

MINUTES OF ANNUAL GENERAL MEETING HELD ON WEDNESDAY, 23 SEPTEMBER 2020, FOLLOWING THE SPECIAL GENERAL MEETING AT 6.30PM, VIA A VIDEO CONFERENCING LINK (ZOOM).

ACTION

Present:

Mrs K. Tennant	Chairperson
Ms C. McGarrity	Vice Chairperson
Mr P. Shiach	Secretary
Mr J. Hillhouse	Treasurer
Mr J. Calderwood	
Mr. J. O'Donnell	
Ms D. Smith	
Mrs G. Daly	
Mrs L. Breeze	
Mr T. McCormack	
Mrs K. Brown	
Ms. J Naughton	
Mrs. M Calderwood	
Mrs. C Morgan	
Ms. C Brogan	
Mr. J Stewart	
Mrs. E Stewart	
Mrs. J McClements	

Present via Proxy (Mr P. Shiach)

Mrs. M Shiach
Mrs. E Cairns
Mr. J Cairns
Ms. L Kielty
Ms. P McGrory

Present via Proxy (Mr J. Hillhouse)

Ms. B Heaney

In Attendance:

Mrs S. Keenan	Chief Executive
Mrs L. Lees	Head of Finance & Corporate Services
Mr J. Farrell	Head of Housing Services
Mr J. Devlin	Housing Services Manager
Mrs S. Farrell	Communications Officer
Mr S. Graham	Data Protection & Compliance Officer

The Chief Executive welcomed shareholders to the 35th Annual General Meeting and thanked them for staying online after the business of the Special General Meeting which took place immediately beforehand. The Chief Executive introduced the shareholders to the Management Committee office bearers and the staff members in attendance and passed them over to the Communications Officer to read out the apologies:

1. Apologies

Apologies (41 no.) were received from; Joe Brady, Paul Brady, Thomas Brady, TP Winter, James Young, Sheila Young, Robert Lockhart, EA Butler, Helen McDougall, Margaret Paterson, Alexander Chambers, Brian

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Jennings, M McMurtrie, Jean Fagan, Ann Lynch, Viola Cuthbertson, Jacqui Dorrington, William Whittet, Dorothy Bain, Allan Barr, Bridget Kerr, Charles Kerr, Fergus Russell, James Freil, Eileen Payne, Alex Scullion, Yvonne Mirren, Marie Wallace, Julie Tweddle, Ann Mealyea, Sandra Chessell, Violet Todd, Mr D Sweeney, Mrs C Sweeney, Isabel Stewart, William Stewart, Margaret Milne, Roger Martin, Ann McNaughton, Craig Edward and Patricia Betty.

2. Chairperson's Remarks

The Chairperson welcomed the Shareholders and thanked them for attending the Association's 35th AGM and the first one to be held online.

The Chairperson confirmed that a quorum had been achieved to start the meeting taking into consideration the shareholders present and proxies received.

The Chairperson began by giving a short summary of how the Association has coped during the ongoing pandemic and how the office premises had been required to close and still remain closed to the public. The following points were reported:

- It was highlighted that the Association was up and running very quickly and staff, either working from home or on our estates, had been there for tenants and other customers throughout.
- The Association accessed Scottish Government Wellbeing funding which allowed the delivery of more than 11,000 cooked ready meals, 1,295 3-day parcels for individuals and families and 7,400 packed lunches and 1,100 activity packs for children over the course of 12 weeks
- Performance to 31 March 2020, in most areas was largely unaffected by the pandemic however challenges are arising in rent collection, property re-let times and gaining access to tenants homes for statutory health and safety gas servicing. The full picture will be updated to shareholders at the next AGM
- The Caretaking Team continued to work on-site to manage and maintain our multi-storey flats, closes and estates
- Association tenants all received personal wellbeing calls offering support and signposting them to appropriate agencies for advice
- The Housing team continued to accept and process housing applications and let houses
- The maintenance team continued to instruct repairs throughout and has recommenced major and cyclical repairs projects

The Chairperson then moved on to cover areas and highlight challenges that the Association had faced before the pandemic arose, including the impact of welfare reform and providing support to tenants as they move onto Universal Credit.

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The Chairperson informed the Shareholders that significant effort has been required to maximise the amounts due to tenants and ultimately to maximise our overall rental income. It was also noted that the Association provide assistance through the welfare rights service delivered by Clydebank Independent Resource Centre (CIRC) to tenants experiencing financial difficulty.

The Chairperson reported the following:-

- The Association has generated further income of over c. £609k for CHA tenants and other customers through the welfare rights service in conjunction with CIRC. Furthermore, the Association plan to employ a part-time Welfare Rights Officer as an additional resource to directly focus on reducing rent arrears which, given the current circumstances are likely to increase.
- It was noted that the Association is very proud of the many employability, educational, social and environmental activities delivered at Centre81 in collaboration with our various partners and which the community, including the Association tenants and residents, have benefitted from over a number of years. Recently, it was confirmed that additional match funding for a canal pathway direct into Centre81 had been secured to enable to project to go ahead.
- The Chairperson reported that the Association's 37 social rented properties on the prestigious Queens Quay site in partnership with Cube Housing Association and West Dunbartonshire Council are now on site. Given recent delays, it is hoped the development will be completed by the end of 2021.
- The Chairperson informed the Shareholders that the Association has been exploring the development potential of the St. Cuthbert's Church site in Linnvale which was purchased last year. Planning permission has now been secured to build one, two and three bedroomed flats on the site and we will be commencing on site in the coming months.

At this point the Chairperson passed over to the Chief Executive to highlight some of the Associations achievements and performance results in the year.

- The Chief Executive informed the Shareholders that c. £880k had been invested in our Major Repairs programme for 2019/20 with a further c. £694k being spent on routine and cyclical repairs. Lengthy procurement processes and latterly the impact of Covid-19 both had an adverse effect on the planned programmes.
- The Chief Executive informed the Shareholders that the teams would be working hard to establish a revised major repairs and cyclical programme. This will be based on contractor availability and capacity as well as considering the realistic deliverability in terms of delayed work so far and meeting timescales for work scheduled for this year

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and that an updated 5-year major repairs programme will be provided to every tenant.

- It was noted that the Association supported successful External Wall Insulation funding applications for Linnvale Owner Occupiers during year and they were able to access funding as a result.
- The Chief Executive informed the Shareholders that the Associations Gross tenant rent arrears stand at 4.12% but still remain well below national and district averages.
- The average time to re-let properties has dropped again this year to 14.6 days and it was noted that 87.7% of all new tenancies were sustained for more than one year.
- Void loss reported as 0.3% of the Association's overall rent receivable. This is below our published targets and below last year's 0.43%.
- The Chief Executive informed the Shareholders that the average time taken to complete an emergency repair was 2.04 hours, slightly better than last year. It was also noted that the average length of time taken to complete a non-emergency repair was 3.38 days, unchanged from last years' performance.
- The percentage of reactive repairs carried out in the last year completed right first time was 91.47% down by around 4% on last year.
- The Chief Executive informed the Shareholders that the staff team are never complacent and continually work hard to improve performance in all areas for the benefit of the Associations tenants.
- It was noted that all of the performance results were independently audited and validated for accuracy so that Shareholders, the Scottish Housing Regulator and all our tenants and customers can rely on the information being published.
- The Chief Executive informed the Shareholders that the importance and benefits of direct tenant and customer involvement in the Associations business decisions are obvious in terms of having a say in our Policy formulation and revisions, activities and service delivery and to help ensure tenant and customer "buy in".
- The Associations resident Tenant Panel scrutinised some of the Associations key services and processes during the year, including Energy Efficiency Standard for Social Housing data and are in the process of looking at Landlord Health and Safety responsibilities. The Chief Executive thanked the panel for their time and helpful feedback which has directly led to improvements in Policy and service delivery.

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- The Association ran 3 Focus Groups (on customer care, repairs and maintenance policy and self-assurance) and 4 customer consultations (on the charter report, rent setting, caged areas/dogs at the multi-storey flats and business plan feedback). We also have over 200 tenants and 678 applicants who wish to be consulted on various aspects of our service.
- The Association continued with its constructive partnership working with the Radnor Park Multis Tenants and Residents Association. The Chief Executive thanked the group for their input to improvements and their commitment to ensuring Radnor Park remains an attractive place to stay. During the year, the Association also registered our first new Registered Tenants' Organisation since 2007 - La Scala Tenants Association was approved as an RTO on 18/12/19. We look forward to working with both groups in the year ahead.
- It was noted that CHA's subsidiary company, CHA Power Limited, was able to ensure that the heat and hot water charge to tenants was not increased again this year.
- The Chief Executive informed the Shareholders that the Association was once again classified as "low engagement" by the Scottish Housing Regulator and with over £7.1 million of net current assets, the Association remains financially viable and able to fund short, medium and long term commitments going forward.

At this point the Chief Executive passed back over to the Chairperson who informed the Shareholders that all of the information provided demonstrates that the Association is fulfilling its aim of "Offering our community more than a home".

3. Approval and Ratification of Annual General Meeting Minutes - 27 June 2019

At this point the Chairperson requested a proposer and seconder to confirm a true record of the AGM minutes for the previous year's meeting held on 27 June 2019.

The approval of the 2019 AGM Minute was proposed by Mr J. Hillhouse and seconded by Mr P. Shiach and unanimously approved by the Shareholders.

4. Financial Overview and Auditor's Report

The Chairperson introduced the Head of Finance & Corporate Services to the Shareholders. The following was reported: -

- The Association's finances remain robust and our cash balances are stable, although we must carry on in these uncertain times with a clear continued focus on value for money and affordability.

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- A 2019 tenant survey showed the percentage of tenants who feel that their rent is good value for money is c. 89%. This compares favourably with the Scottish average of c. 82% and the local RSL average of c. 83%.

The Association's Accounts had once again been audited by Alexander Sloan, Chartered Accountants and Auditors. The Independent auditor's report, to the members of Clydebank Housing Association, confirms that in their opinion the financial statements give a true and fair view of the state of the Association's affairs as at 31 March 2020 and that the accounts have been properly prepared in accordance with the relevant legislation

The following was noted:-

- Total Income of c. £5.3m received in the year from rent, service charges, wider role grant income and sundry income such as bank interest. This has increased from 2019 primarily due to the rent increase, new units being added to the stock and significant wider role funding received.
- Total expenditure of c. £4.7m includes Major Repairs carried out in the year. This amount also includes management expenses, maintenance & service costs, staffing & office overheads and expenditure for other activities. Operating costs have increased from the previous year due to the higher spend in planned cyclical and major repairs expenditure.
- Overall a planned surplus for the year of c. £1.4m was reported after total costs deducted from total income. This has been transferred into the Associations Reserves.
- In this year's accounts, there has been a positive movement in the valuation of the pension scheme meaning that there has been c. £743k of an accounting adjustment realised and added to the Total Comprehensive Income. This accounting transaction does not affect the cash balances.
- The Net Current Assets figure, shown on the Statement of Financial Position (formerly Balance Sheet), is c. £7.1m. This is an indicator for good governance as it demonstrates sufficient working capital and the ability for the Association to comfortably pay liabilities as they fall due.
- Net Assets of c. £21.4m, grown from c. £19.2m in 2019 which was noted as being due to the surplus from the Statement of Comprehensive Income being added.

The Head of Finance & Corporate Services discussed the 2019/20 summary of where every penny of a tenant's rent is spent. The graphic demonstrated that almost 71% of the Association's income is received from

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tenant's rents and service charges, which confirmed that the Association must safeguard and closely monitor this primary source of income, particular in the current and future economic climate, in order to manage and maintain homes and estates to an excellent standard and ensure that income can fund future activities such as major repairs programme, development of new homes and any wider role activity.

There were no questions by the Shareholders and the accounts were unanimously approved.

5. Appointment of Auditor

The Head of Finance & Corporate Services informed the Shareholders that the Association embarked on a full procurement exercise via Public Contracts Scotland to ensure value for money was being achieved for external audit services. Alexander Sloan was the successful firm and have been approved by the Management Committee.

The Appointment of Alexander Sloan as Auditors for the coming year was confirmed by the shareholders and the meeting was passed back to the Chairperson.

6. Election of Committee Members

The Chairperson explained that there were more places available on the Management Committee than nominations or re-election forms received, therefore no election was required. The following members are therefore duly elected: -

Mrs Laura Breeze
Mr Thomas McCormack
Mrs Kathleen Brown
Ms Doris Smith
Mr John Calderwood
Mrs Grace Daly

The Chairperson noted that there are 15 places on the Management Committee and CHA currently have 11 elected and 2 co-opted members.

7. Questions on Policy

There were no questions on policy.

8. Chairperson's Closing Remarks

The Chairperson gave thanks to the shareholders for attending the event digitally and hoped to welcome them back in person next year. To conclude, the Chairperson assured the shareholders that what is most important is continuing to achieve high standards of service delivery and high levels of tenant satisfaction throughout. The Association aim to do

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this by continuing to involve customers in shaping our services and in decision-making processes. Customers will be our priority even more so during these unprecedented times.

The Chairperson then acknowledged the hard work of fellow Committee members for ensuring continuous learning and carrying out their unpaid work diligently and with dedication.

There then followed the annual consultation draw prize and the Chairperson requested that all Management Committee members stay online for a short Committee meeting.

Meeting closed

Checked by: L. Lees

Date: 23/10/2020

APPROVED

PROPOSED

SECONDED

LL/ 23/10/20