

**WELLHOUSE HOUSING ASSOCIATION****DRAFT MINUTES OF THE 24<sup>TH</sup> ANNUAL GENERAL MEETING HELD ON WEDNESDAY 25 SEPTEMBER 2019 IN THE HUB, 49 WELLHOUSE CRESCENT, GLASGOW G33 4LA**

**Sederunt: Edward Andrews, Grace Andrews, Matthew Armstrong, Irene Blackwood, Darron Brown, Helen Buchanan, May Cameron, Irene Cochrane, Janet Crawford, Kathleen Gould, Linda Granger, George Hagan, Vanda Cooper, Roberta Hagan, Charles Harris, Jean Hay, Thomas Heeps, Jane Heppenstall, Ester Iregbeyen, Sarah Morris, Maureen McCormick, Deborah McKenna, Clare Monteith, Maureen Morris, Thomas Morrison, William Mulligan, Agnes Murray, Tracey Murray, Sandra Running, Wilma Strang, Carol Torrie, Josephine Wotherspoon, Maureen Wotherspoon.**

**In attendance: Martin Wilkie-McFarlane (Director), Gordon Kerr (Finance & Corporate Services Manager), Bill Black (Assets & Maintenance Manager), Carol Hamilton (Housing & Customer Services Manager), Jennifer Spence (Scott Moncrieff, Auditors), Scott Fernie, Adam Robertson (Saltire) Sgt Stephan Dorson (Police Scotland) and Linda Logan (Minute secretary)**

**The Chair informed members of housekeeping arrangements and fire alarm procedures should the alarm sound.**

**1. Apologies for absence.**

Jim Gould, Robert Boyd, Lesley Copeland, Kathleen Boyce, Tom Lucas.

**2. Chairpersons welcome.**

The notice for calling the 24th Annual General Meeting of Wellhouse Housing Association on 25th September 2019 was accepted by members' present. Maureen Morris (Chair) called the meeting to attention and welcomed members present.

The Chair introduced Martin Wilkie-McFarlane (Director), Gordon Kerr (Finance & Corporate Services Manager), Bill Black (Assets & Maintenance Manager), Carol Hamilton (Housing & Customer Services Manager), Jennifer Spence (Scott Moncrieff, Auditors).

She stated that to report to members on progress to date and for the year ahead, the Director and Management Team would provide updates during this part of the meeting. She highlighted the purpose of the AGM was to report to the membership on what the elected committee had achieved on their behalf during the year, a responsibility which the committee considers very seriously. She provided members with an overview of the agenda for the meeting and asked members to place their questions on the post-it notes provided, which would be responded to on the website and our next newsletter.

Some members objected, stating that they wanted to ask questions during the meeting. The Chair reassured members that there would be an opportunity for this later in the meeting, including following the formal AGM where staff and committee would be available to answer questions and who would welcome all feedback.

The Chair highlighted that at the end of 2018/19 our regulatory engagement with the Scottish Housing Regulator (SHR) reduced to zero status and we have had positive feedback about our business plan, financial plans, and asset management strategy. The Association continues to work with the SHR in a positive and constructive manner and our annual assurance statement is due for submission by 31/10/19. The Chair assured members that there had been zero expenditure on regulatory engagement or directly related costs since the last AGM.

She reported that we held 10 committee meetings during the year and our AGM. In addition, 2 audit and risk sub-committee meetings had been held and 19 days scheduled for an internal audit conducted by Wyllie Bisset to review Value for Money – Estates, Rental Income, Maintenance, GDPR, Connect Community Trust and follow-up reviews, as well as our external audit processes. A business planning session was held to deliver our new 3 year plan and to approve our updated asset management strategy which had been submitted to the SHR and formally reviewed by the committee each quarter. It was noted that the Business Plan and Asset Management Strategy was available on our website.

Committee appraisals had been conducted for a fourth consecutive year and we continue to act upon continuous improvement and our approved succession planning policy. We reaffirmed our approach to equalities and diversity extending it to embrace human rights and promoted this to tenants, applicants, staff and our stakeholders. We have prepared for the introduction of Freedom of Information requirements and submitted our returns timeously and accurately to the SHR, Office of the Scottish Charity Regulator (OSCR) and the Financial Conduct Authority (FCA). In addition, tenant scrutiny events had been convened, supported by The Tenant Participation Advisory Service Scotland (TPAS) through open sessions with a focus on value for money and quarterly satisfaction phone surveys which were carried out and verified independently.

The Chair highlighted that we continue to network with our colleagues in EHRA which included campaigning and lobbying, service improvement and benchmarking performance, social welfare projects and initiatives, employment and training for local people and training for EHRA staff and committee and becoming a Stonewell Scotland diversity champion. In addition, we updated our website based upon our values and the “open all hours” report by the SFHA and firmed up all approaches to the accessibility of information via leaflets, newsletters, open events and social media. The Chair highlighted that the committee has represented the Association at numerous events, attended several meetings with the SHR and explored future development options with Glasgow City Council (GCC).

