

**MINUTE OF GLASGOW WEST HOUSING ASSOCIATION 44th ANNUAL GENERAL MEETING  
HELD ON, WEDNESDAY 22 JUNE 2022, 6.30PM, HYBRID MEETING VIA VIDEO CONFERENCE AND IN  
SALVATION ARMY CHURCH AND COMMUNITY CENTRE, 1 HOULDSWORTH ST, ANDERSTON,  
GLASGOW, G3 8ED**

**Addressing the meeting from the platform**

Joe Heaney	Chairperson	Michael Reid	Alexander Sloan, Accountants
Elaine Travers	Chief Executive		
Iain Nicholl	Corporate Director		
Daniel Wedge	Technical Director		

**SEDERUNT: Appendix A**

**0.0** Elaine Travers, Glasgow West Housing Association's (GWHA) Chief Executive thanked Members for taking the time to attend this 44th AGM, whether in person or digitally; and extended thanks also to the Salvation Army for hosting the Meeting. Following a reminder of the meeting logistics, H&S arrangements and order of business, and with a reminder for Members to provide feedback on the Event through the Evaluation Forms, the Chief Executive handed over to Joe Heaney, Chairperson to commence the formal business

**1.0 WELCOME AND INTRODUCTIONS**

At 6.30 pm and the meeting being quorate<sup>1</sup>, Joe Heaney, GWHA's Chairperson welcomed all shareholders to the 44<sup>th</sup> AGM; recording, at the commencement of the meeting, 24<sup>2</sup> shareholders in attendance; 3<sup>3</sup> on-line; and 33 apologies<sup>4</sup>.

The Chairperson formally introduced the panel: Elaine Travers (Chief Executive), Iain Nicholl (Corporate Director) and Daniel Wedge (Technical Director); and welcomed Michael Reid (Auditor) from Alexander Sloan Accountants, attending to present the Annual Accounts. The Chairperson then explained that the programme was organised in 3 distinct parts, with the formal business structured in accordance with our Rules, and with the format and brevity designed in accordance with feedback from previous years:

1. Staff Surgeries which were held during registration.
2. Formal Business of the AGM.
3. Informal Business, Awards and Raffle, which would be held after the close of the formal AGM business.

Before embarking on the formal business, Members were reminded that staff were in attendance earlier in the evening to deal with tenancy and/or other personal/individual matters; and that the function of the AGM is to:

- Adopt the Minute of the 43<sup>rd</sup> AGM
- Present the Chairperson's Report
- Elect the Management Committee
- Receive the Audited Accounts and Auditors Report; and
- Appoint the Auditor

Members were advised that the formal business of the meeting would be closed after the appointment of the auditor.

<sup>1</sup> Total Number of Shareholding Members = 131 ; Quorum = 13

<sup>2</sup> Further 7 attended just after 6.30, and 2 members had not been registered before the start, resulting in total of 33

<sup>3</sup> Further 1 attended just after 6.30, resulting in a total of 4

<sup>4</sup> Further 3 were noted after the commencement of the AGM, resulting in a total of 36

The Chairperson explained that in fairness to everyone present and to ensure consideration of appropriate business during the meeting, only questions pertinent to the matters presented would be considered during the meeting, and that all questions should be addressed through the Chairperson. It was noted that questions submitted in advance would be considered in the first instance, and time permitting, additional related questions from the audience and through the chat facility.

## **2.0 ADOPTION OF THE MINUTE OF THE 43<sup>RD</sup> AGM**

The Minute of the quorate Annual General Meeting held on Wednesday, 23<sup>rd</sup> June 2021 had been circulated in advance to all shareholders. Approval of the Minute was proposed by A Campbell and seconded by N MacNeill. The Minute was then adopted as a true and accurate record and signed by the Chairperson.

## **3.0 CHAIRPERSON'S REPORT**

The Chairperson referred Members to the annual report, summarising key points from the previous year, and providing an update on future plans:

1. In line with our role as community anchor, we have continued to proactively seek out partnerships to ensure targeted support for the most vulnerable in our communities. This included supporting 250 households with utility meter funding to help alleviate rising fuel costs, as well as providing winter bedding items to more than 100 households. Also, in the absence of Cash for Kids funding, our MC stepped up once again this year to support this long standing tradition, with £4,650 distributed to support 186 GW children.
2. Our team of dedicated staff have maintained regular contact with our service users, offering advice, support and assistance; and we continue to work with our strategic partners to support local services and to help alleviate homelessness and rough sleeping in our City. We are also seeing some success with the fly tipping and bulk waste collection service introduced with the support of the community, and a considerable amount of waste has been redirected from landfill this last year. This year we have plans for some new neighbourhood participation events as staff take the opportunity, post-lockdown, to be more visible in our communities.
3. Up to date information has been provided through our newsletters, website and social media channels; and many tenants and residents have attended our Conferences and Consultative forums which have been delivered successfully via online platforms. Plans are in place this year to review our Corporate Strategy as we move towards our 50th anniversary in 2028, and tenants are encouraged to take part in the survey planned for the summer months, to ensure this feedback informs our future services and priorities.
4. Rent affordability remains a key priority for our Management Committee, with 100% of our rents assessed as affordable for our GW households. Like many other businesses however, our costs are soaring, and it is appropriate that we provide forewarning of potentially higher than average rent and service charge increases over the next few years in order to protect our services, and to ensure investment in our properties for future generations. Noting that prompt payment of rent is essential for our service delivery, anyone struggling financially was urged to seek urgent assistance from our Tenancy Services Team.
5. In our other core business areas of repairs and void relet times, our costs and service delivery continue to suffer from external impacts, and we are working closely with our contractors to improve performance at an appropriate pace. Separately, the focus in our asset management services has been on progressing projects that prioritise tenant and resident safety, and ensure regulatory compliance.

Considerable progress has been made in evaluating the issues with the glazed curtain walling at St Vincent Terrace, and significant investment works are planned for this year. We have continued to engage with the Scottish Housing Regulator over our management of the H&S issues at St Vincent Terrace, and we are pleased to report that the Regulator reinstated our regulatory status to "compliant" from October last year: a testament to the diligence, commitment and resilience of the Management Committee Members.

6. In terms of our development projects, the Dover Street new build is expected to complete in the Spring of 2023; planning permission has been obtained for the Burnbank House project; and the Coronna Street planning application was submitted in February 2022. Combined, these projects will provide around 90 much needed homes for social rent in our local community.

7. As Management Committee Members we were keen to retain the online meeting structure introduced during the lockdown period, and our meetings now adopt a hybrid format, which has been beneficial in optimising attendance, and in widening accessibility for Members who are not always able to attend the office in person. The focus this forthcoming year will be the completion of initiatives impacted by two years of service restrictions, with the aim thereafter of resetting the balance with a comprehensive review of our corporate strategy to ensure it remains ambitious and fit for purpose.
8. To remain effective and representative of the communities we serve, we need the continued support of our membership and members are encouraged to consider volunteering as a Management Committee Member: a role that is both challenging and rewarding.

In closing, the Chairperson extended thanks to fellow Management Committee Members and to all GW staff for their commitment to delivering the highest standards of service. Thanks were also expressed to everyone attending the AGM; and to those who had participated in our consultative events throughout the year, and/or had taken the time to contact us with feedback.

#### **4.0 ELECTION OF THE MANAGEMENT COMMITTEE 2022/23**

The Chairperson handed over to Elaine Travers, Chief Executive, to introduce Members standing for election to the Management Committee and those who were continuing service. Susan Mosedale's resignation from the Management Committee during the year was noted.

In accordance with rule 39.2, one third of current Committee Members stood down immediately before the AGM, with all four standing for re-election: A Campbell, I Gracie, N MacNeill and B Robertson.

With seven members continuing service: N Adams, A Ali, S Bruce, J Heaney, J Makar, A Robertson and Y Toda; and no other nominations received, the Chairperson declared the four Members duly elected, without the need for a ballot. The Management Committee for 2022/23 was confirmed as

N Adams,	A Ali,	S Bruce,	A Campbell,	I Gracie,	
J Heaney,	N MacNeill,	J Makar,	A Robertson,	B Robertson,	Y Toda;

Before handing back to the Chairperson, the Chief Executive encouraged anyone interested in the MC vacancy to make contact with the office for further information.

#### **5.0 RECEIVE THE AUDITED ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022**

The Chairperson confirmed that in accordance with the Rules, the Annual Accounts had been approved at GWHA's Management Committee Meeting on 14/06/22; and were presented to the meeting. He introduced Michael Reid, of Alexander Sloan, Chartered Accountants, and advised that questions received in relation to the accounts would be addressed after the presentation.

With the aid of power point slides, and directing Members to their copies of the accounts, Michael Reid highlighted key points, including:

Income: Principal income from rents £6.8m (83%) and Grants released from deferred income £924k (11%)

Expenditure: Principal costs are attributed to managing and maintaining properties: management £2.7m (40%). Depreciation just under £1.3m (19%) and maintenance costs £2.1m (31%) which represents a 68% increase from last year as recovery from the pandemic continues.

Total Revenue for the year was £8.1m. Total Operating Costs amounted to £6.8m, up from the previous year, resulting in an operating surplus of £1.4m. Total comprehensive income for the year, after non cash adjustment for pension scheme of £484k is £1.9m.

