

CLYDESDALE HOUSING ASSOCIATION LIMITED

Minutes of the Annual General Meeting held in Lanark Memorial Hall on Wednesday the 7th of September 2022 at 7.00 p.m.

Present:

| | | | |
|------------------|------------------|-----------------------|--------------------|
| Gillian Anderson | Hazel Galbraith | Catherine McClymont | Barbara Phillips |
| C Armstrong | Ross Gowland | Jacqueline McCutcheon | Sandra Pringle |
| Janette Arneil | Ken Greenshields | Patrick McFaulds | Pauline Sandford |
| Senesie Bangura | Edith Henderson | Margaret McKinnell | Christine Shookhye |
| Maggie Botham | James Higgins | Mrs C Mitchell | Margaret Smith |
| Jean Collins | Mrs C Mackie | Brian Moore | Elizabeth Stokes |
| Susanne Crayton | Elliot Mackie | Carmena Nixon | Agne Zasinate |
| Dorothy Finch | John Malone | Margaret Perrie | |
| John Foster | Mary McCabe | Alistair Peterson | |

In Attendance:

| | |
|-----------------------------------------------|----------------------------------------------|
| Mr Joe Gorman, Chief Executive Officer | Jane Guthrie, Depute Chief Executive |
| Vicky Rogers, Technical Services Manager | Eileen Wilson, Finance Manager |
| Lisa Cochrane, Housing Services Manager | Elizabeth Miller, Corporate Services Officer |
| Iain McMillan, Housing Officer | Jacqui Hart, Housing Officer |
| Donna Pate, Housing Officer | Linda Niven, Technical Services Assistant |
| Nikki McLachlan, Technical Services Officer | Claire Chalmers, Technical Services Officer |
| Stephanie Waugh, Corporate Services Assistant | Lesley Arthur, Finance Assistant |
| Steven Cunningham, Alexander Sloan | DeeJay Neilson, Photographer |

1. Apologies

The following members of the Association tendered their apologies:

| | |
|------------------|------------------|
| Brian McNally | William Graham |
| Don Anderson | Heather McKenzie |
| Elaine Young | Lorna Dickson |
| David King | Dr J Gigya |
| Bernadette Moore | H Callan |

2. Minutes of the Annual General Meeting of the 1st of September 2021

The minute of the Annual General Meeting held on the 1st September 2021 was checked for accuracy and approved by the Members Susanne Crayton & Iain Cochrane.

3. Matters Arising

There were no matters arising from the Minutes of the Annual General Meeting of the 1st of September 2021.

4. Statement of Financial Position as at the 31st March 2022

The Chairperson asked Steven Cunningham (External Auditor) to present the report to the Members. The External Auditor gave Committee a detailed overview of the Statement of Comprehensive Income for the year ended 31 March 2022 and the Statement of Financial Position as at 31 March 2022.

- | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> i) Members considered the Financial Statements for the year end 31 March 2022. ii) Members approved the Financial Statements for the year end 31 March 2022. |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

5. Appointment of Auditor for Period 1st April 2022 to 31st March 2023

The Chairperson asked Members to consider the recommendation from the Management Committee to appoint Alexander Sloan as Clydesdale Housing Association's External Auditors for the next financial year.

- | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> i) Members approved the appointment of Alexander Sloan as auditors for the period 1 April 2022 to 31 March 2023. |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|

6. Chairperson's Report

Thank you again for attending the AGM tonight and showing your support for the work of the Association.

Tonight, it is my task to provide you with a brief summary of the Association's activity over the last year.

As always, service delivery and the wellbeing of customers remained at the forefront of our focus over the last year, despite the continued significant disruption caused by Coronavirus, and this required us to find new ways of working to ensure that the level of service we strive for could still be met.

Although offices were closed to staff and customers periodically as we followed public health guidance, staff continued to deliver a high standard of service by working from home. Support was provided to customers through the provision of public health updates, financial and mental wellbeing advice, community information and other useful material through regular social media bulletins, our website and newsletter updates to reach as many service users as possible within the prevailing restrictions.

The Association's staff also supported tenants experiencing financial difficulties on a one-to-one basis through budget mentoring, benefit maximisation and securing additional support where needed from partner agencies, such as the Clydesdale Foodbank.

We were particularly pleased to help tenants with fuel bills last year. Overall, staff and our HEAT team partners were able to secure an average of £552 per tenant to help with heating in 2021. Given the current rise in fuel and heating costs expected over the winter months, we are pleased to say that the Association has successfully secured a further £133,000 funding from Scottish Government this year, and is in the process of allocating further heating vouchers with a value of £170 to tenants over the coming weeks.

The pandemic led to a slowdown in contractor performance on cyclical and planned maintenance contracts which meant that we were unable to complete the substantial programme of heating replacements and insulation upgrades that were planned for this year, however we expect this work to successfully conclude in 2022/23.

Despite all the obstacles, however, the Association successfully completed a range of contracts that safeguarded the health and safety of tenants: periodic electrical safety checks, annual gas appliance testing, upgrading fire safety systems, and fire safety management of common areas.

Emergency repair performance continued to meet pre-pandemic levels despite the challenges, although interruptions to the non-emergency repairs service and the subsequent backlog of reported repairs caused by the pandemic led to longer than usual average completion times of around 9 days per reported repair. A return to pre-pandemic performance of under 4 days for report to completion is anticipated in 2022/2023.

Time taken to complete medical adaptations to tenants' homes was more than halved from 78 days in 2020/21 to 38 days this year. This is faster than the pre-pandemic timescale of 44 days. This is such an important area of our activity as it helps tenants remain in their home for longer, in the communities they know and trust.

Most of the income we need to keep delivering high quality services is met from rental income. We have had another strong year in safeguarding the funding of services by collecting all rent due in 2021/22. Despite projected inflation rate increases, and in recognition of the financial challenges facing many tenants, the Association managed to limit rent increases for this current financial year to only 2%. The Association's rent levels are among the lowest within its peer group of other rural housing associations, and rent affordability levels for tenants are strong.

You will no doubt be aware of yesterday's announcement by the First Minister's that the Scottish Government will legislate to prohibit rent increases and evictions in Scotland's social housing and the private rented sector until 31st March 2023.

Social rent levels in Scotland remain significantly lower than the private rented sector, and we know that affordability will always be a key determining factor in Clydesdale's decisions on rent levels. However, we have noted that the extreme economic circumstances mean that we will have to strike a balance in our decisions this year and in the future. We have started assessing the likely impact that the rent freeze will have on our ability to maintain services and invest in the quality of tenants' homes. We will communicate the results of our assessment to tenants in the coming months.

Clydesdale Housing Association continued to support South Lanarkshire Council in alleviating homelessness by working towards providing up to 35% of its lets to urgent homeless applicants. This can be a difficult target to achieve because of the rural nature of stock, however in 2021/22 just under 33% of all lets made by the Association were to homeless applicants. A further contribution to attaining the target was made by leasing additional homes to South Lanarkshire Council for use as temporary homeless accommodation.

As public health restrictions relaxed in early 2022, activity within the CHA Community Hub resumed. Local voluntary and community health groups have used the Hub to provide activities and services for local people. Work will continue over 2022/2023 to promote the Hub to local people, community groups and agencies. We will hear from one group we have been pleased to provide accommodation for later this evening!

The Association's Management Committee recruited two new members to fill casual vacancies over 2021/2022. The governance of the organisation was further strengthened through a review and revision of both the induction and the annual performance appraisal processes for all Committee Members.

The Association's Management Committee and Management Team developed the main themes of a new Business Plan for the period 2022/2025 via a virtual workshop in September 2021. Priorities going forward include customer engagement, Carbon reduction, tenancy sustainability and developing the Association's use of digital technologies.

The Association continues to monitor financial forecasts and incorporate these into long term financial planning, including the possible effects of Brexit and Coronavirus on future investment and spending plans. We will prioritise investment towards the ongoing management and maintenance of existing housing stock, before considering investment in new developments given current global economic circumstances.

Over 2021/22, a full programme of internal audit visits was completed by our internal auditors, Wylie & Bisset, that focused on: tenant safety, complaints handling and internal financial controls. These audits delivered very positive results, with few recommendations for further improvement, and together with other data, provided the necessary assurance to the Management Committee that the Association was fully compliant with the regulatory requirements set out in Chapter 3 of the Scottish Housing Regulator's Framework. This allowed us to make a confident Annual Return to the Regulator in October 2021.

The members of the Management Committee are of the opinion that the state of affairs of the Association remains strong; we shall, as always, continue to seek improvements wherever possible to benefit our customers.

In conclusion, I would like to extend my thanks to the Association's staff team for their hard work under what have been difficult circumstances. Their dedication to the wellbeing of our tenants and the delivery of excellent services has maintained the Association's reputation nationally as a top performing housing association.

In particular, I thank Jane Guthrie, our Deputy Chief Executive, for her 35 years continuous service for the Association. Jane is retiring at the end of this year, so this will be her last Clydesdale AGM!

Jane has had a massive influence on the Association's culture, and when she retires, she will leave a great legacy of exceptional performance and service delivery that has become synonymous with Clydesdale Housing Association.

When it comes at the end of 2022, I, the Management Committee, the staff team and I'm sure everyone here, will wish Jane the long and happy retirement she richly deserves – although, I know she will not sit on her hands for long!

I would also like to thank my fellow Management Committee Members for the continued support they have shown me in my first year as Chair. Their constant sound judgement, intellect and compassion is testament to their commitment to quality social housing for all, now and in the future.

Finally, I extend my thanks to Pauline Sandford, our former Chair. Pauline has been a valued source of support during my first year in office, helping me transition into my new responsibilities. Hopefully, I have been of some support to her also, as she has gradually stepped back from the responsibilities she so admirably performed for a long period.

Thank you again for supporting our work and I hope you enjoy the rest of the evening.

7. Election of Committee

The Chairperson gave Members an overview of those members seeking election to the Management Committee:

- Ross Gowland - Seeks election.
- Susanne Crayton - Standing down under Rule 39.1 and 39.2. Seeks re-election
- Kenneth Greenshields - Standing down under Rule 39.1 and 39.2. Seeks re-election
- John Malone - Standing down under Rule 39.1 and 39.2. Seeks re-election
- Brian Moore - Standing down under Rule 39.1 and 39.2. Seeks re-election
- Lesley McDonald - Standing down under Rule 41. Seeks election.

The Chairperson told Members that in accordance with the Association Rule 40.1 as the number of Members standing for election is less than or equal to the number of vacant places, those listed were elected without the need for a vote.

- | |
|----------------------------------------------------------------------------------------------------------------------------------------------------|
| i) Members approved the election of Ross Gowland, Susanne Crayton, Kenneth Greenshields, John Malone, Brian Moore and Lesley McDonald to Committee |
|----------------------------------------------------------------------------------------------------------------------------------------------------|

8. AOCB

There were no items to discuss under AOCB.

The Chairperson thanked everyone for attending and closed the Annual General Meeting at 19:25