She invited Martin Wilkie-Macfarlane, Director, to report on progress and the year ahead.

### **Directors Report:**

The Director thanked members for attending.

He highlighted that in 2019 we have focussed on Value for Money, cut costs in several areas of the business, with an emphasis on spending less money, which will in the future become a formal area of regulation for the Association. He was pleased to inform members that we have dropped the introduction of additional services charges, following consultation with our tenants and have asked TPAS to consult throughout 2019 to assess priorities for spending.

The Director discussed our continued interest in the vacant sites in Wellhouse and progress towards the purchase of these sites for the future provision of new housing. It is hoped we will progress with new development once the flooding issues in Wellhouse have been resolved with Scottish Water.

He provided an overview of the new three-year strategic business plan for Wellhouse and informed members that as of April 2019 all committee minutes had been published to our website and from November 2019 committee reports will also be published. The Director provided an explanation of the General Data Protection Regulation framework and the Freedom of Information framework which the Association will be subject to from November 2019.

The Director stated that in 2019/20 we will focus on the implementation of the 3 year strategic plan. He discussed our options around developing new homes and consultation in partnership with our tenants as to the type of homes they would like to see developed. He highlighted on-going discussions with the Council and Baille Ballantyne concerning improvements for common areas, refuse collection, fly-tipping,

bin shelters and backcourts and the proposed expenditure on improvements. In addition a new business plan for the Hub will be produced to examine essential maintenance costs and to ensure effective use of the building.

He asked the Management Team to provide a summary of progress during the year.

### **Assets & Maintenance Manager:**

The Assets and Maintenance Manager took members through the works carried out in 2018/19. He highlighted that on average 2900 repairs had been carried out during the year. In 2019/20 per legislation, 100% of gas servicing had been completed. He informed members of on-going discussions and joint visits with Glasgow City Council to identify backcourt areas for the new wheelie/euro bin roll-out by GCC, works to be tendered and potential planning permission requirements.

He highlighted the renewals schedule unit numbers and cyclical and planned works due to start in November. Smoke alarm upgrades to meet new legislation will be completed to ensure compliance and will be completed by our gas engineers, Saltire, who will also complete the boiler replacement works.

The year ahead will require the procurement of several contracts to deliver community benefits and value for money including repairs and voids, cyclical painting and gutter cleaning. He highlighted that the Association will deliver £1.1M of planned maintenance investment and will continue to work with Scottish Water positively, to address the drainage impact assessment for the area.

### **Housing & Customer Services Manager:**

The Housing & Customer Services Manager informed members that the Association was in the 2nd year of operating the Common Housing Register in conjunction with our neighbouring Housing Associations to allocate a percentage of properties to each group. She highlighted the government's requirement for housing associations to focus on increasing lets to homeless applicants and explained the rapid rehousing transition plan.

She provided an overview of void/allocation performance, with 52 properties let and void rent loss of 0.22% 100% of new tenants who responded to our survey at their settling in visit were happy with the standard of their home when they moved in. She highlighted that customer satisfaction indicators have improved across a range of indicators except for tenants who were satisfied with the opportunities given to them to participate in the Associations decision-making process and those who felt that their property represented good value for money.

The Housing & Customer Services Manager advised that 97.6% of monies due from rental income had been collected. Gross Rent Arrears continues to be a cause for concern, increasing to £219,476 in March 2019 although they had reduced to £195,352 as at August 2019. She highlighted that around 70 tenants owe more than £1,000 and we are focusing our support to those individuals and families, as well as those who have had rent arrears for many years.

She highlighted that rental income continues to be affected by Welfare Benefit Reform and Universal Credit. She discussed the difficulties for tenants' who receive Universal Credit, our focus to offer support and the knock-on effect on rent arrears.

She commended the Income Advisor, who to date had accessed over £1.5M in financial gains for tenants and the Association. The drop-in service continues to be a huge success with 317 service users being provided with assistance during the year.

The Housing & Customer Services Manager informed members that we have been working with a variety of providers to assist service users affected by a range of issues. She stated that a list of services

provided will be posted on our website, however, she encouraged tenants to drop in and speak to their housing officer, who would provide the necessary support.

In conclusion, she sought support from tenants to expand our Customer Opinion Panel to scrutinise our services and our policies and processes. She advised that funding had been secured from the Scottish Government for the “Next Steps” programme which will provide training in conjunction with the independent Tenants Advisory Service to members of the Customer Opinion Panel. She encouraged members to approach her following the meeting to volunteer as a member of the Customer Opinion Panel.

#### **Finance & Corporate Services Manager:**

The Finance & Corporate Service Manager provided a brief overview of the accounts from 2018/19 and noted that turnover for the year was £3.8M. Operating costs for the year were £2.8M and the Association remained in a relatively strong financial position with a surplus for the year of £669K. He reflected that housing properties had increased to £40.7M which in the main was due to component replacements within properties. Cash had increased to £1.8M and capital repayments of £220,000 had reduced housing loans to £8.4M. He asked members to note that the Association had complied with its financial loan covenants for 18/19.

He advised that in addition to the Value for Money Statement which was published on our website, a new value for Money Policy has been finalised and will also appear on our website. He recalled our commitment to saving £30,000 as part of the 2018/19 rent-setting exercise. He was pleased to report that these savings had been achieved with the majority recurring year on year which will not affect future cash flows. In addition tendering for new contracts will be subject to competitive tendering as per the requirements of our procurement policy.

The Finance & Corporate Services Manager provided information on the General Data Protection Regulation (GDPR) which came into force in May 2018. He highlighted as part of our commitment to implement GDPR the Association had completed an exercise to dispose of old records, data cleansing and introduced a new approach to record keeping to ensure we don't retain unnecessary information.

The Chair concluded by highlighting the committee's commitment to ensure that Wellhouse is “the Place to Be” and our vision that people agree Wellhouse is an attractive place, feel happy and safe, benefit from have a good home environment and feel proud to be part of a vibrant community. She reiterated our values and strategic objectives.

#### **4. Question Time.**

The Chair asked members to note that the AGM was not a public meeting and questions should relate to the general business of the Association. She encouraged members with specific non-relevant questions to address these queries to the relevant staff following the formal AGM business. She advised as per our Rules members will be limited to ask one question.

The Director advised that all committee meetings are recorded. Recordings are retained for a maximum of 7 days before deletion.

#### **1. Willie Mulligan sought confirmation that Wellhouse HA committee was doubling the rent of the Innerzone?**

The Director reiterated that the purpose of the AGM was to discuss the business of the Association. He stated that the two governing bodies of Wellhouse HA and Connect Community Trust were currently in communication over a whole range of relationship issues. He reminded Mr. Mulligan that committee had given written notice to CCT two years ago of the proposed rent increase for CCT's

office at Newhills Road. Mr. Mulligan recalled discussions at a meeting of the joint governing bodies where the minute stated that WHA would probably do something else rather than increase the rent. The Chair intervened to confirm that committee was not doubling the rent for the Innerzone young peoples' services as asked by Mr Mulligan. She reiterated that the rent increase was for CCT's business office at Newhills Road.

Non related questions were posed. The Director stressed that questions should relate to the business of the Association.

- 2. Tracey Murray stated that she had also been in touch with the Council with regards maintenance of the estate. She considered that housing staff had not been monitoring the estate. She reiterated that the area was overrun with water voles and informed members of her contact with various organisations and her request that the Association assist her as she could not fight this on her own. She considered that the area was run down and that she was not proud to live in this community.**

The Director stated that he was more than happy to assist Tracey. He informed her of his discussions with Baille Ballantyne. He stated that he would be happy to organise a meeting with the Councillor and invite Tracey to attend. He reassured her that staff were out inspecting the estate, including himself. He reiterated that she could rely fully on our support and we were trying to accomplish the same outcome. Tracey stated that there had been no communication with her regarding our discussions with the Council. The Director apologised if this had not been communicated to Tracey. The Director invited Tracey to have further discussions with him following the meeting. Tracey was in agreement.

- 3. Eddie Andrews stated that the Director may find it interesting that he had received an email from DRS today stating that there was no interest in the school site and that it was off the market and that there would not be anything happening until 2025. He stated that he had also heard that there had been no approach to acquire the Archdiocese site.**

The Director thanked Eddie, stating that DRS's claims of no interest in the school site was news to him. DRS has already funded site investigations. He assured Eddie that his claim that there had been no approach to acquire the Archdiocese site was categorically untrue as he had written to them himself. He stated that he would call DRS tomorrow and speak to Kenneth Crilly from the Archdiocese. The Chair confirmed that Baille Ballantyne had also written to the Archdiocese.

Eddie Andrews offered to forward the email from DRS to the Director.

There were no further questions.

- 5. Minute of the AGM – 9 September 2018.**

The minutes of the 23<sup>rd</sup> Annual General meeting held on 27<sup>th</sup> September 2018 were approved as an accurate record of the proceeding by Clare Monteith and seconded by Darron Brown.

- 6. Matters arising.**

There were no matters arising that were not covered by subsequent agenda items.

