



Minutes of the Annual General Meeting held on 20 September 2022 remotely via Zoom Pro at 6.30pm

Present: J Greig Chair
 D Rose
 G MacGregor
 C Russell
 K Barry Representing ELHA
 D Elder
 A Creedican

Proxy: C MacDonald (J Greig) R Muir (J Greig)
 D Sinclair (J Greig) T Muir (J Greig)
 J Sinclair (J Greig) W McDonald (J Greig)
 K Menzies (J Greig) W Trotter (J Greig)

Apologies: O Krasteva D Wight P Leitch
 G Leitch T Orde J Alexander (Azets)
 D McComb N Cummings D Roberts (Chiene & Tait)
 S Williamson M Ratajczak

In attendance: W McCracken Interim Manager
 D Illius Senior Maintenance Officer
 D Dougal Senior Housing Officer
 G Darling Maintenance Officer

1	Introduction & Welcome	
	J Greig welcomed all to the 24th Annual General Meeting of Homes for Life Housing Partnership. She apologised for the delay in starting the meeting due to technical problems. She advised that this year we had consulted with Members about having a physical meeting or a virtual one – with virtual being preferred. Before starting the meeting, she introduced to those who didn't know, Wendy McCracken, Interim Manager. She handed over to W McCracken for the attendance and apologies.	
2	Attendance & Apologies	

	W McCracken advised that the current membership is 141 and therefore the quorum for the meeting is 15 per the Rules. She confirmed that 7 members were present, and 8 valid proxy forms had been received meaning the attendance was 15 and therefore the meeting was quorate and could go ahead.	
3	Minutes of the previous AGM held 15 September 2021	
	J Greig advised that in the AGM pack issued were the minutes of the previous AGM held on 15 September 2021. She asked if anyone had any points to make about the accuracy of the minutes? No comments were received. She asked if someone who was present at that meeting propose and second the minutes. The minute was proposed as true and accurate by D Rose and seconded by C Russell. There were no questions about the previous minute.	
4	Chair's Review by J Greig	
	<p>J Greig advised all that it was nice to see all again thanked everyone for their attendance at this meeting which is the 24th AGM of Homes for Life. She went on to say that last year she had touched on the challenges faced in 2021 and how an experienced Interim Manager was brought in to help us “get back on track”. She advised that she was delighted to say that we are back on track, have made tremendous progress and are about to recruit a permanent Chief Executive Officer to cement this progress.</p> <p>She advised that the Board had worked tirelessly last year including fortnightly Board meetings for a sustained period of time. This allowed progress towards our improvements to happen at a greater pace. She recapped following the Interim Managers appointment in April 2021 a number of issues were identified and a Governance Improvement Plan compiled. The Board had put in place a Risk Management Strategy and Risk Map, updated the Procurement Policy, Policy Register and Membership Policy and that was all by the end of June! In July a Recommendations Register was compiled to capture all recommendations received from third party reviews such as our external and internal audit reports. A new Performance Reporting Framework was introduced to allow us to know how we are doing and report accurately on the same.</p> <p>She continued, later last year the Board had approved our Value for Money Strategy and new Service Standards and held a Business Planning session where 4 interim Strategic Objectives for the remainder of 2021/22 were agreed. These were to</p> <ul style="list-style-type: none"> ● Improve our Properties ● Improve our Services ● Improve our Performance ● Improve our Governance <p>She added that she was delighted that great strides in each of these areas had been made as follows:</p> <p>To Improve our Properties we compiled an Asset Management Strategy from a stock condition survey. Almost every property was physically surveyed which means we have accurate records on what needs to be done and when. The outcome of this survey also let us pull together an Improvements and Replacement Programme with the aim of letting tenants know the 5-year plan for their homes.</p> <p>We implemented a Health & Safety Management process with what we learned from the Whistleblowing event in the previous year.</p> <p>We reviewed the repairs service and appointed R3 as our main contractor with the ability for tenants to report repairs directly and where over the next year will be able to report using an on-line tool should they wish to.</p> <p>We also carried out valuations on our properties which along with other actions allowed us to commission a strategic options appraisal which she will come back to later.</p>	

Moving on to **Improving our Services** where we want to be responsive service provider, we commissioned a full tenant satisfaction survey. This survey produced the following key performance results:

- 87% of tenants are satisfied overall
- 98% are happy with us keeping them informed
- 96% are happy with the opportunities to participate
- 92% with our contribution to their neighbourhoods

On the lower side of our results:

- 82% are happy with the repairs service
- 79% say we provide value for money
- 71% are happy with the quality of their home

We know we have work to do in repairs. The change of repairs provider should impact positively on satisfaction rates in the future.

The lower quality of home satisfaction should be positively impacted by our planned improvements programmes. Both of these results may have been impacted on by COVID restrictions.

She advised that we are currently reviewing how we deliver value for money in everything we do. We compiled and consulted tenants on our service standards, and have set up a tenant panel to assist us to shape our tenant participation strategy. We introduced a tenant sustainment pilot scheme which was received well, and we have updated our software to ensure that we capture our data in one place to assist us, with assisting our tenants effectively. As a relatively small organisation we should be in a position to deliver a 1-2-1 service to our tenants as we should know them better. We issued Information Notes, Newsletters and Bulletins to keep tenants informed of what we are doing and to get their views.

Our third objective was to **improve our performance**. We invested in new and safer IT platforms, we put in place a new staff structure to deliver our objectives and new working practices where we work smarter too. This all helps us with improving our performance. A snap poll on “score us out of 10 as your landlord, resulted in 93% scoring us 5 and above which included 83% scoring us 7+. The Board were extremely pleased with these results and felt that this proves that we are delivering good services.

Our final objective to **improve our governance** is now embedded in everything we do, and I covered some key achievements in this area earlier.

She continued, in January 2022 we had compiled all the information together, that we needed to carry out a Strategic Options Appraisal, which looked at what was best for the tenants of Homes for Life. This Appraisal looked at our services, tenants views of us, our finances, our properties and valuation and what our key stakeholders thought about our contribution to housing in East Lothian.

We were delighted that the result of this exercise was, us remaining as a standalone organisation, rather than transferring to another landlord. Myself, my colleagues on the Board and the staff team were all delighted at this outcome. It gives us our future focus where we want to live our “Elevator Pitch”, as we call it, which is: *“Homes for Life, a small RSL with a mighty passion, committed to providing our tenants with an affordable, tailored, responsive service where we will deliver more than “homes for life”. We will achieve this by investing in our people, our properties and communities assisting them to thrive and flourish”*.

This is the basis for our current Business Plan objectives and moving forward Homes for Life. She concluded by thanking all for listening to her review of the year. Before finishing up she thanked each and every one for attending tonight; thanked each and every Board Member

past and present this year for their unwavering commitment and support and each and every staff member for their dedicated contribution.

She advised that the coming year will be a challenging one for us all. Our staff are looking at obtaining grants to assist tenants with their heating and other costs. We will be reviewing our rents for affordability and looking at how we can futureproof our homes.

She finished on one positive note which is that the loan used to finance the business and properties will be paid off on 1 April 2023 which puts us in good stead for ensuring that we have the finances to sustain the improvement of properties and services in the longer term despite the economic challenges we all face at present.

She thanked all for listening then advised all that we will now move on to the next agenda item.

5 Presentation of the Financial Statements year ended 31 March 2022

J Greig handed over to W McCracken who advised all that a 2-page abridged set of accounts had been issued with the AGM pack. The full set of accounts run to 33 pages and is available by request. She passed on apologies from D Roberts who was unable to attend tonight and that she would take Members through the annual accounts.

She referred to the Statement of Comprehensive Income and advised that as expected the majority of income is from rents £1.470m, void losses were £24k, grants of £14k had been received, other income £9k and the release of grants £256k resulting in the £1.725m Turnover. On the expenditure side she advised that £913k was spent on maintenance and admin costs, £209k on planned maintenance, £162k on reactive maintenance £419k on depreciation and £4k bad debts. She highlighted the increase in costs from the previous year. £140k on maintenance, £120k on legal & professional fees, £163k on additional staffing costs and £80k other costs. Interest received was £1.7k and interest paid £46.4k a reduction on the previous year as our loans reduced. The other item was the actuarial gain on the revaluation of the pension scheme. The result being a positive £342k income for the year.

Moving on the Statement of Financial Position, previously known as the Balance Sheet she advised that the historical cost and spend on properties has been £18.252m less depreciation of £7.459m resulting in net housing assets of £10.793m. Other assets net value was £84k.

Current assets include rents debtors £10K, prepayment £77k and miscellaneous £22k. Creditors included £368k loans due within a year, £30K rent received in advance, £109k accruals, deferred capital grants of £256k and other miscellaneous creditors.

Long term creditors were made up of £33k loans due after a year, £7.554m deferred capital grants and pension liability of £88k.

This all results in a net value of the association of £5.077m which is a healthy position.

Finally, she advised that a clean management letter had been received from Azet and asked if there were any questions. There were none.

J Greig thanked W McCracken for her presentation.

6	Appointment of Auditor 2021/22	
	J Greig advised that unfortunately, no-one from Azets, our auditors were available to attend the meeting this evening. She advised that as the Board are satisfied with the performance and conduct of Azets it was recommend to Members that they be re-appointed for the financial year 2022/23. D Rose proposed the re-appointment, this was seconded by C Russell.	
7	Election of Board Members	
	J Greig advised that the paperwork issued with the AGM pack confirmed that the Board Members standing down, as the longest serving members and may stand for re-election are D Rose, G Leitch and herself J Greig. She confirmed that all three Members have agreed to be re-elected. No other applications to join the Board had been received by the deadline Members present AGREED to the re-appointment of the 3 Board Members.	
8	Closing Remarks	
	Finally, J Greig took the opportunity to thank each and every one present for taking time out to attend the meeting tonight. She thanked the staff team for their efforts and performance. She then thanked her colleagues on the Board for giving up their time and the dedication they have shown over the year.	
	That being the formal business completed, J Greig closed the meeting at 19.00 with thanks to all for attending.	
	There followed an opportunity for questions. There were none.	
Signed:		Date: