"> <li>• <b>NOTED</b> the content of the report</li> <li>• Unanimously <b>APPROVED</b> the recommendation to progress to tender for a design and build contractor for the development</li> <li>• Unanimously <b>APPROVED</b> the submission of the detailed planning application.</li> </ul>	
17.	<p><b>Glenmachrie Development</b></p> <p>The Chief Executive advised Phase 1 of the development at Glenmachrie (appendix 1) would provide 14 new affordable units at Port Ellen. She stated the greenfield site was already in ACHA's ownership following its purchase in 2024 with funding support from the Scottish Government. She further advised the peat bog had previously been removed.</p> <p>The Board of Management <b>NOTED</b> the content of the report and unanimously <b>APPROVED</b> the recommendation to tender for a design and build contractor for the proposed development.</p>	
18.	<p><b>Revision of the ACHA Design Guide</b></p> <p>The Chief Executive advised in order to progress any new projects, the Design Guide required updating and took the meeting through the changes as contained within section 2 of her report.</p> <p>Pat McVey stated in a fairly recent new build (flats at Dun Na Cuaiche View) the soil pipe from the upper flat ran through the corner of the bedroom in the lower flat which caused disturbance. He requested this practice was never done again in any of the new build properties. The Chief Executive advised she would look into the matter.</p> <p>The Secretary acknowledged there was no nationwide Design Guide to assist RSLs or Councils but suggested in order to have lifetime homes a guide should be developed by the Government. He referred the meeting to the Outdoor Space section of ACHA's Design Guide and stated the wording from that section should be used should the Government decide to produce a design guide.</p> <p>The Board of Management <b>NOTED</b> the content of the report and unanimously <b>APPROVED</b> the updated Design Guide for new build developments.</p>	<p><b>Michelle Mundie</b></p>
19.	<p><b>Confidential</b></p>	
20.	<p><b>Investment Programme</b></p> <p>The Director of Assets took the meeting through his report and advised following the completion of the loan refinancing exercise, there would be greater flexibility in managing capital investment profiles across financial years due to the removal of the existing net cash covenant.</p> <p>The Director of Assets outlined the priorities and the 5-year capital investment summary.</p> <p>The Board of Management:</p>	

	<ul style="list-style-type: none"> <li>• <b>NOTED</b> the updated five-year Planned Capital Investment Programme to 2030/31</li> <li>• <b>APPROVED</b> 'smoothing' the major repairs profile post refinancing to maintain consistent delivery levels</li> <li>• <b>NOTED</b> the inclusion of dedicated allowances for Damp, Mould and Condensation, Gypsy Traveller Sites and hub-led local priorities</li> <li>• <b>NOTED</b> that detailed annual programmes would be developed through internal consultation and subject to further approval prior to submission to AHFA for planning and delivery</li> </ul>	
21.	<p><b>Warden's Office at 5 The Flats, Bunessan, Isle of Mull</b></p> <p>The Director of Assets advised that following changes to the sheltered housing provision at McDougall Place, Bunessan a request had been received from colleagues to investigate the feasibility of converting the office and common area into a one-bedroom flat. Colleagues in Housing &amp; Neighbourhood Services have advised there is demand for one-bedroom flats in this location. He further advised 5 The Flats had originally been constructed as a one-bedroom flat and the layout already suitable for such use.</p> <p>The Director of Assets advised the costs would include reconfiguration work, rewiring and upgrading to meet all health and safety legislative requirement.</p> <p>The Board of Management requested photos of the property. The Director of Assets advised he would arrange to have pictures taken.</p> <p>The Board of Management:</p> <ul style="list-style-type: none"> <li>• Unanimously <b>APPROVED</b> the conversion of the former warden's office and common area at 5 The Flats, Bunessan into a one-bedroom flat</li> <li>• Unanimously <b>APPROVED</b> the budget estimate of £64,703.52 for the works</li> <li>• Unanimously <b>APPROVED</b> progression to Building Warrant stage and subsequent procurement of works.</li> </ul>	William Mulheron
22.	<b>Confidential</b>	
23.	<p><b>ACHA Management Accounts; December 2025</b></p> <p>The Director of Group Services advised there were no issues to highlight.</p> <p>The Board of Management <b>NOTED</b> the content of the ACHA Management Accounts to December 2025.</p>	
24.	<p><b>Cancelled Share Member</b></p> <p>The Board of Management <b>NOTED</b> the cancellation of one share member and further <b>NOTED</b> the membership total of 175.</p>	
25.	<p><b>Review of the Corporate Strategic Plan</b></p> <p>The Chief Executive advised the Corporate Strategic Plan would be reviewed as part of the Strategic Away Days on 26<sup>th</sup> and 27<sup>th</sup> February 2026.</p>	

	The Board of Management <b>NOTED</b> the content of the report and <b>NOTED</b> further review would take place at Strategic Away days.	
26.	<b>Confidential</b>	
27.	<b>A.O.C.B.</b>	
28.	<b>Date &amp; Time of Next Meeting</b> Thursday 19 <sup>th</sup> March 2026 at 10.00am via Teams	

The meeting ended at 1.30pm

Signed by Chair: Cathy Grant

Date: 19<sup>th</sup> March 2026