- 7. Annual Accounts & Auditors Report.**

Jennifer Spence, Scott Moncrieff, explained the purpose of the auditor's report was to determine that the financial statements of Wellhouse Housing Association show a true and fair view, which reflect



the Association's performance during the year in terms of its assets and liabilities at the year ended 31 March 2019.

She highlighted that during their audit work they found; no actual or alleged fraud, no irregularities, no issues with regards the legality of transactions undertaken and no material weaknesses in internal controls.

The financial statements had been prepared in accordance with FRS 102 and the RSL SORP. She discussed the summary report which included the Statement of Comprehensive Income and Statement of Financial Position and the main variances between 2018 and 2019 results were as follows:

Turnover increased by £132,000 to 3.8M. This was due in the main to rental income and the release of some capital grants. Operating expenditure remained stable during the year at £2.8M. She noted that part of the operating expenditure that the Association spent £709,000 on maintenance. Interest charges and finance charges were £291,000 of which £282,00 was actual interest paid to the Association's lenders and £9,000 due to pension finance costs.

The Association generated a healthy surplus for the year of £858K, an increase of £204,000 from 2018. She asked members to a one of charge of £191,00 in respect of the SHAPS pension liability, the scheme is closed to future accrual.

Jennifer took members through the Statement of Financial position. The Statement of Financial position shows a healthy bank balance of £1.8M and net assets of £5.4M and shows that the Association remains in a strong financial position.

She highlighted the importance of the Association ensuring that it continues to generate cash surpluses in order to continue the investment in the Associations properties, meet the day to day expenditure and to repay its existing borrowing.

Jennifer stated she was happy to answer any questions posed by members. None were posed.

## **8. Re-appointment of Auditors**

It was proposed that Scott Moncrieff be re-appointed as external Auditors to Wellhouse Housing Association.

**Darron Brown proposed and Clare Monteith seconded the proposal to re-appoint Scott Moncrieff.**

## **9. Election of the Management Committee.**

The Chair informed members a new committee has been elected in accordance with the Rules. Because there are fewer nominations than places on the Committee, all those seeking election have been properly elected.

She advised that under Rule 38, one third of the Management Committee was obliged to stand down at each AGM these members are Maureen Morris, Tom Lucas and Jane Heppenstall.

The Chair advised that the aforementioned members were eligible to seek re-election without nomination.

Under Rule 41.1 members were appointed as co-optees in the course of the preceding year and as such were required to seek election at this AGM, these being Sarah Morris and Vanda Cooper. David

Robb who was also co-opted in the course of the preceding year has indicated that he will retire from committee. Newly elected members will be added to the Share Register.

The Chair advised that the aforementioned members were eligible to seek election without nomination.

There are up to 12 places on the Management Committee. No new nominations for election to the committee had been received. We have 4 vacancies. Members were encouraged to submit their name if they were interested in serving on the committee.

The new committee is:

Clare Monteith  
Maureen Morris  
Tom Lucas  
Jane Heppenstall  
Michelle Harrow  
Darron Brown  
Vanda Cooper  
Sarah Morris

The Chair concluded by advising that the business of the AGM had now concluded.

#### **Garden competition winners:**

All of the garden competition winners will receive a fabulous 6 piece hand tool set in a handy carry bag for their gardens and a selection of 101 spring flowering bulbs. The judging was carried out by Baille Elaine Ballantyne who was very impressed with the standard on show.

The Chair was delighted to announce and congratulated the winners of this year's garden competition.

Best overall garden – Mr & Mrs Hinshelwood  
Best veranda/balcony – Krystyna & Andrzej Chudy  
Best container garden – Margaret McMahon

#### **Refreshments and members free raffle:**

The Chair thanked our generous sponsors MCN, Scotia Plumbing, Saltire, MTS Drainage, GFS Facilities, Gold Seal Home Care Ltd and GES. She asked members to note that Wellhouse Housing did not purchase any of these gifts, they were all donations from our partners mentioned beforehand.

Raffle prize winners were as follows:

Matthew Armstrong, Wilma Strang, Charlie Harris, Carol Torrie, Darron Brown, Tommy Heeps  
Linda Granger, Irene Cochran, Ellen Fountain, Sarah Morris, Debbie Mckenna, Josephine Witherspoon x 2, T Murray, J Hay, Vanda Cooper.

The Chair congratulated all of our raffle winners.

She highlighted that this year we had a new competition following on from the overwhelming positive feedback from residents when TPAS carried out consultation about how people feel about living here and about their neighbours. We had sought nominations for the 2019 Good Neighbour Award. The Chair was delighted to announce the 2019 winner was Josephine Witherspoon.

The Chair invited members to enjoy the buffet provided. She thanked members for attending and supporting their housing association.

Meeting closed: 7:30pm

I certify the above minute has been approved as a true and accurate reflection of the proceedings.

Signed: (Chair) \_\_\_\_\_ Date: \_\_\_\_\_