

YOKER HOUSING ASSOCIATION LIMITED

NOTICE OF MEETING

The Fortieth Annual General Meeting of Yoker Housing Association Limited will be held on Wednesday the 18th of September 2019 at 7:30 p.m. in the offices of Yoker Housing Association Limited, 2310 Dumbarton Road, Yoker

AGENDA

- 1.0 APOLOGIES

- 2.0 MINUTES OF THE THIRTY-NINTH ANNUAL GENERAL MEETING 19.09.18

- 3.0 CHAIRMAN'S REPORT

- 4.0 ELECTION OF COMMITTEE MEMBERS
 - 4.1 VOTING PROCEDURE
 - 4.2 SELECTION OF SCRUTINEERS
 - 4.3 ELECTION

- 5.0 FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.19

- 6.0 REPORT OF THE AUDITORS

- 7.0 APPOINTMENT OF AUDITORS

- 8.0 RESULT OF ELECTION OF COMMITTEE MEMBERS

- 9.0 VOTE OF THANKS

YOKER HOUSING ASSOCIATION LIMITED

Minutes of the Fortieth Annual General Meeting held on Wednesday the 18th of September 2019 at 19:30 hrs in the offices of Yoker Housing Association Limited, 2310 Dumbarton Road, Yoker

Present

Walker, M (Chair)	Gahagan, R	McLeod, M	Smith, B
Ballantyne, M	Houston, E	McMail, J	Smith, D
Busby, Elaine	Jarvis, A	McQuade, M	Smith, W
Busby, Elizabeth	Jurkus, T	Morrison, C	Trainer, A
Calder, D	Lees, G	O'Hanlon B	Vandermotten, R
Crawford, D	Lynn, J	Parker, M	Walker, B
Dillon, J	Mbomson, I	Paterson, H	Walker, C
Donnelly, L	McBain, C	Patterson, M	Wright, C
Elsby, P	McClure, J	Reid, E	Wronowska, A
Fitton, J	McDonald, S	Ryan, I	
Fleming, A	McGinley, A	Shields, G	

In Attendance

Forrest, C J (Staff)	Freeman, K (Staff)	Leitch, G (Staff)	Booth, K (Auditors)
Ravouvou, M			

The Chair welcomed those present to the Fortieth Annual General Meeting of the Association and gave a brief outline of the Agenda and business of the meeting.

She then went on to explain that following the formal business of the meeting there would be a prize draw following which staff and committee would make themselves available to members for any informal questions.

1.0 APOLOGIES

Apologies were received from the following:

Anderson, S	Furtak, K	O'Neill, A	Smith, E
Barclay, J	Gahagan, C (1169)	O'Neill, P	Trainer, D
Busby, A	Gahagan, C (1177)	Peebles, M	Trainer, P
Carmichael, G	Gibson, K	Porter, J	Turner, K
Carmichael, J	Logan, M	Prentice, R	Walker, A
Deans, E	McInally, R	Reilly, S	Walton, K
Colvin, P	McLaren, A	Shariff, N	
Ferguson, J	Milne, L	Smith, A	

2.0 MINUTES OF THE THIRTY-NINTH ANNUAL GENERAL MEETING 19.09.18

The Minutes were proposed by J McClure, seconded by A Fleming, and unanimously approved by those present.

3.0 CHAIRMAN'S REPORT

The Chair addressed the meeting and provided a brief update on the events of the year.

Management Committee

The Chair referred initially to the on-going difficulties faced by the Association as it addressed higher levels of regulatory involvement and the uncertainties surrounding "Brexit" and welfare reform.

She assured those present that the Management Committee would continue to focus on ensuring that the Association continued to deliver for tenants and other residents and would not do anything to jeopardise what had been a winning formula for so many years.

3.0 CHAIRMAN'S REPORT (Continued)

Management Committee (Continued)

The Chair then provided a brief overview of the comings and goings on the Management Committee over the last year and thanked Cllr M Cullen and B O'Hanlon for their contribution.

She expressed the view that small, locally controlled and locally represented housing associations and co-operatives provide the best service for tenants. However she reminded those present that this required a commitment from local people.

She acknowledged that in the last five years in particular there had been a move to professionalise committees with an increasing burden of regulation and expectation being placed upon committee members. She felt that this was socially excluding many local residents from participating in the management of their local housing by making it increasingly difficult for ordinary people to cope with the demands.

However, she also suggested that unless local people step up to the challenge then it will simply mean that locally controlled housing will be taken over by larger less responsive organisations. She went on to suggest that in the case of the Association that would mean higher costs, higher rents and a poorer, less responsive repair service for residents.

Acknowledging the nominations from two new committee members this year, she urged others to consider standing for the Management Committee in future years or to consider putting themselves forward for co-option to the two places available at this time.

Staff

With respect to the Association's staff, the Chair explained that there had been no staff changes during the year but that Kirsty was now on maternity leave following the birth of her daughter.

She explained that the three newest members of staff – Alan, Heather and Shannon – had been given permanent positions following the end of their fixed term training contracts but that Alan had recently notified the Association of his intention to take up a promoted post with another housing provider.

Development

The Chair explained that the Association remained committed to the planned maintenance of existing housing stock as well as new development opportunities. She confirmed that the Association would continue to consider the acquisition of flats in closes where this was likely to lead to the Association obtaining a controlling interest. One such acquisition had been made in the last year.

She went on to explain that the refurbishment of the old Blawarthill Hospital for four flats was now underway. This would be followed by the fifteen new build housing units being built to passive house standard which would have very low energy consumption and would save tenants significantly on their heating bills. The Association currently awaited a building warrant to progress these works.

The development of the old Yoker Primary School on Craggan Drive was then referred to by the Chair. She explained that a feasibility study for providing around thirty housing units was nearing completion and that this was significantly fewer than the sixty homes originally planned. She explained that this was due to the condition of the site and the existence of both the Yoker Burn culvert and Scottish Water sewer works running below the site.

The possible provision of a further thirty housing units on the Yoker waterfront as part of a joint development with Sanctuary (Scotland) Housing Association remained a possibility. However, the uncertainty surrounding the exact location and timescale for the development of the proposed Yoker to Renfrew bridge meant these houses were not part of the Association's current Business Plan.

Maintenance

The Chair confirmed that the Association remained committed to a lot of planned maintenance work for existing stock.

She explained that a programme of roof and gutter maintenance inspections was now under way and this reflected the proactive approach to maintenance that reduced the risk of serious long-term damage to properties and expensive future repairs.

She referred to on-going common close painting that was entering the fourth of five years' work.

3.0 CHAIRMAN'S REPORT (Continued)

Maintenance (Continued)

Those present were then notified of the bathroom, kitchen and boiler replacements completed over the last year and the programme of work planned over the next year.

The Chair referred to the Energy Efficiency Standard for Social Housing or "ESSH" for short and explained that all of the Association's properties now met the standard. This had been achieved a year ahead of the Scottish Government's target date of March 2020.

She concluded her report on development and maintenance with thanks to the Association's Senior Property Services Officer Lesley Bryce as well as Shamaiela, Gillian and Shannon for their efforts over the last year.

Housing Management

The Chair reported that the Association had allocated fifty-one houses during the last year but that this represented only 8.3% of the applicants on the Association's current waiting list for housing. At the end of March 2019, she explained that the Association had over five hundred and forty housing applicants on the waiting list.

The fact that the Association continued to charge amongst the lowest rents of any landlord in Scotland was cited as a reason for the high demand. She explained that the Association had the fourteenth lowest average weekly rent compared to the one hundred and eighty-four other landlords who reported their returns to the Scottish Housing Regulator last year.

Tenant Reward Scheme

The Chair confirmed that this year would see the ninth year of the Tenant Reward Scheme which had now paid out three hundred thousand pounds in rent rebates to qualifying tenants since its inception in 2011.

She reminded those present that the scheme was aimed at rewarding those tenants who took full responsibility for ensuring their rent was paid on time and maintained arrangements for repayment of arrears of service charges, rechargeable repairs or other rechargeable sums. She hoped that the Association would be in a position to continue with the scheme for the foreseeable future. For qualifying tenants, this meant the equivalent of no rent increase since 2016.

Drumchapel Money Advice

The Chair reminded members that surgeries continued to be routinely held within the Association's offices every Thursday afternoon and urged anyone facing financial difficulties to make use of the service.

Finance

Those present were informed that a short presentation by the Association's auditors on the Financial Statements would be presented under agenda item five. However, the Chair confirmed that the Association remained in a strong financial position with no long-term debt and sufficient bank balances to fund future development and maintenance activity well into the foreseeable future.

She explained that the Association's long-term strategy had been to build up cash reserves to fund development rather than to borrow. She acknowledged that this meant that the Association would grow more slowly than some but that it would not be a financial burden on future tenants. It also reduced the level of risk faced by the Association and meant that it had assets that could be used for borrowing to meet any unforeseen future expenditure.

She explained that this strategic approach had been fully endorsed by all those that had attended the Association's business planning consultation. She thanked all those that had taken the time out to attend the consultation.

Conclusion

The Chair drew her report to an end by asking those present to acknowledge for a moment the very recent passing of a former committee member and Secretary of the Association Elizabeth McAughtrie. She explained that Betty had been a long-standing, reliable and supportive committee member that had been committed to her local community. She had also been treasurer of the Yoker Community Council for many years and as a member of the WRVS provided voluntary support at the Gartnavel Hospital on Great Western Road. Betty will be sadly missed.

The Chair concluded by thanking all the staff and her fellow committee members for their support and to those present for their courtesy in listening to her report.

YOKER HOUSING ASSOCIATION LIMITED

Minutes of the Fortieth Annual General Meeting held on Wednesday the 18th of September 2019 at 19:30 hrs in the offices of Yoker Housing Association Limited, 2310 Dumbarton Road, Yoker

At this point C Forrest took the Chair.

4.0 ELECTION OF COMMITTEE MEMBERS

The Chair explained that under Rule 39.4 the following candidates were standing for re-election without the need for nominations:

Candidate

Paula Elsby
Anne Fleming
Morag Parker
Mary Walker

He went on to explain that under Rule 40.2 there were two members standing for election as follows:

Candidate

Deborah Calder
Graeme Shields

He then confirmed that as the total number of vacancies exceeded the total number of nominations, under Rule 40.1, the Chair could declare the candidates duly elected without the need for an election.

The Chair then declared all the nominees duly elected.

At this point M Walker took the Chair.

5.0 FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2019

The Chair introduced K Booth of Alexander Sloan to those present.

K Booth referred to the Financial Statements for the year ended 31 March 2019 and opened by referring to the surplus of almost nine hundred and thirteen thousand pounds on page eight of the Financial Statements. He went on to explain that this had contributed to reserves now standing at well over thirteen point two million pounds at the end of March 2019.

Referring to the Statement of Financial Position, he explained that with no loan or pension debt, cash reserves of over three point six million pounds and net current assets of almost three point three million pounds, the Association was in an extremely strong and healthy financial position.

In the absence of any questions from the floor, the Financial Statements were noted by those present.

6.0 REPORT OF THE AUDITORS

K Booth referred to the Financial Statements and explained the role of the auditors in providing an independent opinion on the Financial Statements.

With respect to the Report by the Auditors to the Management Committee of Yoker Housing Association Limited on Corporate Governance Matters, he explained that the report indicated that the auditors were satisfied with the Management Committee's compliance statement. He explained that the auditors were satisfied with the internal controls in place to safeguard the assets of the Association.

K Booth then referred to the Auditors' Report to the Members of Yoker Housing Association Limited. He explained that this report indicated that the Financial Statements as submitted to the members gave a true and fair view of the Association's financial affairs.

He concluded by confirming that in both cases the audit reports were unqualified and clear.

The Chair then thanked K Booth for his report.

YOKER HOUSING ASSOCIATION LIMITED

Minutes of the Fortieth Annual General Meeting held on Wednesday the 18th of September 2019 at 19:30 hrs in the offices of Yoker Housing Association Limited, 2310 Dumbarton Road, Yoker

7.0 APPOINTMENT OF AUDITORS

P Elsby, seconded by R Vandermotten, proposed that Alexander Sloan be re-appointed as auditors for 2019 / 2020.
There being no other nominations, the Chair declared Alexander Sloan duly re-appointed.

8.0 RESULT OF ELECTION OF COMMITTEE MEMBERS

The Chair reminded those present that there had been no need for an election.

9.0 VOTE OF THANKS

The Chair thanked those present for their attendance.

At this point the Chair declared the formal business of the meeting closed and invited those present to come forward with any questions for staff and committee. The Meeting closed at 20:00 hrs.

Proposed By _____

Seconded By _____