

LOCHABER HOUSING ASSOCIATION LTD
MINUTES OF THE ANNUAL GENERAL MEETING
HELD ON MONDAY 10th SEPTEMBER 2018
AT CAOL COMMUNITY CENTRE, CAOL, FORT WILLIAM

Members Present	Di Alexander, Andrew Carr, Sheena Coull, Anthony Dobson, Hughie Donaldson, Alex Farquhar, Catriona Hunter, Kenneth Johnston, Lyn Kilpatrick, David MacLaren, Stuart Reid and Tina MacLugash.
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In Attendance	Fiona Sorley, Denis Rixson, Allan Henderson, John Forbes, A. Knight, Phil Morrice, Elinor Taggart, Gary McGregor, Wesley Weld-Moore, Robert McCover, Maurin MacDonald, Bren Gormley, Thomas MacLennan, Jillian Bruce, David Smith, Brian Whitecross, Patrick McGrail, Rebecca McCrook, Jan MacLugash, Brian Kearney, Margaret Moynihan, Jenny MacKay, Siobhan Toal, Lee Groundwater, Christine Morrison, Sandy Hughes, Nicola Gilbert, Lindsay Kennedy, Aileen Duncan, Dawn Callison, Davie MacPhee, David MacCallum, John MacDonald, Fiona Whitehead, Brenda Sandison, Lisa Vickers, Alistair Kennedy, Sean Doherty, Brian Pearson, Dave McAdam, Mandy Shearer, Charis Sneddon, Angus Anderson, John Angus MacDonald, representatives from the following community groups: the Green Fingers Project; Inspire, Create, Empower; Fort William Marina and Shoreline Company; Kool Club Kinlochleven Youth Club; the Claggan Resident Association; the Lochaber Disability Access Panel; Corpach in Colour; the Kilmallie Community Centre; Lochaber Beekeepers Association; Lochaber Rural Education Trust; Caol Regeneration; Kilmallie Shinty Club; Inverloch Village Hall; Two Lochs Youth and Community Project and Glen Spean Village Association.
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Welcome and Introductions

Chair, Hugh Donaldson, welcomed members, tenants and invited guests to the Association's 30th Annual General Meeting, following which the Chair introduced and welcomed our guest speakers, Elinor Taggart, Business Development and Acquisitions Manager for Link Group and Gary McGregor, Managing Director for JR Consulting.

The first presentation was made by Elinor Taggart who introduced the Link Group to the attendees of the AGM and outlined the key milestones in the Upper Achintore development. During the presentation, the importance of community engagement was highlighted. Consultation will take the form of consultation with the Board, as well as two consultation events over a 12 week period. A report will detail the community consultation and how it has informed the design of the project.

Ms Taggart then handed over to Gary McGregor, who introduced the work of JR Consulting, the design team, key milestones in their work, along with their approach to projects and an emphasis on legacy, left by their work.

At the conclusion of the presentation the Head of Housing & Corporate Services, Margaret Moynihan proposed a vote of thanks to Elinor Taggart and Gary McGregor for coming to talk about the development.

1 Apologies for Absence

The Chair informed the meeting that apologies had been received from the following members:

Blair Allan, David Cottier, Irene Cameron, Anne Davies, Julia Gordon, Jenni Hodgson, Colin Lynn, Ann Martin, Valerie Phillips, John Silver, Elizabeth Silver, Jean Sinclair, Jacqui Wight and Joan Ritchie.

2 Minutes of the Annual General Meeting held on 18th September 2017

The Minutes of the Annual General Meeting of 18th September 2017 were unanimously approved.

3 Chairperson's Review 2017/18

The Chair presented his written review within the Annual Report, highlighting the importance of partnership in our approach to facilitating the provision of affordable housing in Lochaber.

An example of this approach is our Services Agreement with the Highland Small Communities Housing Trust, which has now delivered 49 new affordable homes, with 29 more on site. A further 113 affordable homes are due to be delivered by 2023 through the fully funded development programme.

Partnership with Scottish Government is vital and the Upper Achintore project with Link Group marks a further new element in partnership working.

In closing, the Chair invited interested attendees at the AGM to consider becoming members of Lochaber Housing Association, or representatives for LHA Property Services or Lochaber Care and Repair. He also recorded thanks to the Scottish Government, Highland Council, the Link Group and the Highland Small Communities Housing Trust.

4 Annual Report & Tenant Talk 2017/18

The Head of Housing and Corporate Services thanked the Chair for his contribution this evening.

The Head of Housing and Corporate Services reviewed the Annual Report, incorporating Tenant Talk, the Association's report for tenants, agreed by the Your Voice tenant partnership, in relation to performance against the Scottish Social Housing Charter.

Particular points of note included:

- There will be a focus this year on expanding digital services available through the Housing Association.
- LHA re-lets properties in nine days, in comparison to 64 days among our peers, who include other Highland housing associations and the local authority.
- The level of rent arrears rose to 4.3% and there has been one eviction in the past year, for non-payment of rent.
- The roll-out of Universal Credit is challenging and the Housing Association works along with tenants and support agencies to address these challenges.
- Work with TPAS was highlighted, along with the Tenants' Satisfaction Survey, which is currently at the planning stage and due to commence in October.

