

THE RIVERSIDE GROUP LIMITED

IRVINE HOUSING ASSOCIATION

Twenty Seventh Annual General Meeting (AGM) of the Irvine Housing Association held at 5.30 p.m. on Wednesday 16 September 2020 by Blue Jeans video conference

Unconfirmed Minutes

Present:

Mr D. McEachran (In the Chair), Mrs M. Crearie, Mr G. Darroch, Mr C. Donohue, Mrs J. Galbraith, Mr R. Hill, Ms C. McGuinness, Mr H. MacLeod, Ms J. Murray, Mr A. West.

In attendance were: Mr P. Hillard, Mrs H. Anderson, Mrs D. Boyle, Mr P. Dillon, Mrs M. Hutchinson, Mr I. Pennington.

Apologies for Absence

Mr C. Bell, Mrs M. Blair, Mrs S. Brown, Mr A. Brown, Mrs M. Burgess, Mrs K. Callaghan, Mr R. Campbell, Miss F. Dunlop, Mrs C. Farrell, Mr T. Farrell, Mrs A. Frew, Mr R. Frew, Mrs K. Gatherer, Mrs C. Legget, Mr F. McCulloch, Mrs J. McCulloch, Mrs M. McPhail, Miss J. Meek, Brig R.A.S. Rickets and Mr D. Thornton.

1. **Preliminaries**

a) Quorum

Mr P. Hillard confirmed that a quorum was present.

b) Appointment of Chair

It was noted that the Chair of the Association, Mr D. McEachran, would preside as Chair of the Meeting in accordance with Rule 26(a).

The Chair welcomed all Shareholders present to the Twenty Seventh Annual General Meeting (AGM) of Irvine Housing Association.

2. **Previous Minutes**

The minutes of the Twenty Sixth Annual General Meeting, held on Wednesday 21 August 2019, were approved on the motion of Mr R. Hill which was seconded by Mr H. MacLeod.

3. **Chair's Report**

Mr D. McEachran reported on another successful year where the Association had been able to keep its rents at affordable levels by delivering efficiency savings where possible. This also allowed the Association to deliver services which met the changing needs of its customers, to make significant investment in its existing properties in order to enhance safety measures in homes and also to invest in new build housing, delivering 87 new homes at the Tarryholme estate and also 18 at the Homelea development in Kilmarnock.

Mr McEachran advised that the Covid-19 pandemic had impacted the business towards the end of the financial year and would continue to have an impact on services through the current year. The pandemic would also have a significant impact on customers and the tenancy sustainability team had been providing ongoing support and advice to customers.

Referring to customer support, Mr McEachran advised that 75.5% of customers said that they were satisfied by the overall service provided by the Association, 81.4% anti-social behaviour cases reported were resolved, the average time to re-let a property was 10 days and the total number of customers on Universal Credit was 739, which was an increase of 68% in 12 months. Mr McEachran stated that the Association's customers were facing challenging financial times and staff continuing to provide advice and assistance to those facing difficulties. Rent arrears had increased to 3.46% from 1.9% the previous year.

Mr McEachran reported that the Association had invested £2.4m in its existing properties during the year. This included the replacement of kitchens, bathrooms, doors, windows, boilers and roofs. A further £304k had been spent on medical adaptations for customers with mobility requirements.

Mr McEachran advised that the Association had been working on improving its repairs and maintenance service during the year with emergency repairs being completed on average within 3 hours and non-emergency repairs being carried out on average within 8 days. He reported that 84% of customers were satisfied with the service and 97% of reactive repairs completed last year were completed right first time.

Referring to complaints and compliments, Mr McEachran advised that the Association was working hard to reduce the number of

complaints, however, it was also treating each one received as a learning experience to improve services moving forward. He reported that of the 360 complaints received, 99.44% of them were resolved at stage 1 of the complaints process and 0.56% were resolved at stage 2. Mr McEachran highlighted that of the 14 compliments received, these had related to responsive repairs, income maximisation and customer care. The average time to resolve stage 1 complaints had been 1.74 days and for stage 2 complaints it had been 21 days during the year.

Mr McEachran then went on to pay tribute to the Association's Management Team and staff for their continued high performance and support to the Board during the year. They had continued to deliver services throughout the Covid pandemic with passion and commitment to assisting customers during these difficult times.

4. **Election of Board Members**

Mr D. McEachran explained that, in accordance with Rule 39(a), a third of the Board was required to retire at the AGM. Mr C. Bell, Mr D. Thornton, Mrs J. Galbraith and himself were therefore standing down. Mrs Galbraith and himself were eligible to stand for re-election without nomination in accordance with Rule 39(b). He confirmed that Mrs Galbraith and himself were standing for re-election. Mr McEachran confirmed that all appropriate re-election forms had been delivered to the Association.

The Meeting was advised by the Chair that Rule 40(a) stated that, where Board Members offering themselves for re-election, together with any other Members of the Association duly nominated for election, did not exceed the number of Board Members to be elected, then said Members should be declared to have been duly re-elected or elected.

Mr McEachran, under Rule 40(a), therefore declared Mrs Galbraith and himself to have been duly re-elected to serve on the Board of the Association.

5. **Annual Accounts and Auditor's Report**

Mrs M. Hutchinson advised that the Association's annual accounts had been audited by KPMG. She referred to the auditor's report at and confirmed that there had been a clean audit with no issues to report.

Mrs Hutchinson then went on to give a short presentation on the annual accounts, updating Shareholders on the key features of the Association's Statement of Comprehensive Income and the Statement of Financial Position.

Mrs Hutchinson stated that following a successful year, the overall surplus for the year of £3.4m had contributed to the total reserves of £16m which put the Association in a strong position to be able to continue to deliver its new build housing plans and also to continue to invest in its current housing stock.

The Annual Accounts and Auditor's Report was thereafter adopted on the motion of Mrs M. Crearie which was seconded by Mr R. Hill.

6. **Appointment of Auditors**

Mr D. McEachran advised that in accordance with Rule 73(a), an auditor appointed to audit the accounts and statement of financial position of the Association for the preceding year of account shall be re-appointed as auditor of the Association for the current year of audit, subject to satisfying the relevant criteria.

Mr McEachran advised that the Association was proposing to undertake a review of its external audit services during the year. Any appointment would therefore be on an interim basis, pending that review. In accordance with the Association's Rules if a new external auditor was appointed as a result of the review, the Rules allow for the Board to appoint the auditor to fill a casual vacancy until the next AGM.

Mr McEachran thereafter confirmed that KPMG satisfied the required criteria to be re-appointed as auditor and proposed a resolution that KPMG be re-appointed as auditors of the Association. Mr R. Hill seconded the resolution and Mr McEachran thereafter confirmed that the resolution was carried.

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P. Hillard
Secretary
17 September 2020
PH / db