

Argyll Community Housing Association

Board of Management Meeting

Thursday 5th October 2023 at 10.00am in Dalriada House, Lochgilphead

Minute

Present:

Cathy Grant (Chair)
Jim Milne (Vice Chair)
Mark Irvine (Secretary)
Ian McIntyre (Chair of Audit Committee)
Councillor Jan Brown
Mike Brown
Dan Hughes
Esther Hughes (Item 8 onwards)
Pat McVey
Bruce Marshall
Betty Rhodick

Not in attendance

In Attendance:

Michelle Mundie, Chief Executive
Bruce West, Director of Finance & IT
Colette Benham, Director of Human Resources & Corporate Services
Fiona Campbell, Director of Assets & Sustainability
Sandra McLeod, Director of Customer Experience
Careen Hendry, Governance & Compliance Manager
Lorna Shaw, Research Resource (Items 1 & 2)
Stephen Lalley, Regulation Manager, SHR
Ross McAneny, Regulation Manager SHR
Joseph Quinn, Regulation Manager Finance, SHR
Lesley Lindsay, PA to Board of Management (minute)

Stephen Lalley, Regulation Manager, Scottish Housing Regulator introduced himself and his colleagues, Joseph Quinn and Ross McAneny. He advised that as ACHA were one of around 24 systemically important housing Associations, as part of the engagement process the SHR wished to observe a Board meeting. He stated they would not take part in discussions or decisions and handed back to the Chair.

There was a round the table introduction.

The Chair introduced Lorna Shaw from Research Resource and advised Lorna would be delivering a presentation on the feedback received during the Tenant Satisfaction Survey.

		To be actioned by 16/11/23
1.	Apologies Cllr Alastair Redman	
2.	<p>Presentation by Lorna Shaw, Research Resource on the Feedback from the Tenants Survey</p> <p>Lorna advised she would provide a brief overview of findings and following her presentation there would be an opportunity for questions and comments.</p> <p>She stated a detailed report would be available but her presentation was a flyover of the key findings. She advised the feedback was fairly positive and some key action areas had been identified, in the main relating to communication.</p> <p>The Chair thanked Lorna for her presentation and asked for any questions or comments.</p> <p>Bruce Marshall asked how, the 1004 interviews carried out on behalf of ACHA, compared to other RSLs. Lorna advised the number of interviews undertaken was largely dependent on the size of the organisation but added she had wanted to ensure interviews were carried out throughout all areas of Argyll and Bute. She added that while the interview levels undertaken were higher than normal they contained geographically dispersed information.</p> <p>Bruce Marshall stated he was very pleased with the outcomes, particularly in relation to the Attitude of Workers at 98%.</p> <p>The Secretary stated ACHA should be very proud of progress. He referred to Bute & Cowal being significantly different in the affordability category and asked if there were any other geographic anomalies. Lorna advised there were differences between rural and urban areas regarding how they accessed technology and how they wished to be engaged with. She also advised repairs satisfaction was another area where differences had been found and gave the example that Bute and Kintyre had higher satisfaction levels compared to Helensburgh and Lomond; Neighbourhood Management had higher satisfaction levels in Bute and Islay and less so in Lorn & the Isles; Heating identified less satisfaction in Mid Argyll. She advised the information would be worth considering at local levels. The Secretary agreed and stated targeted work could be carried out where lower satisfaction is evident.</p> <p>The Chair of the Audit Committee stated he was surprised that 85% were happy with the way their home is heated and asked if the full report drilled down further. Lorna advised the question had been asked in its broadest form to try to gain as much information as possible. She added that of course responses could be different depending on the time of year and ages of interviewees.</p> <p>The Director of Customer Experience advised an action plan would be developed using the information obtained via the interviews and that, along with the full report, would be presented to the Board of Management at a future meeting.</p> <p>The Secretary stated the section on digital versus paper was interesting.</p>	Sandra McLeod

	<p>Lorna agreed it was definitely an opportunity for the Association but with the caveat that a proportion of older tenants did not have access to digital technology. She stated the Association should take tenants on the digital journey that wanted/were able to.</p> <p>Bruce Marshall asked the Council nominees take note of the important economic statistic relating to Bute and Cowal. Councillor Brown stated she would take that information back to Council officers.</p> <p>The Chair thanked Lorna for her presentation and stated she look forward to receiving the full report and action plan. She added there had been a few pleasant surprises contained in the presentation.</p> <p>Lorna thanked the Board for their time and left the meeting.</p>	
3.	<p>Minute of Previous Meeting – 17th August 2023 The Board of Management APPROVED the minute as a true and accurate record of the meeting.</p> <p>Proposed by: Ian McIntyre Seconded by: Mark Irvine</p> <p>Minute of Previous Meeting – 14th September 2023 The Board of Management APPROVED the minute as a true and accurate record of the meeting.</p> <p>Proposed by: Jan Brown Seconded by: Ian McIntyre</p>	
4.	<p>Matters Arising Page 4 – Item 9 – the Chair and the Chair of the Audit Committee to meet with Sir James McGrigor in advance of the Annual General Meeting. The Chair confirmed she and the Chair of the Audit Committee had met with Sir James McGrigor on 31st August 2023. She advised he had stood for election but had not been elected.</p> <p>Page 7 – Item 12 – the Director of Human Resources & Corporate Services to add a sentence into para 37.3 indicating Council appointees should be added to the list of those that do not require to become share members to join the Board of Management. Action completed.</p> <p>Page 7 – Item 12 – the Chair to clarify at the Argyll and Bute RSL Chair's Meeting on 18th August 2023 whether they have staff members as governing body members. The Chair advised she had raised the question and their response was no. She further advised it was common for staff to be a Board member of a different RSL.</p> <p>Page 8 – Item 14 – the Director of Finance & IT to ensure one winner per household. The Director of Finance & IT confirmed there would be only one winner per household.</p>	

	<p>Page 9 – Item 15 – the Director of Human Resources & Corporate Services to arrange for Strategic Planning to be held over 2 consecutive days. Action completed. Strategic Planning to be held Monday 26th and Tuesday 27th February 2024.</p> <p>Page 15 – Item 29 – the Regional Manager to enquire of the Sheltered Housing Manager why complaints appeared to be taking longer to be deal with. The Director of Customer Experience advised the matter was being looked into.</p>	
5.	<p>Correspondence The Secretary advised a letter had been received from a factored owner that had been passed to the appropriate staff member to deal with.</p>	
6.	<p>Declarations of Interest None</p>	
7.	<p>Chief Executive's Presentation The Chief Executive delivered a presentation covering:</p> <ul style="list-style-type: none"> • External News • Programme for Government 2023/24 - Key Elements for Housing • Strategic Housing – CEO Meeting Update • Reinforced Autoclaved Aerated Concrete (RAAC) • Acquisitions/Buy Backs • Land West of Alexander Street, Dunoon • Transformation Programme Timetable • Vanguard Update • Dalintober • National Energy Efficiency Awards – National Multi-Measure Project of the Year – 3rd place • Scotland Housing Awards – finalists for two awards <p>The Chair thanked the Chief Executive for her presentation and asked for questions or comments.</p> <p>Bruce Marshall asked what was involved in a whole house retrofit. The Chief Executive advised it was work to make the home more energy efficient and included external wall insulation, new windows, new doors, new heating systems etc. She advised those properties were being heavily monitored to establish the cost saving per household.</p> <p>Bruce Marshall referred to the £60m acquisition plan and asked how much ACHA could obtain. The Chief Executive advised the Association would be required to contribute and would be limited by finances. She advised she would email the information to him. She added that ex local authority properties on the Islands of Jura and Tiree were selling for extortionate amounts.</p> <p>Councillor Brown advised Citizens Advice Bureau and Shelter had both been invited to attend the Housing Summit in November.</p> <p>Mike Brown stated there were properties in Helensburgh, particularly in</p>	<p>Michelle Mundie</p>

	<p>Johnston Court and Old Luss Road that may contain RAAC. He added the properties opposite the Victoria Infirmary may be the same. The Chair stated the pictures of the properties in Aberdeen City that had been identified as having RAAC looked very similar to properties in the Kirkmichael Estate. The Director of Assets and Sustainability stated a desktop exercise and surveys were being carried out to establish if any ACHA properties contained RAAC.</p>	
8.	Confidential	
9.	<p>Budget Outlook and Proposed Approach, ACHA and AHFA</p> <p>The Chief Executive advised her report brought together the different elements of the budget outlook to ensure awareness of the overall budgetary position and the main factors affecting it. She stated her report also provided the opportunity to give early consideration to any significant issues in relation to the budget and financial planning for 2024/25 and 2025/26 and what that meant for strategic objectives and the transformation programme. The Chief Executive took the meeting through the recommendations contained within her report:</p> <ol style="list-style-type: none"> 1. The Board are asked to consider if there are any areas of clarification they require on: <ul style="list-style-type: none"> Appendix 1 strategic objectives Appendix 2 transformation programme Appendix 3 financial analysis 2. The Board are asked to confirm agreement to the proposed approach to prioritisation in paragraph 4.3 and as reflected in the financial analysis – in particular at the table at para 12.1 which summarises the indicative forecasts budgets for 2024-25 and 2025-26. <p>The Director of Finance & IT acknowledged there was a lot of information contained within the report and reminded the Board their decision was not a final binding one but was a background to the budgetary situation and the key factors affecting it.</p> <p>The Chair thanked the Chief Executive for a very comprehensive report.</p> <p>Bruce Marshall stated it was his vision to continue to deliver more homes in great places to live and wished to continue with new build projects. He asked about re-financing as interest costs were uncertain down the line. The Director of Finance & IT advised the report was not about re-financing as an options appraisal would be required for that but was more about options for consideration over the next six months. He stated that the re-financing options appraisal would provide information on the implications of borrowing, costs, repayment period etc. and specialist consultant advice would be sought.</p> <p>The Chief Executive stated the Association's current interest rates were very low and as such it would not be interests of the Association to re-finance in the current financial year. She stated re-financing would be required around 2025. She advised that ACHA were in a good negotiating position but consultancy advice would be sought prior to a report being presented to the Board.</p>	

