



Minutes of the Annual General Meeting held on 25 September 2024 at 6.15pm
in the Maitlandfield House Hotel, Haddington

Present:	J Greig	Chair
	D Rose	
	D Gillett	
	N MacDonald	
	A Kettles	
	D Leishman	
	J Yaqub	
	S Rahman	
	S Robertson	
	A Creedican	
	K Menzies	
	K Greig	
	S Williamson	
	J Tervet	
	C Widdowson	
	K Barry	Representing ELHA
	M Widdowson	(non Member)
	C Livingstone	(non Member)
	A Young	(non Member)
Proxy:	D Sinclair	(J Greig)
	J Sinclair	(J Greig)
	L Salkeld	(J Greig)
	G Leitch	(J Greig)
	P Leitch	(D Rose)
Apologies:	R Hughes	D Elder
	G MacGregor	A Brown
	T Martin	M Brown (non member)
	K Bryce	T Orde
	G Leitch	M Watt
	P Leitch	M Trotter

In attendance:	G Binnie	CEO
	D Dougal	Housing Manager
	S Maxwell	Maintenance and Asset Manager
	L Johnstone	Finance Manager
	C Lavery	Business Support Officer (minutes)
	J Nisbet	Housing Admin Assistant
	A Malek	Maintenance Admin Assistant
	T Bates	French Duncan
	B Truswell	Chiene & Tait
	G Harper	Development Consultant
	S Donohoe	TIS

1	Introduction & Welcome	
	J Greig welcomed everyone to the Annual General Meeting of Homes for Life Housing Partnership including our Chief Executive Officer Gill Binnie, Tommy Bates from External Auditors, French Duncan and Barry Truswell from Chiene and Tait.	
2	Attendance, Apologies & Proxies	
	G Binnie advised that the current membership is 132 and therefore the quorum for the meeting is 13 as per the Rules. She confirmed that 16 members were present, and 5 valid proxy forms had been received meaning the attendance was 21 and therefore the meeting was quorate and could go ahead.	
3	Minutes of the previous AGM held 20 September 2023	
	J Greig asked for somebody who was present at the last AGM to propose and somebody to second. The minute was proposed as true and accurate by A Creedican and seconded by D Gillett. There were no questions about the previous minute.	
4	Presentation of the Financial Statements year ended 31 March 2024	
	<p>J Greig handed over to T Bates from our External Auditors, French Duncan to provide a presentation of the accounts. No issues with any areas. Exit from Pension Fund would be recognised in March 2025 accounts if final decision to go ahead. Review of internal audit reports – no issues. At the end of the process there was a clean audit. Overall systems in the Association are good.</p> <p>J Greig thanked T Bates for his presentation and handed over to B Truswell from CT to go through his presentation of Financial Highlights for the year ended 31 March 2024.</p> <p>B Truswell referred to Statement of Comprehensive Income and advised there was an increase from 1.67% to 1.8% which is in line with inflation. Other income decreased from £53K to £18K. Operating costs up from £1.5 to £1.9 million.</p> <p>Repairs and Maintenance up due to repairs. Depreciation up due to fixed assets. Interest receivable up due to interest rates rising. Pensions £39K adjustment.</p> <p>Breakdown of income for every £1 spent – rents received – increase from 96.1p to 96.8p in the current year. Interest received down from 3.4p to 1.1p. Breakdown of expenditure –</p>	

	<p>repairs have increased significantly from 37.3p to 52.3p. Summary of expenditure for Maintenance and how it is made up – 3 boilers, 13 bathrooms and 32 kitchens. Day to day repairs up from £114K to £172K. Void repairs up from £25K to £35K. Ground maintenance about the same. Gas servicing up from £105K to £296K.</p> <p>Statement of Financial Position – Housing assets slightly down. Other fixed assets increased from £110K to £577K due to office and flats refurb. Increase in Debtors due to deposits on new kitchens but not yet received. Debtors as opposed to fixed assets. Deferred capital grants down from £7.5 to £7.3 million due to release of income. Net assets down from £5.28 to £5.17 million.</p> <p>B Truswell asked if there were any questions.</p> <p>A Kettles asked about asset evaluation and value of fixed assets. It was advised that valued at cost and depreciated over life of plan.</p> <p>N MacDonald asked about the increase in gas servicing costs. S Maxwell advised that this was mainly due to the EICR program.</p> <p>There were no further questions. J Grieg thank B Truswell for his presentation.</p>	
5	Proposed Re-appointment of Auditor 2023/24	
	<p>J Greig advised that the board have reviewed the performance of the second year of working with French Duncan and are happy to propose that they are re-appointed for the next financial year. I would like to seek a proposer and a seconder.</p> <p>Proposed: A Kettles Seconded: D Gillett</p>	
6	Election of Board Members	
	<p>J Greig advised that the paperwork issued with the AGM pack confirmed that the Board Members standing down this year, as the longest serving members and may stand for re-election are: Jamila Greig, David Rose and Graeme McGregor. All three Members have agreed to be re-elected.</p> <p>One new application was received by the deadline. Scott Robertson's application to become a member of HfL and application to become a Director Board member was approved by HfL's Board of Directors on 21 August 2024.</p> <p>Members approved the reappointment of Jamila Greig, David Rose and Graeme McGregor to the Board.</p>	
7	Chairs Report	
	<p>J Greig advised that this would be her last year as Chair of HfL having serviced 2 terms. She took up the position initially in 2013 and served 5 years up to 2018 and was re-elected in April 2021.</p> <p>J Greig advised she was delighted to present a very positive report on continued progress to deliver our 2023 to 2026 Business Plan "Investment and Growth".</p>	

