



MINUTE OF BOARD OF MANAGEMENT MEETING

Thursday 14TH November 2013 at 10.30am in the Argyll Hotel, Inveraray

Present: -

Mike Brown (Chair)
Lorraine-Anne Drysdale (Chair Finance & Audit Committee)
Archie Blair
Karen Carmichael
Stafford Day
Graham Kanes
Councillor Roddy McCuish
Margaret MacGregor
Sandra MacKenzie
Councillor Donnie MacMillan
Councillor Bruce Marshall
Jim Milne
Douglas Prophet
Councillor Sandy Taylor
Councillor Richard Trail
Kate Winton

Not in Attendance

In Attendance

Alastair MacGregor, Chief Executive
Linda Haig, Director of Investment & Regeneration
Colette Benham, Director of Human Resources & Corporate Services
Nick Pollard, Director of Finance & IT
Christine Johnston, Director of Housing & Neighbourhood Services
Gayle Stead, Governance & Compliance Manager
Lesley Lindsay, PA to Board of Management

The Chair welcomed two new Council nominees onto the Board of Management; Sandy Taylor and Donnie MacMillan. Introductions round the table took place.
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Action

1.	Apologies Norman Beaton	
2.	Minute of Previous Meeting – 10th October 2013 Page 5 - the Chief Executive stated that the wording should be amended to read “ <i>he further advised that disability.....</i> ” to be replaced by “ <i>he further advised that adapted</i> ” Subject to the above amendment, the Board of Management APPROVED the minute as an accurate record. Proposed by Margaret MacGregor Seconded by Sandra MacKenzie	Lesley
3.	Matters Arising Page 2 – Item 3 – Matters Arising - Graham Kanes asked whether Soroba Young Families Group had signed the lease. The Director of Housing & Neighbourhood Services advised two leases required to be signed by SYFG, one sole lease and one joint lease with the Soroba Enterprise Board. The Board were advised the joint lease had been signed. She further advised the one outstanding issue in relation to the sole lease had been resolved and that no further delay was anticipated. The Director of Housing & Neighbourhood Services advised the outstanding issue had been in relation to the Association’s insurance cover for the building which states the property must not be vacant for longer than one month per year. SYFG have agreed to check the building regularly during their summer break. Councillor Roddy McCuish thanked all staff who had gone above and beyond to ensure the leases were signed. He also thanked the Board of Management for taking the decision to allow assistance to be provided to the SYFG. Graham Kanes seconded the vote of thanks. The Chief Executive stated that the Director of Finance & IT, along with the Finance Manager had spent considerable time trying to assist with financial planning. He confirmed the offer remained open to the SYFG. The Director of Finance & IT advised he would be meeting with a representative from the SYFG on 20 th November 2013, after which, he hoped to have a better understanding of the Group’s financial situation. Page 3 – Item 3 – Matters Arising - Stafford Day asked whether prosecution would take place in relation to the incident in Rothesay. The Director of Human Resources & Corporate Services advised	

	<p>the matter had been incorrectly logged and that an act of violence had not taken place against a member of staff. Instead a member of staff had witnessed a threat made on a tenant and damage to an Association door. The Director of Housing & Neighbourhood Services advised the perpetrator would be recharged for the damage caused.</p> <p>Page 8 – Item 13 - Election of Independent Members - the Chair advised the Helensburgh & Lomond Area Committee meeting had been rescheduled to be held on 19th November 2013.</p>	
4.	<p>Minute of Finance & Audit Committee – 5th September 2013 Page 4 – Item 10 – Treasury Management Strategy Update – Jim Milne asked whether a decision had been taken in relation to discussions around variable/fixed debt. The Director of Finance & IT advised no decision had been taken. Jim Milne requested that the minute be amended indicating that no decision had been taken. The Director of Finance & IT advised he would raise it under AOCB at the next Finance & Audit Committee meeting.</p> <p>The Board of Management RATIFIED the minute of the Finance & Audit Committee.</p>	<p>Gayle Nick</p>
5.	<p>Conflict of Interest to Declare There were no conflicts of interest to declare.</p>	
6.	<p>Correspondence The Chair advised a letter of resignation had been received from the Vice Chair.</p>	
7.	<p>Remuneration Committee Minute – 1st October 2013 This was a closed item for Board members only.</p>	
8.	<p>Nomination as Representative on Health & Safety Committee The Chair advised he had previously held the post but stated the Chair of the Finance & Audit Committee had volunteered to replace him.</p> <p>The Chair of the Finance & Audit Committee advised she had attended her first Health & Safety Committee meeting on 13th November 2013. The meeting had been carried out using the lync</p>	

	<p>system. The Board were advised that Health & Safety Committee meetings are held on a quarterly basis.</p> <p>The Chair asked that anyone else interested in attending the Health & Safety meetings to shadow the Chair of the Finance & Audit Committee would be welcome. There were no volunteers.</p>	
9.	<p>RIHAF Annual Membership Subscription</p> <p>The Chief Executive advised the Association were currently members of RIHAF. He then outlined the functions carried out by RIHAF. The Board of Management unanimously AGREED to renew membership at a cost of £200 for the upcoming year.</p>	
10.	<p>New Membership Applications</p> <p>The Board of Management APPROVED one new membership application.</p> <p>The Board of Management NOTED the membership total of 277 as at 4th November 2013.</p>	
11.	<p>Chief Executive's Presentation</p> <p>The Chief Executive welcomed Councillors Taylor and MacMillan to the Board of Management and stated he was looking forward to working with them.</p> <p>The Chief Executive gave a presentation covering:</p> <ul style="list-style-type: none"> • Bedroom Tax • Investment Programme • New Build • Strategic Planning and Objectives Review • 2014/15 Budget Preparation • Meeting with Scottish & Southern Energy, 29th October 2013 • Key Performance Issues • Other Issues <p>Councillor Roddy McCuish asked whether there was a projected figure for one/two years time relating to arrears as a result of the Bedroom Tax. He also asked whether the low demand pockets of housing would result in less investment into the economy in each of the areas. The Chief Executive stated that currently up to 500</p>	

	<p>tenants had been affected by the Bedroom Tax. The Director of Housing & Neighbourhood Services advised it was anticipated that by Christmas, the level of current tenant arrears would be 3%. That figure includes the impact of arrears accrued as a result of the bedroom tax. The Chief Executive stated that the Board of Management had taken the decision not to develop any new build plans where there were levels of low demand. The Director of Investment & Regeneration advised that the Council had flagged up areas of need and high pressure. The Chief Executive stated there was no logic in building in areas of low demand. He further advised Argyll & Bute Council had prepared a report which included the housing needs of Mull. The report stated that housing need on the island had been met, particularly through West Highland Housing Association new builds. Councillor Roddy McCuish stated needs may have been met at the time the report had been written but questions were now arising from the report.</p> <p>The Chief executive stated he had been contacted via the SFHA with regards to the journalist Jamie McIvor requesting an interview regarding the impact of the effects of the Bedroom Tax particularly in Argyll and Bute. Stafford Day requested that if the BBC transmit the programme that Board members be given prior warning of the transmission date and time. The Chief Executive advised he would make enquiries.</p> <p>Councillor Bruce Marshall stated that owners had already received a large discount to purchase their property and would now be receiving further assistance to modernise their properties. The Chief Executive stated he agreed with the logic of his point but advised the Association were required to meet the SHQS by 2015. Councillor Roddy McCuish stated he agreed with Councillor Marshall but stated that the majority of hold ups were in tenement blocks. He indicated that a growing number of Councillors had raised the matter as a concern.</p> <p>The Chair asked whether SSE had indicated how much they had overcharged the three tenants on Tiree. The Chief Executive advised that one of the debts was £1300. He advised there was a balance of monies to be reclaimed from SSE. The Director of Investment & Regeneration confirmed that Scottish Hydro were the only provider for Total Control heating.</p>	<p>Alastair</p>
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	<p>The Chief Executive stated that SSE had advised they had only disconnected five people. The Board were further advised that SSE indicated they did not have a termination policy for elderly or vulnerable clients.</p> <p>A copy of the presentation was distributed to all members in attendance.</p>	
11.1	<p>Report Back on RIHAF Conference</p> <p>The Chief Executive summarised the six key areas of relevance from the RIHAF Conference:</p> <ul style="list-style-type: none"> • Minimum Income Research • Forthcoming Energy Efficiency in Social Housing (ESSH) programme from Scottish Government • Housing in the National Park • Presentations on rural sustainable housing design • Role of the Housing Regulator • Political question time <p>Douglas Prophet indicated there had been negative press coverage stating that in the present economy it had been insensitive to hold the conference at Cameron House because of the expense. The Chief Executive advised the conference had attracted two sponsorship deals from the National Park and an energy company, therefore reducing the cost to attendees of the conference. He confirmed the cost of accommodation had been the same as the conference held in East Lothian the previous year. The Chief Executive advised the SFHA/RIHAF were going to contact the Press & Journal to request a clarification on the cost issue.</p> <p>Kate Winton advised that Ian Nicholson had given a very interesting talk on transport links. The Chair requested that Kate provide an update for the December Information Pack.</p>	Kate
12.	<p>Key Performance Indicators including Directorate Exception Reports</p> <p>Human Resources & Corporate Services</p> <p>The Director of Human Resources & Corporate Services talked the Board through her exception report, commenting on:</p> <ul style="list-style-type: none"> • Complaints 	

- Revised Code of Conduct
- Planned savings
- DDA non-compliance
- Accommodation Work Group
- Notifiable Events

Investment & Regeneration

The Director of Investment & Regeneration talked the Board through her exception report and advised there was an error in paragraph 2.1; new build at Bonawe should go on-site January 2014 not November 2013 as stated.

She advised that the Rockfield feasibility study was complete and had been submitted. She advised that funding had moved to 2015/18.

She confirmed the completion of 100% gas servicing and added that reflected the dedication of the Investment & Regeneration team and AHFA staff.

Councillor Roddy McCuish asked whether there was any danger the Rockfield funding would be removed altogether. The Director of Investment & Regeneration advised there was always a risk with any project if timelines are not met. The Board were advised that the project must be complete by March 2018 (30 units) and there may be a risk of losing the funding if the Association could not meet that target. The Chief Executive advised that an early agreement from the Council on which option to progress would assist in providing a greater degree of certainty.

The Chair thanked the Director of Investment & Regeneration for the demolition of the garages at Cardross.

Housing & Neighbourhood Services

The Director of Housing & Neighbourhood Services talked the Board through her exception report, commenting on:

Arrears

Performance Targets

Repairs figures

Partnership working with Argyll & Bute Council in relation to

Discretionary Housing Payments

Debt Advisory Service – provided through CAB

Property Factors Act

	<p>Councillor Richard Trail requested further information relating to the homelessness target. The Director of Housing & Neighbourhood Services outlined the process and advised it was unlikely the 50% target would ever be met due to the lack of appropriate homes for appropriate clients. The Board were advised that as a result of changes within the Home Argyll Allocation Policy, the homelessness target would be re-visited.</p> <p>The Director of Housing & Neighbourhood Services stated that the void figures for Cowal were higher than normal due to staffing difficulties, which were in the process of being resolved.</p> <p>The Chair requested that information on void re-let times for low demand areas be made available per area.</p> <p>Finance & IT The Director of Finance & IT talked the Board through his exception report commenting on:</p> <ul style="list-style-type: none"> • Right to Buy • Tenants Contents Insurance • Date requests 	Christine
13.	<p>Repairs and Maintenance Policy The Director of Housing & Neighbourhood Services talked the Board through the review of the Repairs & Maintenance Policy, highlighting the main points: Lists of types of repair with categorisation Details of landlord/tenant responsibility</p> <p>The Director of Housing & Neighbourhood Services talked the Board through each of the six areas for consideration by the Board:</p> <ul style="list-style-type: none"> • The Board approved the new narrative for the Repairs and Maintenance Policy • The Board approved the classification and timescales of response repairs • The Board approved the division of repair responsibilities • The Board approved performance targets • The Board approved the Quality Control regime • The Board approved the Repairs Satisfaction Survey questionnaire. 	

	<p>Archie Blair raised the following issues:</p> <p>Page 7/8 – better definition of the 24 hour completion of an emergency repair.</p> <p>Page 15 – could ACHA provide buildings insurance for complete buildings and recharge the owners for their share. The Director of Finance & IT advised the matter had already been investigated but was not feasible.</p> <p>Page 17 – 4.17 – insert “<i>for which the landlord has responsibility</i>” after “<i>This includes repairs to ensure the house is wind and watertight, fit for habitation and free from any hazard</i>”</p> <p>The Chair of the Finance & Audit Committee requested clarification on the five primary classification categories:</p> <ul style="list-style-type: none"> • 2 hour and 8 hour Emergency Response Repairs • Urgent Repairs • Qualifying Repairs • Routine Repairs • Void Repairs <p>Page 17 – clarification of the acronym ROSPA Royal Society for the Prevention of Accidents</p> <p>Councillor Bruce Marshall asked whether ACHA were now in a position to recharge owners for grounds maintenance works. The Director of Housing & Neighbourhood Services advised title deeds require to be established prior to being able to recharge owners. She confirmed that additional training for 11 members of staff would be undertaken to allow the title deeds analysis to progress.</p> <p>The Board of Management APPROVED all six recommendations contained within the report and the reviewed Repairs and Maintenance Policy.</p>	<p>Christine</p> <p>Christine</p>
14.	<p>Monthly Investment Programme Update</p> <p>The Director of Investment & Regeneration talked the Board through her report commenting on:</p> <p>Headline figures</p> <p>Individual element targets – ahead of target</p> <p>Roof & Roughcast programme – behind target – will cover under item 14.2</p> <p>Spend – below target, largely due to delays in Roof & Roughcast</p>	

	<p>programme</p> <p>Energy Efficiency contract – new contractor Carillion will commence work shortly following the collapse of SOLAS</p> <p>The Board of Management NOTED the contents of the report.</p>	
14.1	<p>Heating and Energy Efficiency</p> <p>The Director of Investment & Regeneration advised that as a result of a number of issues flagged up to the Association, she had pulled all the information relating to heating and energy efficiency into the report. She provided the Board with information on the standards that require to be met to comply with the SHQS. She talked the Board through her report covering:</p> <ul style="list-style-type: none"> • Current Heating Policy • What the Association has been doing • Energy Efficiency installations • Information on Energy Ratings • Information on Energy Grants <p>The Director of Investment & Regeneration then talked the Board through the recommendations contained within her report:</p> <ol style="list-style-type: none"> a. Continue to invest in our tenant's homes to meet the SHQS standard b. When the EESSH is announced, the stock will be re-profiled for the new energy efficiency targets. A report will be prepared on the options for energy efficiency upgrades to meet the standard and to consider the potential cost implications. c. When the EESSH is announced, it is recommended that we arrange a new energy advice project (HEAT Argyll 2) for tenants to assist them to be energy efficient in their homes. d. Commission an external report on the heating options for social housing with a particular focus on EESSH and the relative running costs and capital costs. The report to include an assessment of the relative merits of renewable installations and the grant regimes available. e. A meeting has been arranged with SSE on 29th October and the outcomes of this meeting may lead to further recommendations f. Arrange training for staff on the explanation of Energy Performance Certificates and the use of heating systems. The 	

	<p>focus will be on ensuring the staff are able to brief tenants on the most effective use of their heating systems when they move into a new home and to understand the relative energy efficiency of their homes.</p> <p>g. Allocations/Transfers to be considered for those tenants where the current heating system is totally inappropriate</p> <p>Karen Carmichael stated that tenants have the right to choose their energy provider but are never provided with the information there may be a fee to swap. The Director of Investment & Regeneration stated that ACHA opt for the best deal but agreed that some of the fuel switching sites do make a profit from people switching and tenants should be aware of the pitfalls.</p> <p>Jim Milne thanked the Director of Investment & Regeneration for providing such an informative report. He asked for clarification on recommendation D, whether it related solely to ACHA or to social housing in general. The Director of Investment & Regeneration confirmed it was what was available to ACHA.</p> <p>The Chair of the Finance & Audit Committee asked for clarification on the acronym RDSAP. Reduced Standard Assessment Procedure.</p> <p>The Chair stated that while attending the RIHAF Conference he found that Skye and Lochaber have collated complex data relating to heating their homes, solar panels etc. The Director of Investment & Regeneration stated the Association would be exploring further via recommendation B in her report.</p> <p>Karen Carmichael stated that where available, gas was the most economical form of heating but was not available to everyone. The Director of Investment & Regeneration agreed and advised that where possible tenants were advised to choose gas. The Board were advised that ACHA have worked in partnership with the Gas Network to extend systems where possible.</p> <p>The Board of Management NOTED the contents of the report and APPROVED the recommendations contained therein.</p>	
14.2	<p>Roof and Roughcast Report</p> <p>The Director of Investment & Regeneration stated the Association</p>	

	<p>had a significant Roof and Roughcast budget but works were being held back due to the lack of owner commitment and ECO grants.</p> <p>The Board were asked to approve the re-profiling of the budget to allocate a significant proportion of the budget allocated for 2013/14 to be carried over to 2014/15.</p> <p>Councillor Roddy McCuish asked for confirmation that the budget would be ringfenced for Roof and Roughcast programmes. The Director of Investment & Regeneration confirmed it would. She added that where the Association has control, roof and roughcast works would be progressed as quickly as possible. The Board were advised that further partnership working with Argyll and Bute Council would be required where owners were unable/unwilling to agree to the works.</p> <p>The Board of Management NOTED the contents of the report and APPROVED the re-profiling of the budget.</p>	
15.	<p>Nomination for Finance & Audit Committee</p> <p>The Director of Finance & IT stated that two nominations were being sought to serve on the Finance & Audit Committee to bring the membership back to six. He also requested that a Vice Chair be appointed.</p> <p>Jim Milne volunteered to join the Finance & Audit Committee. This was APPROVED by the Board of Management.</p> <p>The Board were advised that should any other members wish to join the Finance & Audit Committee they should contact the Chair of the Finance & Audit Committee, the Chair of the Board or the Director of Finance & IT.</p> <p>No Vice Chair was appointed.</p>	
16.	<p>Self Assessment Performance Reporting</p> <p>The Board of Management NOTED the contents of the report.</p> <p>The Chair of the Finance & Audit Committee stated that the pro-forma should be amended as the Tenants First newsletter is no longer issued quarterly.</p>	Gayle

17.	<p>A.O.C.B.</p> <p>Schedule 7 Decision Under Urgency</p> <p>The Director of Housing & Neighbourhood Services advised the Schedule 7 had been approved by the Vice Chair and the Chief Executive as a decision under urgency. The Board were advised that a four bedroom property had become available for letting in Ardrishaig. The Board were further advised the property had been offered and refused on a number of occasions and the waiting list had been exhausted. While there was a small level of demand for larger properties, the bedrooms are only marginally larger than the minimum space standard for a child's bedroom and the property was deemed to be unsuitable for more than 6 persons. The property was advertised on the Association's website and two expressions of interest were received. One family were provided with the details of the property but concluded the property did not meet their requirements. The other expression of interest was received from the estranged wife of the Housing & Neighbourhood Services Officer in Mid Argyll. The Director of Housing & Neighbourhood Services confirmed the staff member played no part in the assessment of the application and had not been involved in the offer process. She further advised that the application form had been held within the Fyne Homes office. The Board of Management RATIFIED the Schedule 7 Decision Under Urgency.</p> <p>Schedule 7 Decision Under Urgency</p> <p>The Director of Housing & Neighbourhood Services advised the Schedule 7 had been approved by the Vice Chair and the Chief Executive as a decision under urgency. The Board were advised that a three bedroom property had become available for letting in Campbeltown. The applicant qualified for a two bedroom property but the flat lies within a low demand area where no-one on the three bedroom waiting list wished to be considered for the allocation. The applicant qualifying for the offer is the niece of the Housing Officer in the Campbeltown office. The Director of Housing & Neighbourhood Services confirmed the staff member played no part in the assessment of the application and had not been involved in the offer process. The Board of Management RATIFIED the Schedule 7 Decision Under Urgency.</p> <p>Schedule 7 Decision Under Urgency</p> <p>The Director of Housing & Neighbourhood Services advised the Schedule 7 had been approved by the Vice Chair and the Chief</p>	
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Executive as a decision under urgency. The Board were advised that a two bedroom property had become available for letting in Campbeltown. One of the applicants qualifying for the offer is the brother of the Vice Chair of the Mid Argyll & Kintyre Area Committee. The Director of Housing & Neighbourhood Services confirmed the governing body member played no part in the assessment of the application and had not been involved in the offer process. The Board of Management **RATIFIED** the Schedule 7 Decision Under Urgency.