	<p>The Vice Chair stated the report contained an enormous amount of information that was difficult to process in the unstable financial, economic and political situation. He added he would refer to the report over the upcoming six months but was difficult to discuss when there was nothing tangible.</p> <p>There were no further questions or comments and the Chair took the meeting through the recommendations.</p> <p>The Board of Management NOTED appendices 1 – 3, Strategic Objectives, Transformation Programme and Financial Analysis.</p> <p>The Board of Management APPROVED the proposed approach to prioritisation in paragraph 4.3 and as reflected in the Financial Analysis, in particular at the table at paragraph 12.1 which summarised the indicative forecasts budgets for 2024/25 and 2025/26.</p>	
10.	Confidential	
11.	<p>Draft Landlord Report</p> <p>The Director of Human Resources & Corporate Services advised the Association was required to publish its annual landlord report on the website to allow tenants, stakeholders and partners to review performance in terms of quality and value of the service that should be provided against the standards set out in the Scottish Social Housing Charter.</p> <p>Esther Hughes stated the picture relating to external insulation had been taken from different angles and did not adequately show the works carried out. She requested that a different picture be used or further explanation of the work carried out be inserted. The Chair commented the Board had previously requested that all before and after pictures be taken from the same angle. The Director of Human Resources & Corporate Services advised she would amend accordingly.</p> <p>The Chair of the Audit Committee stated he had seen a dramatic improvement on the Landlord Report year on year. He suggested future Landlord Reports be more interactive to include new generations of tenants and stakeholders. The Chair agreed but stated it was important not to leave people behind when considering alternative designs.</p> <p>The Director of Human Resources & Corporate Services advised that 50 copies of the Landlord Report would be printed.</p> <p>Subject to the above amendment, the Board of Management unanimously APPROVED the 2022/23 Landlord Report for publication on the Association's Website no later than 31st October 2023. The Board of Management AGREED 50 copies to be printed and made available at local libraries in Argyll and Bute via Live Argyll and made available to the public on request.</p>	Colette Benham
12.	Confidential	
13.	Community Action Fund applications	

	<p>1. Bute Community Media T/A Bute Island Radio The Board of Management unanimously APPROVED the award of £500. Esther Hughes stated the Donations to Charitable Organisations required amending to take account of the rule change. The Director of Human Resources & Corporate Services advised there were a number of documents and policies required revision and confirmed the task would be completed by March 2024.</p> <p>2. Tarbert Soup Group The Board of Management unanimously APPROVED the award of £500.</p> <p>3. Tarbert Youth Group The Board of Management unanimously APPROVED the award of £500.</p> <p>The Chair asked Board members to encourage community groups to apply for Community Action Funding. The Director of Finance & IT advised that unless requested otherwise, any monies not spend from the Community Action Fund budget would be removed at the end of the financial year.</p>	
14.	Confidential	
	The Chair advised items 15 onwards were for noting purposes but as there was adequate time, she would like brief updates on each of the reports. She stated if future meetings were over running the items would be duly noted but would allow the opportunity for questions.	
15.	<p>ACHA Management Accounts 31st August 2023 The Director of Finance & IT advised his report provided information on ACHA's financial performance and position to the end of August 2023 and compared actual and budget information for year to date and annual budget with an updated forecast outturn.</p> <p>The Director of Finance & IT stated there was significant pressure on the investment programme budget that would take a huge amount of management. He stated work would be done to bring back into budget for the Board of Management to monitor via the Management Accounts.</p> <p>The Board of Management NOTED the ACHA Management Accounts for August 2023.</p>	
16.	<p>AHFA Management Accounts 31st August 2023 The Director of Finance & IT advised his report provided detail on AHFA's financial performance and the position to the end of August 2023 along with actual information for the year against the annual budget and forecast outturn. He further advised AHFA's profit forecast had increased, income was still to be secured and the second half of the year was expected to be within budget. He advised there were pressures on cost control, mainly relating to material and sub-contractor costs which would be closely monitored.</p> <p>The Board of Management NOTED the AHFA Management Accounts for August 2023.</p>	
17.	IT Strategy Progress Report	