Governance

In 2021 after the Scottish Housing Regulator found HfL to be non-compliant and started working closely with the Board on a Governance Improvement Plan and appointment of a CEO in November 2022, HfL have been found to be fully compliant with all regulatory standards.

In July 2023, a review of the organisational structure was carried out by our CEO and was implemented between July 2023 and June 2024. Under the new organisational structure, a Finance Manager and Business Support Officer positions were created. Also, a new Maintenance and Asset Manager and Tenancy Sustainment Officer were appointed.

Over the last year, 5 new Board members have also been appointed. J Greig advised she had recently completed Board appraisals and was delighted to report that we now have a Board with skills and expertise across each area of the business, creating a strong Board.

In the last year we have completed a thorough review of governance and organisational policies and introduced new policies where necessary.

To meet our regulatory duty to collect equalities data, equality monitoring surveys have been issued to HfL tenants this year and systems put in place for ongoing review and reporting on equality information to the Board.

We have received our future commitments and looked at how we can reduce some of our costs to enable us to deliver move investment in Tenants Homes. As part of this we have restructured and looked at ongoing Pension Fund commitments, to save 4.5 million over the life of the 30 year plan.

Tenant Services

We refurbished and modernised our office in July 2023 and the 8 flats above the officer previously leased to East Lothian Council for use as temporary homeless accommodation.

In August 2023 we launched our new website, a tenant portal and a HfL facebook page.

We introduced a new Lettable Standard to ensure that we continue to provide good quality homes, in good condition.

Repairs and Maintenance

A 3 year programme to upgrade kitchen and bathrooms in tenants homes commenced in Autumn. 29 kitchens and 10 bathrooms have been upgraded in year one.

We also commenced an external painting programme. Work so far has been completed in Cockenzie and North Berwick.

Currently we are undertaking an air source heat pump programme to replace storage heaters in some of our trickle transfer properties.

A review of our heating upgrades and planned maintenance investment requirements over the next 5 years and over the life of the 30 year plan is currently being undertaken and will be published later this year.

	<p>Performance and Tenant Satisfaction</p> <p>HfL continues to perform extremely well against the Scottish Average Registered Social Landlord Benchmarks. Highlights in performance this year included reduction in rent loss due to homes being empty, an improvement in repairs response times and continued high levels of satisfaction with opportunities to get involved.</p> <p>A full report on our performance for 2023-24 will be published in the Autumn Tenant Newsletter.</p> <p>Future Plans</p> <p>We will continue to take forward the review of our services through the Tenants Panel and Tenant Scrutiny Programmes.</p> <p>We have engaged with East Lothian Council on the delivery of new affordable homes. A Development Consultant has been appointed and is working closely with the CEO and Board to appraise and take forward futures development opportunities.</p> <p>J Greig also wished to take the opportunity to thank Chiene and Tait for providing finance services to HfL over the last 2 decades.</p> <p>J Grieg advised that HfL has always been close to her heart and as Chair for 9 years, she has been dedicated and has worked hard taking the organisation through some very challenging times. As a result, we have achieved a very good outcome and she can step down, leaving a new, transformed HfL in good hands for the first time.</p> <p>J Greig wished to thank our CEO, G Binnie for her hard work through all this. She advised they had worked well together, and she had very much enjoyed her time working with G Binnie. J Greig also wished to thank all her colleagues on the Board for their support and also thanked the HfL staff team who have also supported her. J Greig advised that everyone had worked hard to deliver excellent service to our customers.</p> <p>J Greig and D Dougal announced and presented vouchers to the winners of the Garden competition.</p> <p>1st Prize – J Tervet</p> <p>Joint 2nd Prize – A Young and C Livingstone</p> <p>Pots – L Salkeld who was not present</p>	
8	Closing Remarks	
	<p>J Greig thanks everyone for attending the AGM and invited everyone to join us for some refreshments and have a look at our proposed new build deigns for Gullane. Hackland Dore Architects, HfL staff and Directors will be available for anyone who would like to have a chat.</p> <p>G Binnie presented J Greig with a bouquet of flowers and a plaque and thanked J Grieg personally from herself and on behalf of HfL.</p>	
	That being the formal business completed, J Greig closed the meeting at 6.51pm with thanks to all for attending.	
Signed:		Date: