



## MINUTE OF ANNUAL GENERAL MEETING

Thursday 11<sup>th</sup> September 2008 at 2.45pm in the Argyll Hotel, Inveraray

### Present: -

Norman Beaton (Chair), Bill McIntyre (Acting Vice-Chair), Stewart McGregor (Secretary), Sonja Aitken, Colette Benham, Andrew Birnie, Councillor Rory Colville, Lochiel Cushnie, William Dickson, George Douglas, Lorraine Drysdale, Maisie Dunlay, Anne Dunlop, George Farquhar, Sandra Glazsher, Tony Graham, Alison Harper, Cecilia Keenan, Margaret MacGregor, Alister MacIntyre, Sandra MacKenzie, Marri Malloy, John Morris, Roddy McCuish, Robina McIntyre, David Nisbet, Bill Pirnie, Councillor Al Reay, Elizabeth Rintoul, Ann Trotter, Councillor Neil MacKay

### In Attendance

Alastair MacGregor, Chief Executive  
Nick Pollard, Director of Finance & IT  
Christine Johnston, Director of Housing & Neighbourhood Services  
Gayle Stead, Governance & Compliance Manager  
Charlene Munro, Senior Governance & Compliance Assistant  
Kelly Adams, Baker Tilley  
Patrice Fabien, Brechin Tindal Oatts  
Karen Brodie, Brechin Tindal Oatts  
Judith Mitchell, Lloyds TSB  
Lesley Higgins, PA to Board of Management

### 1. INTRODUCTION

Norman Beaton, Chair opened the meeting and thanked all members for attending.

### 2. APOLOGIES

Margaret Aikman, Fiona Al-Hosani, Roderick Buchanan, David Callander, Seonaid Cameron, John Clark, Garrick Collier, Flora Cordner, Anthony Davey, Colin Davidson, Bill Derries, Cath Derries, William Durrance, Sharon Fenwick, Lynda Freeman, Mary Fulton, Ernest Hele, Kathleen Horcan, Helen Huxter, Duncan Johnston, Hilda Johnston, L Johnston, Mrs Johnston, Rob Jones, Maria Jones, Nicola Jones, Alastair Jordan, David King, Jane Lindsay, Alexander MacEwan, Allan MacFadyen, Angus MacIntosh, Janet MacIntosh, Margaret MacKay, Neil MacTaggart, Fiona Martin, William Mason, Danny McGourlay, Margaret McGowan, Catherine Ann McHugh, William McKee, Mary

ACTION

McPhee, Moira McQueen, Alan McQuillian, Margaret McVean, Edward McWilliams, Charlene Munro, William Parker, Bryan Passey, John Paterson, Lynda Paterson, Alexander Paterson, Mary Paterson, Fiona Paterson, Joergen Rasmussen, Patricia Robertson, John Scott, E B Shipley, W A Shipley, Alexander Smith, Susan Smith, Valerie St Helene, Moyra Stewart, Rob Tigear, Susan Turner, Anne Walton, Elaine Wilkins, Michael Wilkins, Hilda Wilson

**3. MINUTES OF PREVIOUS MEETING – 25<sup>th</sup> September 2007**

Item 5 – Election of Board Members

Second paragraph should read

*As the nominations received did not exceed the required amount a ballot was not necessary*

Subject to this amendment the minutes were approved as an accurate record.

Proposed by Margaret MacGregor

Seconded by John Morris

**4. CHAIRPERSON'S REPORT**

Norman Beaton, Chair gave his report (attached) and asked for any questions. There were no questions.

**5. ELECTION OF BOARD MEMBERS**

The Chair advised the meeting of the retiring Board members:

**Tenant Members**

Margaret MacGregor (standing for re-nomination)

Andrew Birnie (standing for re-nomination)

**Independent Members**

Norman Beaton (standing for re-nomination)

Marri Malloy (standing for re-nomination)

George Douglas (standing for re-nomination)

Stewart McGregor (standing for re-nomination)

The Chair advised of new nominations received

**Tenant Nomination**

David Nisbet

**Independent Nomination**

John Morris

As the number of members offering themselves for re-election together with the new nominations does not exceed the number of places available on the Board of Management, the Chair declared them to be duly elected/re-elected.

**Council Representatives**

Argyll and Bute Council have confirmed they wish to re-nominate

Councillor Roddy McCuish

Councillor Rory Colville  
Councillor Al Reay  
Councillor Neil MacKay  
Councillor Alister MacAlister

The newly formed Board of Management:

**Tenant Members**

Bill McIntyre – Chair of Helensburgh & Lomond Area Committee  
Andrew Birnie – Chair of Oban, Lorn & Isles Area Committee  
Lochiel Cushnie – Chair of Mid Argyll & Kintyre Area Committee  
Margaret MacGregor  
George Farquhar  
David Nisbet

**Independent Members**

Norman Beaton  
Stewart McGregor  
John Morris  
George Douglas  
Marri Malloy

**Council Nominees**

Councillor Roddy McCuish  
Councillor Rory Colville  
Councillor Al Reay  
Councillor Neil MacKay  
Councillor Alister MacAlister

It was further agreed that Simon Roberts would remain as a co-optee on the Board of Management.

**6. PRESENTATION AND ADOPTION OF ACCOUNTS 2007/08**

Nick Pollard, Director of Finance & IT advised the meeting that the accounts had been approved by the Association's Audit & Finance Committee and Board of Management and had been validated by Baker Tilly.

A £3.2 million loss was reported. This loss was anticipated. The Association's 30 year Business Plan assumed losses to allow the Scottish Housing Quality Standard to be met.

The Director of Finance & IT also advised that the first year had been challenging and ACHA had concentrated on providing core services and the Investment Programme. The Association were now starting to deliver on the promises made to tenants.

The accounts were adopted by the members.

**7. APPOINTMENT OF AUDITORS FOR 2008/09**

The Director of Finance & IT recommended that Baker Tilly be re-appointed as the Association's Auditors for 2008/09. This was APPROVED.

**8. A.O.C.B.**

There was none

The meeting closed at 3.05pm

Alastair MacGregor gave a vote of thanks to the Chair for his hard work and dedication.



# **ARGYLL COMMUNITY HOUSING ASSOCIATION**

## **CHAIRMAN'S REPORT 2007 – 2008**

This is ACHA's second AGM and I wish to summarise a number of areas of work that the Association has been involved in during the last year and set out our plans for the coming period.

The Association's largest project has been the investment programme in our homes. Since September 2007 we have installed 1314 kitchens and bathrooms, 741 windows and doors, 707 new heating systems and rewires and 5 roofs and roughcasts. In total this has resulted in an investment of £9,195,268 in our housing stock to meet the Scottish Housing Quality Standard since our last Annual General Meeting. This is a significant start to the massive task of improving our homes, which we are committed to completing by 2015.

The Association has also put on site its first new build housing development in Campbeltown, and we invited Stewart Maxwell MSP, the Sport and Communities Minister, to launch this development in June of this year. When the development is completed it will provide over 80 new homes to meet housing need. In addition, it is planned to build new homes in Oban, Garelochhead and Tarbert in the near future, and we are exploring opportunities for other sites throughout Argyll and Bute.

During the last year the Association's performance exceeded expectations in the areas of letting houses and collecting rents. Out of a housing stock of over 5,000 we only have 90 voids and our rent arrears level is currently lying at 2.2% of rents collectable. We have also been proactive in tackling anti social behaviour, as we are well aware this is a priority for our tenants. In the past year we have obtained 3 decrees for Recovery of Possession from tenants who have been dealing in drugs from their homes and a further 2 decrees for persistent anti social behaviour. There are a number of other cases pending and we hope that the success that we have had to date shows that the Association will do all it can in partnership with the Police to protect our tenants from the above.

The Association, during the year, commissioned an Elderly Services review. The review was very much about identifying what needs currently existed with our elderly tenants, what was not being met and to come up with structures and services to provide assistance to those who are not receiving any. It is hoped that we will be in a position to develop a number of proposals later this year, which we would plan to put in place next year.

Regrettably during the year the Association had its £274,000 per year Supporting People grant discontinued by Argyll and Bute Council. This funding

went towards ACHA's sheltered housing warden service. Despite lobbying the Scottish Government and the Council we were unsuccessful in having this decision reversed. It was therefore necessary to restructure the service by reducing warden hours on site and providing backup through telecare. The sheltered housing service will continue but in a different way from previously.

During the year, the Association was a key contributor to the local economy. We provided contracts for businesses across Argyll and Bute and beyond and at a time of growing economic uncertainty the ongoing investment programme, in all its guises, should be a force for economic stability and growth. This has also generated local employment and we have encouraged apprenticeships and training to add to the skills base in the local economy.

Could I turn to the future. We are in challenging times. The Scottish Government has cut the new build housing investment programme in Argyll and Bute by 16½% this year, which amounts to around £7million. That will have an impact on how quickly, or otherwise, we can put houses on site to meet housing need. The Government is also considering the introduction of one lead developer for housing in certain areas, which could replace the independence of housing associations and their own development programmes. There is also an expectation that grant levels will drop to £73,000 per unit from the current

average of £105,000. This could have a profound impact on the ability of rural housing associations to build because construction costs are higher in rural and island areas.

On a more positive note, the Government is considering reforming the Right to Buy for new tenancies and we understand that around £60million of Government money will be brought forward from 2010/2011 to this year and next to assist house building with problems associated with the credit crunch. While we appreciate that this is not new money, and we have still to see the detail, we welcome any initiative which can deal with problems that we have just now.

The Association's priorities for the future will be, to improve our homes as quickly as we can, to build new homes to meet housing need, to provide excellent services and to deliver against the targets that we have set.

We have also been mindful of our wider role in the community and have worked in collaboration with other Housing Associations, Tenants Associations and other agencies to make our communities better places in which to live.

Could I thank all the Board and Area Committee members of ACHA for their hard work, dedication and for giving up their time, knowledge and expertise on a

voluntary basis. Sadly, we lost one of our Board Members, with the death of Mrs Christine Williams in July of this year.

I would also like to extend my thanks to the Association's staff who have worked very hard since transfer to make things happen on the ground, and to deliver for a better future in housing terms in Argyll and Bute.

It is not easy managing and governing an organisation which stretches from Cardross to Tiree, and a good many places in between.

Our key priorities are to provide a friendly and responsive service for customers and to that end there has been substantial investment in staff training. I am confident that we have substantially achieved this goal but we are not complacent and are always looking for ways to improve.

Thank you very much and I am happy to take any questions.

Norman Beaton  
Chairman  
11<sup>th</sup> September, 2008