The Head of Housing and Corporate Services then handed over to the Association Accountant, David Smith, who gave further detail to illustrate Association expenditure.

The Head of Housing and Corporate Services followed with reference to the two subsidiaries and provided an update on development:

- LHAPS
 - LHAPS continues to invest in young people in the area, with three building apprentices having started in the past year. In addition, the introduction of an Estate Management team has allowed for a greater focus on grass-cutting in the summer together with the enhancement of areas in the winter months.
- LCR
 - It was confirmed that the Dementia Enablement Project has been extended a further six months.

In terms of building homes, a total of 33 new build homes (29 for rent and four for shared equity) had been completed and allocated over the past year.

The Head of Housing and Corporate Services concluded by confirming that a copy of the report would be circulated to all of our tenants. She also

thanked all the sponsors of the annual Tenant Talk publication and, in particular, SK MacDonald Homes, Acharacle who sponsored the AGM event.

5 Auditor's Report 2017/18

The Chair introduced Phillip Morrice of Alexander Sloan, who presented the accounts.

Phillip Morrice 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.

He also confirmed the following:

- a) It was the Board of Management's responsibility to ensure that proper accounts were prepared and that these accounts were provided to the members of the Association.
- b) It was the job of auditors to review these accounts and give an opinion to the members on whether the financial statements gave a true and fair view. He confirmed that the financial statements had been properly prepared in accordance with generally accepted accounting practice.
- c) He also confirmed that the Association kept proper books and records during the year and there were no matters of significance that the auditors would like to draw to the attention of members.

Points of particular note relating to the Annual Accounts included:

- Turnover increased by 9.2% to £4.7m. This was mainly due to sales of shared equity properties, which accounted for £190k of the increase and higher rent income due to the Association having more houses.
- Operating costs also increased by 11% to around £3.7m. The main reasons for this were the cost of the shared equity properties that were sold - £190k and higher maintenance costs.
- The Association made gains of £228k from the sale of housing – receiving interest on bank deposits of £34k and paying interest on loans of £333k.
- Overall, after interest and gains on sale of housing, the Association made a surplus of around £883k. This sum will be taken to reserves and used in future years to fund repairs and maintenance of houses.

- It was noted that the Association continued to have a strong balance sheet. The Association is also in a strong liquid position. With over £3.9m in Bank & Deposit balances it can meet its debts as they fall due.

Phillip Morrice concluded by thanking Head of Housing and Corporate Services, Margaret Moynihan, Association Accountant, David Smith, and all the other staff at the Association for their assistance in carrying out the audit.

The Audited Accounts were then unanimously **approved** by the meeting.

6 Appointment of Auditor

The Chair advised that last year Alexander Sloan was re-appointed as the Association's Auditors on a three year basis. At this year's AGM, it was the recommendation of the Board of Management that Alexander Sloan be re-appointed as the Association's Auditors for the financial year 2018/2019.

This was unanimously **agreed**.

7 Election of Board of Management

The Chair reported that the current Board of Management comprises 10 members and one co-optee, giving a total of 11. The maximum number of Board members, under our rules, is 15. Under the rules, three retire. These are Di Alexander, Jenni Hodgson and Catriona Hunter.

During the year the Board did not appoint anyone to fill casual vacancies. This meant that there were up to seven vacancies to be filled through the electoral process.

Of the retiring members, Di Alexander and Jenni Hodgson had indicated that they wished to continue to serve. Catriona Hunter had also stated she would continue to serve.

Anthony Dobson, who is a member of the Association, was also standing for election or re-election for the seven vacancies.

As there were fewer nominations than vacancies, all nominees were elected without the need for a vote, with Cllr. Denis Rixson continuing to serve as a co-opted member of the Board representing the Highland Council.

The new Board for 2018/19 will, therefore, be comprised of 12 members:

- Di Alexander, Andrew Carr, Anthony Dobson, Hugh Donaldson, Alex Farquhar, Jenni Hodgson, Catriona Hunter, Lyn Kilpatrick, Cllr. Denis Rixson, Stuart Reid, Jean Sinclair and Jacqui Wight.

The first meeting of the Board of Management will be on 5th November 2018, at which time the Board will elect its Chairperson and other Office Bearers.

Presentation of Awards

Gardening Competition

The Chair announced the annual gardening competition prize winners:

- Ms Jillian Bruce (Best Garden) and Brian Whitecross (Best Vegetable Patch).
- Mr & Mrs Callaghan (Best Tubs/Pots) and Mr Andy Lewis (Special Award for a New Garden) were unable to attend the event.

Community Fund

On behalf of the Association, the Chairperson announced this year's recipients of the Community Fund.

The Community Fund, established in 2013 to commemorate the 25th anniversary of Lochaber Housing Association, provides grants of up to £200 to eligible community groups, as part of LHA's commitment to reinvest some of the profits earned by LHA Property Services CIC back into the local community.

This year organisations benefitting from the Fund represented a wide range of interests in the community, including children's organisations, sports groups, community centre activities, environmental, horticultural, arts and craft activities.

It was noted that, to date, over £40k had been awarded through the Community Fund.

Close of Meeting

Shortly after 7.00pm, the meeting was closed by the Chair, who thanked everyone for their attendance and invited the attendees to enjoy a performance by RockSkool, one of this year's Community Fund recipients.