

LOCHABER HOUSING ASSOCIATION LTD

**MINUTES OF THE ANNUAL GENERAL MEETING
HELD ON MONDAY 13TH SEPTEMBER, 2010
AT CAOL COMMUNITY CENTRE, CAOL, FORT WILLIAM**

Members Present

Di Alexander, Irene Christie, David Cottier, Sheena Coull, Alex Farquhar, Drew MacFarlane Slack, David MacLaren, Maggie Mackenzie, John MacLeod (Vice Chairperson), Christina MacLugash and Jean Sinclair

In attendance

Chief Executive Blair Allan, Lesley Booth, Iain Brodie, Dawn Callison, Donald Cameron, Lindsay Cameron, Maureen Cameron, Christine Clephan, Sue Chadney, John Doherty, Sean Doherty, Christine Donnelly, Lauren Donnelly, Robert Drain, Margaret Gillies, Bren Gormley, Kath Gormley, Isla Gray, Tark Gunn, Judith Hamill, Eddie Hunter, Brian Kearney, Alistair Kennedy, Donald Leitch, Stephen Lopez, Stephen Marshall, Jamie MacArthur, Niall MacBeath, David MacCallum, Robert Mccover, John MacDonald, John Angus Macdonald, Gerry MacDonald, Steve MacDonald, Jenny MacKay, Helen MacKenzie, David MacPhee, Stuart Robertson, Richard Shaw, David Smith and Kevin Stewart, John Strachan, Wesley Weld Moore, Rosemary Whitfield, Julie Wileman and John Workman.

In the absence of Alison Gainsford, the Association's Chairperson, John MacLeod Vice-Chairperson assumed the Chair for the AGM.

Welcome and Introductions

Chief Executive, Blair Allan welcomed members, tenants and invited guests to the Association's 22nd Annual General Meeting, following which he introduced the main contributors to the business of the meeting.

Before the formal business began the Director of homeless charity, Shelter Scotland, Graeme Brown addressed the audience. Graeme Brown thanked the Association for inviting him to speak at its AGM and for supporting Shelter Scotland with the launch of its campaign and petition calling on the Scottish Government to support the building of more affordable homes in Lochaber for the alleviation of homelessness. He urged everyone to support the campaign, so that housing and the prevention of homelessness could move to the heart of the political agenda.

Graeme Brown spoke of the need for better use of empty homes in rural areas, as well as reflecting on the pressures on rural housing markets through higher prices, unstable incomes and the significant reductions in grant to build more homes, all compounding the dire housing situation in Scotland. He welcomed recent announcements curtailing the extent of the Right to Buy, although ruing the loss of 450,000 homes through the scheme to date.

Following his presentation, Graeme Brown answered questions from the floor. The Chair thanked him for his interesting and informative contribution and wished Shelter every success in its campaign.

1. Apologies

The Chair confirmed that apologies had been received from the following members: Scott Bellwood, Anne Davies, Chief Executive the Highland Council, Jennifer Fairbairn, Keith Gadsby, Alison Gainsford, Donald Gillies, Allan Henderson, Catriona Hunter, Knoydart Foundation, James Colin Lynn, Mrs Heather MacLean, Ann Martin, George MacNeil, Brian Murphy, Catherine O'Hare, Valerie Phillips, Joan & DB Ritchie and JG & Frances Whyte.

2. Minutes of previous AGM held on 14th September 2009.

The Minutes of the AGM held on 14th September 2009 were unanimously approved (Proposed by Drew MacFarlane Slack and seconded by Sheena Coull).

3. Annual Report

The Vice Chairperson invited the Chief Executive to present the Annual Report. In presenting the Report, the Chief Executive explained that, as a copy of the Annual Report was included in the pack given to all those attending the meeting, he would only highlight those matters that he felt would be the principal issues of interest and importance for the meeting. He also suggested that, if there were any areas of interest to those present that he did not cover, these could be addressed through questions at the end of his presentation.

The Chief Executive provided a brief overview of the Chairperson's report reminding those present that 2009/10 had been another busy and largely successful year, involving change and improvement and the establishing of the new in house maintenance service – LHA Property Services CIC. In particular, he noted that:

- 96% of our income had been received through rent and service charges. £600,000 had been spent maintaining and improving our homes with £200,000 assigned for future major repairs.
- 24 homes had been built in 2009/10 with another 24 expected to complete in 2010/11.
- The Management Committee had taken the difficult decision to evict one tenant for rent arrears and one for anti-social behaviour. The Association had comprehensive preventative procedures to try to avoid the situation arising.
- Our key performance indicators showed a very pleasing 100% of emergency and urgent repairs completed within target timescale.
- During the year Lochaber Care & Repair had assisted 138 clients with advice, support and financial assistance to adapt their properties, attracting £203,470.00 in grant support for clients.
- Following a strategic review of handyperson services in the Highlands, the Highland Council had decided to fund a Handyperson Service through Care & Repair in Lochaber. The service was launched in November 2009 to carry out small repairs and tasks and deliver and uplift aids and equipment on behalf of the Highland Council Social Work Services. In conjunction with the new service, a new Aids & Equipment Store was expected to become operational during the latter part of the year. A Service Level Agreement had

subsequently been drawn up between Lochaber Care & Repair, NHS Highland and The Highland Council.