	<p>The Director of Finance & IT advised his report provided an update on progress in relation to the delivery of the IT Strategy.</p> <p>He stated appendix 1 covered what had happened over the last 6-months, appendix 2 provided information on the upcoming 6-month period and appendix 3 provided information on the different elements and a summary of the key issues relating to live projects.</p> <p>The Director of Finance & IT asked for feedback on the format, content and style of the report.</p> <p>Mike Brown advised he had comments but would contact outwith the meeting.</p> <p>Esther Hughes advised she was happy with how the sections were divided but suggested a PowerPoint may make easier reading.</p> <p>The Board of Management NOTED the progress report.</p>	
18.	<p>AHFA Annual Service Level Agreement Report</p> <p>The Director of Assets and Sustainability advised the report related to the previous financial year and provided an overview of performance.</p> <p>The Board of Management NOTED the content of the report.</p> <p>Mike Brown asked what the acronym ESC was. The Director of Assets and Sustainability advised it was Electrical Safety Certificates. She apologised and advised she would make acronyms clear in future reporting.</p>	
19.	<p>Confidential Cancelled Memberships</p> <p>The Board of Management NOTED the cancellation of two share memberships.</p> <p>The Board of Management NOTED the membership total as at 11th September 2023 of 180.</p>	
20.	<p>Investment, Warm homes and Regeneration Update</p> <p>The Director of Assets & Sustainability took the meeting through her report highlighting, the progress of the Investment and Warm homes programmes against the targets set for 2023/24, spend at the end of August 2023 of progress of the current development programme, proposals for future developments, all proposed developments comply with acquisition and capital appraisal policies and progress towards appointing Housing Development Consultants.</p> <p>She stated that spend was currently more than 60% of the budget but every effort would be made to ensure expenditure was kept within budget.</p> <p>The Director of Assets and Sustainability advised the houses at Eton Avenue, Dunoon had been completed and the official handover would take place on 20th October 2023. She added the homes were extremely well built and would make a significant difference to the tenants' lives. Bruce Marshall asked if there would be an official opening. The Director of Assets and Sustainability advised there would be no official opening but a 6-month follow up would take place as the Council were carrying out of piece of work on</p>	

	<p>social investment which paid attention to all areas, not just financial benefits. The Chief Executive stated it may be possible to video some of the interviews to upload onto ACHA's website.</p> <p>The Secretary asked if there was a map of all ACHA's housing stock. The Director of Assets and Sustainability advised there were lists of all properties owned by ACHA but not in one single map. She stated she would look at options available for producing a map.</p> <p>Pat McVey queried spend on roof and roughcast and warm homes ASHP. The Director of Assets and Sustainability advised that ACHA received grant funding and it was a timing issue on when the grant funding was drawn down. She further advised that some of the blocks were privately owned and ACHA received income from the owners but not until works had been completed.</p> <p>Councillor Brown wished her apologies recorded for missing the estate walk about.</p>	Fiona Campbell
21.	<p>Pre-Planned Maintenance</p> <p>The Board of Management NOTED progress of the pre-planned maintenance programmes against budget and targets.</p>	
22.	CONFIDENTIAL	
23.	<p>A.O.C.B.</p> <p>Future Meetings</p> <p>The Chair advised in line with the decision at the August Board meeting, the format of the next two meeting required to be considered. She advised the February 2024 Board meeting would be held face to face due to the complex agenda items. The Chair asked if the Board wished the November and December meetings face to face or hybrid.</p> <p>Bruce Marshall stated he felt the November and December meetings should be hybrid. Dan Hughes advised he preferred face to face meetings as his broadband was unreliable. Bruce Marshall agreed that face to face meetings were better but added the IT set up at the meeting today had been excellent. He stated if the IT worked properly he had no problem with hybrid meetings. The Chair advised that Board members could attend the Lochgilphead or Helensburgh office to link into the meetings if they preferred.</p> <p>The Board of Management unanimously AGREED the November and December meeting would be held hybrid. She asked Board members to advise in advance if they wished to attend from the ACHA office in Lochgilphead or Helensburgh.</p> <p>Strategic Planning</p> <p>The Chair reminded the meeting of the Strategic Planning session being held on 26th October 2023 at 10.00am in the Inveraray Inn, Inveraray.</p> <p>Stephen Lalley thanked the Board for allowing SHR representatives to attend the meeting. He stated it had been a very busy meeting. He commented the IT had worked very well and he had heard the meeting very clearly. He advised written feedback would be provided.</p>	
24.	Date & Time of Next Meeting	

	Thursday 16 th November 2023, 10.00am – Hybrid	
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