Schedule 7 Decision Under Urgency

The Director of Housing & Neighbourhood Services advised the Schedule 7 had been approved by the Vice Chair and the Chief Executive as a decision under urgency. The Board were advised that a three bedroom property had become available for letting in Bowmore, Islay. One of the applicants qualifying for the offer is the first cousin of the Housing & Neighbourhood Services Assistant in the Islay office. The Director of Housing & Neighbourhood Services confirmed the staff member played no part in the assessment of the application and had not been involved in the offer process. The Board of Management **RATIFIED** the Schedule 7 Decision Under Urgency.

Schedule 7 Decision Under Urgency

The Director of Housing & Neighbourhood Services advised the Schedule 7 had been approved by the Vice Chair and the Chief Executive as a decision under urgency. The Board were advised that a two bedroom property had become available for letting in Port Ellen, Islay. One of the applicants qualifying for the offer is the first cousin of a CSA in the Islay office. The Director of Housing & Neighbourhood Services confirmed the staff member played no part in the assessment of the application and had not been involved in the offer process. The Board of Management **RATIFIED** the Schedule 7 Decision Under Urgency.

Schedule 7 Decision Under Urgency

The Director of Housing & Neighbourhood Services advised the Schedule 7 had been approved by the Vice Chair and the Chief Executive as a decision under urgency. The Board were advised that a two bedroom property had become available for letting in Port Ellen, Islay. The applicant qualifying for the offer is the common-law sister-in-law of a CSA in the Islay office. The Director of Housing &

Neighbourhood Services confirmed the staff member played no part in the assessment of the application and had not been involved in the offer process. The Board of Management **RATIFIED** the Schedule 7 Decision Under Urgency.

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Schedule 7 Decision Under Urgency

The Director of Housing & Neighbourhood Services advised the Schedule 7 had been approved by the Vice Chair and the Chief Executive as a decision under urgency. The Board were advised that a two bedroom property had become available for letting in Port Ellen, Islay. The applicant qualifying for the offer is the common law sister-in-law of a CSA in the Islay office. The applicant had been previously offered the tenancy of 7 Church Way, Port Ellen but subsequently refused the offer. The Director of Housing & Neighbourhood Services confirmed the staff member played no part in the assessment of the application and had not been involved in the offer process. The Board of Management **RATIFIED** the Schedule 7 Decision Under Urgency

Schedule 7 Decision Under Urgency

The Director of Human Resources & Corporate Services advised the Schedule 7 had been approved by the Vice Chair and the Chief Executive as a decision under urgency. The Board were advised that as a result of maternity leave, a fixed term contract to 31st March 2014 to backfill, the vacancy had been created. The applicant deemed suitable to be offered the post is the nephew of the Property Manager with AHFA. The Director of Human Resources & Corporate Services confirmed the staff member played no part in the recruitment process. The Board of Management **RATIFIED** the Schedule 7 Decision Under Urgency.

	<p>The Director of Human Resources & Corporate Services advised that a pay claim had been received from the joint trades unions for the first time. The Board of Management AGREED the proposals should be progressed by the Finance & Audit Committee.</p> <p>The Chair advised that in relation to a Stage 2 Complaint, following an independent investigation carried out by Brechin Tindal Oatts, the complaint has not been upheld by ACHA.</p> <p>Councillor Bruce Marshall stated that he had struggled to hear during the meeting and asked everyone to project their voices better. The Chief Executive stated the hotel had ordered a PA loop system and he would make enquiries of the Manager to establish when the system might be fitted.</p>	Alastair
18.	<p>Date & Time of Next Meeting Thursday 5th December 2013 at 10.30am in the Argyll Hotel, Inveraray</p> <p>Councillor Donnie MacMillan submitted apologies in advance of the meeting.</p>	