The Chief Executive pointed to the pages of the Annual report that detailed the Association's performance figures, stating that these clearly illustrated how successful we had been in maintaining and improving the quality of our core services. He also pointed to the on-going commitment to invest in the improvement of tenants' homes through the planned maintenance programme, evidenced through the figures within the Annual Report.

Following a question in relation to whether the Association could continue to develop new housing due to the constraints presented through reducing grant levels, the Chief Executive said that although we could continue developing in the short term, developing by borrowing more could not be sustained.

In concluding his introduction of the Annual Report, the Chief Executive, on behalf of the Chair and the Management Committee, extended the Association's thanks to its numerous local and national partner agencies for their support and assistance over the last year, in particular to The Highland Council and the Scottish Government. He also thanked all of the Association's contractors, consultants and suppliers, listed on the Annual Report, who had kindly jointly sponsored the production of the Annual Report.

There were no further questions forthcoming in relation to the Annual Report.

4. Audited Accounts

The Chair introduced David Smith, the Association's accountant who provided an overview of the Annual Audited Accounts for 2009/10.

David Smith thanked Baker Tilly, Glasgow who had carried out its second audit for the Association. He confirmed that, although all those present had a copy of the abbreviated accounts, full sets of accounts were available on request at the end of the meeting. In outlining the salient issues relating to the Annual Accounts, David Smith pointed to the following notable matters.

- The turnover had increased from £1.8 million to £2.45 million; the main difference associated with this was the LIFT shared equity sales of almost £400k.
- Direct property costs were up slightly at £815k compared to £808k.
- Admin costs are up slightly but down as a percentage of core turnover - 40% compared to 44%.
- Consultancy fees – these had mainly arisen through ongoing work in relation to the viability of our development activity.

The Chair thanked David Smith for his assistance in the preparation of accounts and Baker Tilly for producing the Audited Accounts. The Audited Accounts were then unanimously approved by the meeting.

D.R.A .

5. Appointment of Auditor

The Chair advised the meeting that it was the recommendation of the Management Committee that Baker Tilly was re-appointed as the Association's Auditors for the financial year 2010/2011. This was unanimously agreed.

6. Election of Management Committee for 2010/2011

The Chair invited the Chief Executive to introduce this item. The Chief Executive confirmed that the current Management Committee comprised 11 members. The maximum number of members, including co-optees was 15. Under the rules three members were to retire. These were Di Alexander, Ann Martin and Jean Sinclair. This meant that there were up to nine vacancies to be filled through the electoral process.

The three retiring members had indicated that they wished to continue to serve and, therefore, to be re-elected. With no further nominations there were, therefore, three members of the Association standing for re-election to the Management Committee. This was fewer than the number of vacancies, which were 9. Accordingly, all candidates were elected without the need for a vote. Therefore, the Management Committee for 2010/11 consisted of: Alison Gainsford, Di Alexander, John MacLeod, Hugh Donaldson, Alex Farquhar, Catriona Hunter, Ann Martin, Drew MacFarlane-Slack, Jean Sinclair and Co-optees Provost Cllr Allan Henderson & Cllr Brian Murphy.

The Chief Executive confirmed that the first meeting of the new Management Committee would be held on 08th November 2011. At this meeting the Management Committee would elect its Chairperson and other Office Bearers.

This concluded the formal business of the Annual General Meeting.

Gardening Competition

The Chair introduced the results of the Association's Annual Garden Competition, confirming that David Cottier, Development Manager together with Management Committee Member Jean Sinclair, had viewed all of the gardens that had been entered during August. This had taken them to Inverloch, Claggan, Fort William, Strontian, Ardgour and Arisaig.

The Chair announced that the winning garden belonged to Maureen McSherry from Bunlossit in Roy Bridge. Miss McSherry had, unfortunately, not been able to attend. The winner of best tub/pots was Rosemary Whitfield from Dubh MacDonald Road in Inverloch. The winners were presented with vouchers for a local gardening centre.

Close of Meeting

The meeting was closed by the Chair at 7.45pm. He thanked everyone for their attendance.

Di Alexander (LHA Chair)