Balance sheet: A very healthy position, a strong balance sheet and financially very sound. Net value of housing properties £40.2m; Net current Assets £28.4m. Pension deficit of £3k, grants £29.1m, Net Assets of £38.5m.

## The Audit

Proper books and records kept by the Association  
Satisfactory system of controls and procedures  
Prepared in accordance with relevant rules and regulations  
Accounts give a true and fair view  
Unqualified audit opinion

The Chairperson thanked Michael and called on Iain Nicholl, our Corporate Director, to read questions received in advance. As no questions were received in advance, questions from the floor were invited.

**Q1** Why is there a deficit in pensions?

A1 It is volatile, based on many assumptions and may change to a large degree from year to year. Calculation is carried out by pension actuaries who issue a report annually.

**Q2** There was a deficit of £7000 last year?

A2 The pension liability for 2021/22 was £661k versus a liability of £3k for 2021/22, this reflects the volatility in assumptions applied. The deficit exists as a result of historic underfunding of the scheme.

**Q3** What action do you plan to take regarding external home insulation and how are you going to make flats like mine warmer?

A3 The Association has a comprehensive Energy Efficiency Strategy which includes initiatives such as feasibility studies and working with consultants to explore technologies that ensure solutions appropriate for our stock profile and tenants.

**Q4** Why do we pay so much for cleaning the close? It would be better to reduce the frequency of the cleaning to monthly, if this would enable more time to be spent on improving the performance of the clean.

A4 The service is under contract following competitive tendering; and concerns regarding the quality of the work should be highlighted to Estates Team. Tenants are also encouraged to participate in the impending Future Services Survey to influence future service priorities and expectations.

**Q5** Why is nothing being done for tenants in flats with substandard kitchens and bathrooms, and is this to save money?

A5 The rescheduling of works is not about saving money. It reflects a realignment of operational priorities to address priority compliance type projects such as fire and electrical safety and the St Vincent Terrace glazed curtain walling. Investment of c£100k is planned for kitchens and bathrooms in 2022/23, with c£380k in subsequent years as part of planned investment.

**Q6** Can I ask yet again what is happening re the installation of Smoke Alarms?

A6 Contractors have been appointed and a programme of works is underway to ensure compliance with c1000 properties by September. An apology was offered for the non-response to previous queries, with confirmation that this would be investigated as a formal complaint.

**Q7** GWA are landlord to 55 tenants with preserved rights (rent Scotland act) most of whom are elderly. How many have had their rents raised in the last 12 months and by how much? What was the percentage rent rise (please give lowest and highest)?

A7 GWA now have 51 tenancies with preserved rights. The rents for 14 of these tenancies have been reviewed in the last 12 months. The increases ranged from 6% to 23.72%.

**Q8** What benefits, financial or otherwise, have accrued to GWA and its staff and tenants / customers from the nearby private school, Glasgow Academy?

- A8 Glasgow Academy engaged with GWhA at the time of developing their new campus building which shares a lane with the Academy Bank development. As part of that project they required to Scaffold over the roof of number 8 Colebrooke Street (mixed tenure property factored by GWhA subsidiary Glasgow West Enterprises) adjacent property to reinstate weather proofing at roof level. Once the old tenement was demolished, at no cost to GWhA, the Glasgow Academy/contractor carried out works to weather protect the subsequently exposed gable wall. During the structural piling works undertaken the lane road surface separated through settlement movement, the opening was repaired by the contractor. A light on a pole in the lane, was within the boundary of Glasgow Academy ownership and was removed by Glasgow Academy as part of the project, with associated below ground connection of remaining pole lighting, there was no cost to GWhA. In line with the property Deeds of Condition the site formally comprising the tenements is entitled to access and use of the shared lane, this includes shared maintenance responsibility. The Glasgow Academy hold a swipe access card for the secure entry gate. No subsequent benefits, financial other otherwise have been accrued by GWhA.
- Q9 Trialling online attendance at meetings: why would this option not continue?
- A11 Hybrid meeting is being trialled tonight and providing positive outcome and feedback this approach will be adopted for future meetings/events to optimise accessibility and attendance.
- Q10 Why are tenants with protected rights being offered rent increases above those of others?
- A12 Tenants with preserved rights have their rents reviewed every 3 years, whereas the remainder of GWhA tenants have their rents reviewed annually. A preserved (registered) rent which is assessed in 2022 will have last been raised in 2019. GWhA propose a rent in writing to Rent Service Scotland (RSS) and an independent RSS officer examines the proposal and then engages directly with the tenant. Once the RSS Officer determines the rent, both the tenant and GWhA are informed in writing and both parties are entitled to appeal against this determination.
- Q11 Why are tenants with protected rights being offered lower rents if they give up their protected rights?
- A11 Registered (preserved) rents are managed through Rent Service Scotland. Tenants who express concerns about the 3-yearly (versus annual) review are offered the opportunity to convert to an annual rent review as per the majority of other GWhA tenants. This does not reduce their proposed rent, it increases the frequency of the review to mitigate the longer term impact.
- Q12 Why are some employees instructed to refuse to speak to tenants, singular or plural?
- A12 In exceptional circumstances, protocols are introduced to manage communication with tenants/service users. There is one protocol in place at this time and it is reviewed regularly. Tenants and/or other service users who are subject to protocols continue to have access to services.
- Q13 What is going to get done about fly tipping in back courts, it's a recurring health & safety issue?
- A13 Total Home partnership is in pace to respond to issues as they arise. Our newsletters contain articles about how residents can access the bulk collection services.
- Q14 Is there an update on the window replacement programme?
- A14 We are in the final stages of contractor appointment/planning applications and will provide an update within the next few weeks.

The Chairperson thanked Michael and the Team at Alexander Sloan; and Iain Nicholl and the staff at GW for their industrious efforts in delivering an efficient turnaround of the accounts within a very tight timescale.

## 6.0 APPOINTMENT OF AUDITORS FOR 2022/23

Following a rigorous procurement process the Chairperson invited a formal proposal for the reappointment of Alexander Sloan & Company. This proposal was moved by S Bruce and seconded by C MacLean.

## 7.0 CLOSE OF FORMAL BUSINESS

The Chairperson closed the formal business of the meeting, once again extending thanks to:

1. All members present for their attentiveness, contributions and for making the time to attend the meeting in person or online.
2. The voluntary Management Committee and staff for their good work throughout the year.
3. Tenants and other service users who have participated in the Consumer Panel, Lettings Panel and in all other GWHHA services and activities over the year.

The Chairperson then invited Elaine Travers, Chief Executive to confirm the order of the informal business.

DRAFT

**SEDERUNT**

N Adams	995
A Ali	987
T Anwar	828
S Bruce	994
A Campbell	980
A Clarke	850
A Curtis	909
P Dempsey	690
K Foley	271
J Gill	555
I Gracie	984
J Heaney	927
L Hegarty	974
M Hegarty	973
T Keane	934
E Macdonald	738
C MacLean	877
D MacNeill	941
J Makar	453
G McGavin	1007
O Millen	28
L Murphy	1004
F Nakabachi	815
A Robertson	996
W Robertson	988
M Semple	644
D Sim	215
H Simpson	479
A Simpson	480
J Thomson	931
Y Toda	789
L Watkins	985
D Zapala	933
<b>TOTAL</b>	<b>33</b>

Proxy

**IN ATTENDANCE REMOTELY**

J Brock	
B Stewart	
T Ishaq	
W McAvoy	
<b>TOTAL</b>	<b>4</b>

**OBSERVERS**

M Giel
S Kirkwood

**Total 2**

**IN ATTENDANCE**

M Reid	Alexander Sloan, Chartered Accountants
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**STAFF ATTENDING**

R Anderson	Tenancy Services Assistant
M Blair	Services Administrator
V Campbell	Services Officer
N Carrigan	Tenancy Services Manager
L Clapperton	Services Officer
G Conway	Policy & Performance Co-ordinator
W Hunter	Repairs & Factoring Manager
N Jamac	Corporate Trainee
J McCann	Team Leader (Tenancy)
JL Miller	Corporate Administrator
A Mweze	Corporate Administrator
I Nicholl	Corporate Director
C Nicol	Corporate Officer
E Osliff	Corporate Officer
A Robertson	HR & Governance Manager
E Travers	Chief Executive
D Wedge	Technical Director
<b>TOTAL</b>	<b>17</b>

## APOLOGIES

H	Ashton	968
M	Brennan	930
F	Buchanan	929
N	Charleson	861
J	Charsley	120
R	Chawner	654
B	Dahhan	776
M	Doran	374
C	Elliott	388
F	Featherstone	819
A	Gray	122
J	Gray	750
W	Halley	633
S	Houston	997
J	Leitch	833
J	Macdonald	667
M	Macleod	684
S	Manjumdar	786
W	McCausland	843
A	Mccourt	620
C	Mccourt	621
D	McLavin	818
M	MacLeod	684
S	McMahon	946
E	Moore	536
F	Moore	957
I	Moreno	976
Y	Risi	1005
E	Roe	855
W	Shepherd	170
H	Sim	953
C	Spence	245
D	Symon	521
I	Thomson	840
C	Veitch	1000
M	Wadsworth	189
	<b>TOTAL</b>	<b>36</b>