LOCHABER HOUSING ASSOCIATION LTD

MINUTES OF THE ANNUAL GENERAL MEETING
HELD ON MONDAY 18TH SEPTEMBER, 2006
AT CAOL COMMUNITY CENTRE, CAOL, FORT WILLIAM

Members Present
Di Alexander, Irene Christie, Neil Clark, David Cottier, Sheena Coull, Hughie Donaldson, Dr M Foxley, Keith Gadsby, Alison Gainsford (Chairperson), D Gillies, A Hutchison, Ann Martin, Isobel MacFarlane, Tearlach MacFarlane, Drew MacFarlane Slack, Maggie MacKenzie, David MacLaren, John MacLeod, Heather MacLean, A MacPhee, Representative of Mallaig Community Council, DB Ritchie, Joan Ritchie, Mr J Silver, Mrs Silver, Jean Sinclair, C Tatum.

In attendance
Blair Allan (Director), Dawn Callison, Sean Doherty, Margaret Gillies, Isla Gray, Alister Kennedy, Fiona McGlynn (RA Clements), Jenny MacKay, David Smith (Accountant), 5 Tenants & 10 Guests.

Guest Speaker
Fergus Ewing MSP.

Welcome and Introductions
Blair Allan welcomed the members, tenants, sharing owners and invited guests to the Association’s Annual General Meeting. He introduced the main contributors to the business of the meeting. He then invited the Association’s principal guest and speaker, Mr. Fergus Ewing M.S.P. to address the meeting.

Guest Speaker
Fergus Ewing addressed the AGM and thanked Lochaber Housing Association for their invitation and the opportunity to address the meeting on a wet and windy evening.

Mr Ewing made the following observations:

(i) The proposed stock transfer of the Highland Council properties whereby the Council debt would be written off, bringing changes to the lives of tenants in the Highlands, subject to the vote to be revealed in November.

(ii) The drive by the Housing Association to provide affordable housing in the Highlands was commendable. However, we should continue to strive ahead with a development programme which doesn’t see this part of the Highlands left behind.

(iii) Although improved transport links to Lochaber were in the early stages with the design approved for the A82, the date for the work commencing was some time away.

(iv) The Government must continue to create opportunities for people to live and work in the Highlands. Our Construction sector training was booming.

In summarising Mr Ewing stated that he was very keen to play whatever role he could to argue for more affordable housing.
Mr. Ewing invited but did not receive any questions.

The Chairperson extended a vote of thanks on behalf of the Association. Mr Ewing thanked the meeting for the chance to attend and left the meeting.

During the summer the Association had held a gardening competition. This had been judged by Blair Allan, Keith Gadsby and Jean Sinclair. The overall winners were Mr & Mrs Davidson from North Corran, who were presented their prize by Keith Gadsby and Jean Sinclair.

1. **Apologies**

   Apologies were received from Jane Alexander, Robbie Armour, RJ Bannister, RI Browning, Gill Claver, Martin Claver, R Cameron, Mr Coutts, Mrs Coutts, Ann Davis, Mr Haining, Mrs Haining, Catriona Hunter, Patricia Jordan, Mr King, Mrs King, Knoydart Foundation, Mrs A Laidler, Colin Lyn, Alister & Janet MacColl, Miss C MacDonald, Mr G MacNeil, Mr MacNicol, Mrs MacNicol, Nairn McArthur, V Phillips, F Stoddart, Frances & John Whyte.

2. **Minutes of previous AGM held on 05th September 2005.**

   The Minutes of the AGM held on 5th September 2005 were unanimously approved (Proposed by John MacLeod and seconded by Jean Sinclair).

3. **Annual Report**

   The Chairperson invited Blair Allan, Director to present the Annual Report. In presenting the Report, the Director 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 the principal issues of interest and importance.

   He briefly outlined the Chairperson’s report, which had focused on the success of the development programme. The Director’s report highlighted the importance of improving long term planning taking into account the requirements of the Scottish Housing Quality Standard.

   The Director referred to the Association’s improving performance in relation to rent arrears; housing allocations and the commitment to assisting the Council and the Executive in meeting their objectives in connection with homelessness; the targets for the Association’s maintenance department in striving to reduce the reactive repairs response times; the planned maintenance programme; the work of Care & Repair in the private sector; the development spend of almost £5 million and the development pipeline.

   In concluding his presentation of the Annual Report, the Director thanked the Highland Council and Communities Scotland for their continuing trust and investment in the Association. He also thanked all of the contractors, consultants and suppliers that had supported the Association in the previous year and for their sponsorship of the costs of the production of the Annual Report.

4. **Audited Accounts**

David Smith provided an overview of the Annual Audited Accounts for 2005/06. Although all those present at the AGM had a copy of the abbreviated accounts, full sets of accounts were available. In overall terms, 2005/2006 had been another strong year. In particular, David Smith pointed to the following notable matters.

(i) The Association’s income had increased by some 6% and there had been a turnover of over £1.3 million during the year. This was due to rent increases and right to buy and shared ownership sales.

(ii) Surplus for the year had increased from £208,000 to £327,000.

(iii) Profit of disposal on Right to Buy had increased from £87,000 to £151,000.

(iv) Repairs had reduced slightly to £241,000.

(v) The Management Committee had allocated £325,000 to the major repairs reserves.

(vi) Property management costs were down from £468,846 to £435,444.

(vii) Administration costs at 31% turnover were broadly similar to last years.

Fiona McGlynn, Auditor, confirmed that it had been a satisfactory year for the Association and there were no issues arising that the auditors would wish to bring to the attention of the meeting. She thanked the Management Committee and staff of the Association for their co-operation and assistance during the audit.

The Chairperson thanked David Smith for his assistance in the preparation of accounts and Ann Burton for producing the Audited Accounts. The Audited Accounts were then formally unanimously approved by the meeting.

5. **Appointment of Auditor**

The Chairperson advised the meeting that it was the recommendation of the Management Committee that R. A Clement Associates was re-appointed as the Association’s Auditors for the financial year 2006/2007. This was unanimously agreed.

6. **Election of Management Committee for 2006/2007**

Blair Allan, Director confirmed that the current Management Committee comprised of 12 members and 2 co-optees, giving a total of 14. The maximum number of members, including co-optees was 15. Under the rules four members retire. These were – Neil Clark, Hughie Donaldson, Keith Gadsby and Nairn McArthur. This meant that there were up to seven vacancies to be filled through the electoral process.

The retiring members had all indicated that they wished to continue to serve and, therefore, to be re-elected. In addition, only 2 further individuals had been properly nominated for election. These were Donald Gillies and Ann Martin, both of whom had been serving as co-opted members.
There were, therefore, 6 members of the Association standing for election or re-election to the Management Committee. This was fewer than the number of vacancies, which were 7.

Accordingly, all candidates were elected without the need for a vote.

The new Management Committee for 2006/07 was, therefore, as follows: D Alexander, R Armour, N Clark, H Donaldson, K Gadsby, A Gainsford, D Gillies, C Hunter, P Jordan, A Martin, D MacFarlane Slack, J MacLeod, N McArthur and J Sinclair.

Blair Allan confirmed that its first meeting will be on 26th of this month, at which the Management Committee would elect its Chairperson and other Office Bearers.

7. **“From Garbhein House to Meall na Mara”**

David Cottier, Development Manager with Lochaber Housing Association and Janet Davidson of Birchwood Highland, gave a presentation diarising the story of how Garbhein House was transformed to Meall Na Mara. The presentation concentrated on the positive effect Meall Na Mara had on its tenants. Janet Davidson thanked all those who were involved in the project.

8. **Launch of the official website of Lochaber Housing Association**

Lucy Hamilton of Oban based company Pole Position, selected by the Association to design and construct its website, spoke about the development of the new website and launched it to the meeting on behalf of the Association.

9. **Close of Meeting**

The meeting was closed by the Chairperson at 8.20pm. She thanked everyone for their attendance at the meeting.