



ANNUAL GENERAL MEETING 18<sup>th</sup> AUGUST 2016

REVIEW OF 2015/16

BY CHAIRMAN, DOUGLAS MACKIE

This is my first AGM as Chair of the Association. I am conscious that I followed on from Murray Sim and Ken McColl who are both retiring after long service, this year. Both Ken and Murray have been with the Association since its beginning and have seen big changes. They have provided the organisation with excellent service over the years and I know fellow Board Members and the staff team will miss both Ken and Murray.

This year like most years has been a busy year for the organisation. It has been our first full year as part of the Link Group and tenants and stakeholders are already benefiting from some small and larger initiatives. I am convinced that as the years go on then our partnership with Link Group will provide further benefits for stakeholders. I sit on both the WHHA Management Board and the Link Group Board so I have a very good understanding of the synergies between both organisations.

One of the main reasons for working with Link Group was the strategic development of Oban and beyond – Dunbeg and Ganavan in particular. The next properties at Dunbeg will be available to rent shortly. These 25 rented properties add to our existing Dunbeg stock. 75 new properties in Dunbeg have made a massive contribution to housing in Oban and the surrounding areas. West Highland being members of the Link Group mean that we are part of one of the largest and well recognised Housing Groups in Scotland. Link Group and their subsidiaries are viewed as organisations who are committed to making a difference not just in terms of building new housing but in their general commitment to developing communities and building employment through their wider work in the community.

From around the Board table there is always a desire to see new houses in communities but we are very aware that our existing tenants may feel that development takes the organisations energy away from our existing stock. In the last 3 years we have spent substantial sums of money on investment in our existing stock. We have spent almost £2.5m in a number of ways including energy measure, new kitchens and bathrooms and general repairs. This has meant that we have a 99% compliance rate with the Scottish Housing Quality Standard. The reason we do not meet this by 100% is due to housing type with some of our properties being particularly old so energy efficiency measures will always be difficult to achieve. Ensuring our assets are well managed is a key objective of the organisation. It is not just about doing what we have done in the past but looking differently for the future and this includes small things like providing over bath showers – something not every organisation does.

In listening to our tenants we have employed our own cyclical plumber who is doing cylinder testing and is also servicing some of our renewable systems including solar. This means our tenants are seeing someone who is directly employed by West Highland working in their properties. We know from feedback that many people feel this service is providing value. We also know that the work is being done to an excellent standard along with good customer care. We are presently looking at whether we could extend this service to give even better value for money.

In previous years we have spoken about our responsive repairs service. I am extremely pleased to be able to say that the responsive repairs service is now showing excellent results for the time taken for emergency and routine repairs. The administration relating to this is considerably better as well. The repairs contract is with Oban Electrical Services and they have worked with us over the last couple of years to improve the service. This is now showing improvement and is again a service that we know is very important for all our tenants.

We are acutely aware that the past few years have seen people struggle in terms of change both in relation to things like Welfare Reform but also the challenges of the economy and austerity have made things difficult for many people. In the past years we have kept cost increases to a minimum with 0% and inflation only rent increases. There is a difficult balance to strike in terms of costs, providing services and complying with legislation and good practice. Unlike the private rented sector the affordable housing sector is regulated through the Scottish Housing Regulator. The Regulation provides many benefits for both the organisation and tenants but it does come with an organisational cost. We want to ensure that people find renting a property from ourselves a good experience and one that is flexible and can change according to circumstances. The property that people live in is their property for as long as they want, as long as they keep to their tenancy agreement. If their circumstances change they can apply for a transfer not just to another West Highland property but to any organisation that is part of the Home Argyll system. So if someone moves to a job in Dunoon from Oban then they can simply apply for a transfer and hand their property back. Sometimes people think home ownership is the only option but renting from a Housing Association is flexible and has a number of safeguards that would not be available if you were a home owner or were renting privately. We know people value their property and we have a large number of people who have lived in their property for over 10 years or more.

Last year we did 29 adaptations to properties so that people could continue to live in their property even if they had particular challenges around mobility or a child or adult with a disability. We know that people really value this work as it means they do not need to move to another house but can stay where they have lived for a number of years.

Last year we allocated 76 properties to people which represents just over 10% of our stock. No one can underestimate the importance of good quality housing and the importance for families. When you match this with our work on adapting properties so that people can remain in their own home then you can appreciate the full stretch of the work done by the Association. We ensure that properties do not lie empty for any lengthy period – the average turnaround time for last year was just over 8.5 days and this included some very rural, specialised properties.

We will shortly be publishing our report card for tenants which will be sent to all of our tenants and stakeholders. This will demonstrate that we have made improvements in most areas of our work but we will continue to demand improvements in the future.

The area that West Highland covers includes a number of very rural and remote areas and it is part of our objectives to ensure that these areas are served by the Association. Where we have housing and tenants I am delighted to say that we are getting out more to the islands and rural areas so people should be seeing a presence. In some of those areas – Colonsay, Jura and Islay people are looking for more houses and we are happy to work with local groups to discuss housing need and demand. Over the last year we have done this with Mull, Jura and Colonsay and with all 3 we are taking forward proposals for quite small rural housing schemes. These maybe small but should make a considerable difference to the rural economy. For example in Colonsay we are very aware that there is a new local employer that needs housing so through working with the local community and the employer there are a number of gains for all.

People may be aware that 5 new properties were built in Iona last year. We allocated those 5 properties in May 2016 and all the people who moved in were living and working on Iona. The Iona development was one that had been taken forward by the Iona Housing Partnership and they had worked tirelessly over a long number of years to see new houses being built on Iona. West Highland were invited to assist towards the end of the project as they could bring Scottish Government funding but the hard work was done by the Iona

Housing Partnership. This work represented our first local lettings initiative and this was developed in conjunction with the local community.

All these developments would not have been possible without the help and assistance of Argyll and Bute Council. We are very lucky in this areas as ABC have a second homes fund which is used to help new housing development. In reality this means additional money is available for housing development by the Council. Without this money development would be very difficult to justify. In recent years the Scottish Government reduced grant money and it was only with the ABC contributions that new development continued. Very recently the SG have increased their funding for new housing but the ABC money makes a great difference to our work. In addition ABC have worked with us on all our developments and have offered advice and assistance in a number of ways.

I mentioned the Scottish Government and they have also been very supportive of housing not just in Oban but in the more rural areas. They can see the importance of housing and how it can help improve economic development in these areas.

I would like to thank my fellow Board Members for their great support over the last year. We are recruiting some further new faces for the Board and there is a commitment to ensure that people do not serve as long as myself in the future although there is recognition about experience and understanding particularly as the business is just under a £4m turnover and has a staff of 16 people. It is not insubstantial and the importance of strong governance and scrutiny by the Board should not be underestimated.

Finally I would like to thank the staff group – I know the staff team work hard and care very much about the work they do, the people they serve and the wider communities where our houses are situated. Now more than ever people see the importance of housing for small settlements and villages – houses bring people that can sustain rural services from schools to transport. The additional work done by staff with community councils, local groups is key to this wider agenda.

*Douglas Mackie*