Minutes of the Meeting with Management Committee held on **Wednesday 18 June 2025 at 6pm** via in person & via Zoom at Forgewood Community Centre

Minutes

Present:	Alan Thomson (Chair) (AT)	Tommy Divers (TD)	Jolene Martin (JM) (via Zoom)
	Karen Brown (KB)	Charlie Millar (CM)	Sandra Brown (SB)
	Margaret Hemmings (MH)	Kirsty Wright	
In Attendance	Paul Lennon, Director (PL)	Craig Anderson, Finance Manager (CA)	Paul Murphy, Senior Corporate Services Officer (PM)

	Agenda Item	Action
1.	**Welcome and Apologies**	
	AT welcomed everyone to the meeting. Apologies were **NOTED** for Callum Boughey, John Burton, Elaine Hyslop and Richard Bolton.	**PM to update register.**
2.	**Declarations of Interest**	
	None	
3.	**Minutes of Previous Meeting held on 21 May 2025** (Issued in advance to committee)	
	Proposed **Sandra Brown** Seconded **Tommy Divers**	
4.	**Matters Arising**	
	PL advised that since the last committee meeting the matters arising from the meeting were: • PM updated the attendance register. • Richard had put in an expression of interest in for eco funding. • CA had submitted to Scottish Housing Regulator (SHR) the Five Year Financial Projections (FYFP). • The ARC Return submitted to the Scottish Housing Regulator (SHR). • Updated Business Continuity Plan on the agenda this evening. • Discussion on the Risk Strategy on the agenda.	

	• Discussion on updates to the Business Plan on the agenda. • PM updated the policy register to include the newly approved Sexual Harassment Policy. • PL to provide an update on the Openreach pilot.	
5.	**Community Development**	
	PL in RB's absence provided an update. Committee **NOTED** the update on community development, also confirming there were no issues to report.	
6.	**Loan Portfolio** (Issued in advance to committee)	
	CA spoke to the report provided in the papers. A committee member queried the 157% being close to the 150% target on one of the banking covenants. CA stated that the increased maintenance costs (including storm damage) and high insurance premiums during 2024/25 meant we were closer than anticipated to the 150% covenant. CA also intimated that forecasting showed we would be meeting this particular covenant more comfortably but would give an update in August 2025. No further questions were asked. Committee **APPROVED** the Loan Portfolio and noted the further discussion.	**Loan Portfolio to be submitted to SHR**
7.	**Scottish Government – cladding information request** (Issued in advance to committee)	
	PL advised committee after we arranged the measuring of heights of our taller blocks and looking at criteria for the Scottish Government (SG) return, that we would be submitting a NIL return as required by the SG. PL also explained the definitions as set out by the SG in terms of what ground level you measure from and what height is the maximum before you measure it, It was also confirmed to committee that SG were interested in stock 11m – 18m in height and 18m plus only. He also confirmed that there was no cladding deemed to be of risk on our stock. Committee **NOTED** the return.	**Return to be submitted to SG**
8.	**Staffing** (Issued in advance to committee)	
	PL advised that the staffing request was for information for committee, not for approval. A committee member complimented the specific member of staff for their high level of customer service provided to tenants.	

	A committee member said that it was important to grant flexible working requests were possible to avoid losing the member of staff which could be a big loss. A committee member added that for small organisations like us which are open 7 days a week as a centre and don't close for lunch, the feedback regarding the reception service is excellent. It was emphasised however that all front-line staff are expected to work 5 days, so front line duties will be considered when any flexible working request is submitted. PL stated that some staff have already been granted flexibility in their working pattern. He also went on to say that between both co-ops, around a 50% percentage of staff have flexibility in their working pattern but this was only granted after a business case was considered. PL confirmed that there is guidance on the issue as per EVH Terms and Conditions and flexible working requests can only be approved if the business needs are still being met.	
9.	**Business Continuity & Disaster Recovery Plan** (Issued in advance to committee)	
	Committee **APPROVED** the updated Business Continuity & Disaster Recovery Plan.	
10.	**Risk Strategy**	
	PL updated the committee in the revised risk strategy for the co-op, discussing key points that have been added and these were approved. PL reflected on the cost of living, with costs continuing to grow, which affect every household as well as small organisations like the Co-op. our mitigation approach to issues like the cost of living are excellent and this was recognised. A committee member suggested that the cost of energy will inevitably increase if there are heightened tensions in conflicts around the world. PL stated this type of issue is covered under global risks within the Risk Strategy and updated accordingly.	
11.	**Business Plan**	
	A committee member asked for the business plan to reflect the outcomes of the visit from the Scottish Housing Regulator regarding the preparation of the annual assurance statement. PL welcomed the suggestion and confirmed that this would be added to the Business Plan. It would also be added to the management report that will be inserted into the accounts for 2024/25.	**SHR outcomes to be added to the Business Plan and management committee report for 2024-25 annual accounts.**
12.	**Bathroom Contract** (Issued in advance to committee)	

	PL provided an update on the planned 40 new bathrooms for the remaining flats which did not get a new bathroom during covid. A committee member asked when the contract was due to start. PL said the contract would start in the autumn. A committee member asked how long it takes to do a bathroom. PL confirmed a new bathroom can potentially be completed in one day. PL added that we would bring the investment plan to committee and an update to a forthcoming meeting. All noted by committee.	**Investment plan to a forthcoming meeting**
13.	**Flexible Working Policy** (Issued in advance to committee)	
	PL reflected on current flexible working arrangements and proposed. Committee **APPROVED** the Flexible Working Policy.	**PM to update policy register**
14.	**Secretary's Report** (Issued in advance to committee)	
	PM confirmed that no new membership applications had been received since the last committee meeting. No updates on members register noted either and these would be purged before the 2025 AGM.	
15.	**Tenant and Resident Safety Updates**	
	PL confirmed that the maintenance team showed full assurance on the "big 6" areas, as follows; • Gas • Fire • Water • Asbestos • Damp and mould • Legionella Committee **NOTED** the update. A more detailed report would come when measuring against peers and new ARC indicators.	
16.	**Annual Assurance Statement Progress**	

	PL advised that following our recent visit and feedback from the Regulator, the Co-op would develop a new template for management accounts to clearly show KPIs and lender covenants. It was confirmed that CA is working on a new template anyway and was already doing so prior to the visit.	**Accounts new template to be developed.**
17.	**Housing Coops Collaborative Working**	
	PL reminded committee that the Co-op is part of a Housing Co-operative's informal forum, alongside 6 other Co-ops including Garrion. PL suggested there was an opportunity to visit or host a visit to the Co-op from Committee members of the other Co-ops. Collaborative working to date has been excellent and committee members have also met up at joint events. Committee welcomed the update.	
18.	**Quality and Efficiency Forum (QEF) Annual Statistical Review**	
	PL reminded committee that the Co-op was part of the Quality and Efficiency Forum (QEF). The Committee **DISCUSSED** the Annual Statistical Review. The stats are indicative of the ARC results, published in August. Of the 21 RSLs involved the 2 co-ops fair very well but PL advised that there was a slight contextual imbalance given the size of others being much larger in stock numbers.	
19.	**Annual Assurance Statement (AAS) Action Progress Updates** (Issued in advance to committee)	
	PL confirmed that the report provided by the maintenance team showed full assurance on the "big 6" areas, as follows; Gas Fire Water Asbestos Damp and mould Legionella PL also stated that in 2025-26 there would be a new way for the SHR to monitor performance in this area and that the co-op had already drawn up a new template reporting documents to cover new areas such as damp and mould. We would also use the services again of Lilian Peters (Visual Stat solutions) who is an expert in SDM software and supporting dashboards. Lilian would help build the exact template reporting to ensure we capture all tenant and resident safety areas.	

	PL confirmed that the AAS progress/updates were now an agenda item and each meeting we would discuss what dialogue had taken place that helped towards forming our annual assurance statement.	
20.	**Openreach**	
	Committee **NOTED** the update provided.	
21.	**Annual Assurance Statement (AAS) Visit Scottish Housing Regulator (SHR) 28/05/2025 Final Letter**	
	PL spoke to the letter provided in the papers. Committee all agreed that the letter and the overall process so far has been very positive and feel that the co-op and SHR worked together very constructively. Four positive practice areas were noted on the letter, with PL discussing all of them. PL, AT & CA all confirmed that they all thought the meeting with the Regulator had been beneficial, constructive and professional. AT added that he thought all the staff and the Co-op could take positives from the process, adding that the areas where practice could be improved were minor and that the co-op had already been dealing with each point made. A committee member stated that it was good that the Co-op get audited regularly and support external scrutiny. It helps to ensure management committee and staff gain ideas for positive practice as well as provide the assurance needed for committee on all the regulatory standards. A committee member added that it was important that the regulator finds something for the Co-op to work on, as they will, like the co-op, be expecting continuous improvement. PL added that the feedback from all ten visits would be looked at to pick up on areas for improvement and positive practice from all other RSLs involved and learn from their processes. Committee asked PL to pass on their thanks to staff.	
22.	**Ethical Conduct and Notifiable Events**	
	None	
23.	**Payments, Benefits & Entitlements**	
	None	
24.	**Correspondence**	
	Committee discussed the correspondence and **NOTED** its content.	

25.	**Use of Delegated Authority**	
	None	
26.	**Any Other Competent Business**	
	PM advised that we would work on an AI policy, for approval at a forthcoming meeting.	
26.	**Summary of actions / decisions at this meeting**	
	• Loan Portfolio: return – **APPROVED** • Scottish Government – cladding information request: return – **APPROVED** • Staffing: Flexible hours request – **APPROVED** • Business Continuity & Disaster Recovery Plan – **APPROVED** • Inserts to Business Plan suggested by Committee – **APPROVED** • Flexible Working Policy – **APPROVED** • PL stated that the summary of actions, where necessary, will be updated in time for future meetings, referring to what regulatory standard was covered. Committee welcomed this feedback.	
27.	**Meeting Evaluation**	
	AT asked members for their evaluations of the meeting. Committee members felt it had been a successful meeting; members were especially pleased with the feedback letter from the Scottish Housing Regulator (SHR) as well as plans going forward to help strengthen our assurance statement process. It was also felt that despite there not being many returns, key business for the co-op was discussed and would help inform the business plan, risk register and other connected policies.	
28.	**Date and time of next meeting Wednesday 27 August 2025 at 6pm**	
	AT confirmed the date of the next meeting.	
29.	**Meeting Close**	
	AT thanked committee & staff for attending the meeting. The meeting closed at 7.49pm	