



Minutes of the Meeting with Management Committee held on **Wednesday 30 August 2023 at 6pm** via in person & via zoom at Forgewood Community Centre

Minutes

Present:	Alan Thomson, Chair (AT)	Callum Boughey, Vice Chair (CSB)	Jolene Martin (JM)
	John Burton (JB)	Angie Robinson (AR)	Sharon Bonnar (SB)
	Karen Brown (KB)	Tommy Divers (TD)	Nicola Mooney (NM)
	Sandra Brown (SB)	Nicola McGregor (NMcG)	
In Attendance	Paul Lennon, Depute Director (PL)	Elaine Hyslop, Housing Manager (EH)	Paul Murphy, Senior Corporate Services Officer (PM)
	Elaine Byrne, Housing Consultant, Arneil Johnston (EB)		

	Agenda Item	Action
1.	<p>Apologies</p> <p>Apologies were NOTED for Cathy Brien and Charlie Millar.</p>	PM to update register.
	<p>Chairs Remarks</p> <p>AT welcomed everyone to the meeting.</p>	
2.	<p>Declarations of Interest</p> <p>None</p>	
3.	<p>3.1 Minutes of Previous Meeting held on 28 June 2023 (Issued in advance to committee)</p> <p>Proposed John Burton Seconded Alan Thomson</p>	
4.	4.1 Matters Arising	

	<p>PL went through the matters arising schedule from the previous meeting with committee and all matters were completed.</p>	
	<p>Business Plan</p>	
5.	<p>5.1 Arneil Johnston Business Plan Review</p> <p>PL introduced Elaine Byrne from Arneil Johnston, Housing Consultants who have been working on the Co-op's Business Plan, mainly the financial viability part.</p> <p>EB firstly referred to the background of Arneil Johnston and their work within the sector. EB discussed the following topics with management committee from the presentation:</p> <p>Rent strategy Management committee were firstly provided with outcomes of a high level rent affordability assessment for Forgewood. The following points were noted and discussed.</p> <p>Forgewood rents were lower in general than Scottish and peer averages however 2 apartments were recognised as being higher than RSL averages and close to the local housing allowance. It was agreed by committee that the co-op look to address that for the rent review.</p> <p>Investment provision Forgewood has provided an extra £5k per unit to assist towards net zero targets and it was noted by EB that not all landlords are doing this within their plans at present. Forgewood also sit around the middle of the sector average for investment in their homes.</p> <p>Inflation There was a more prudent assumption within our projections than the Bank of England forecast which expects CPI to return to 2% by quarter 2 in 2025.</p> <p>Debt Our debt per until will peak at just under £13k. This is better than the sector average for 2021/22.</p> <p>Cashflow There is a positive cash flow throughout the plan with an injection of a further £2.9M borrowing assumed.</p> <p>Covenant compliance Forgewood complies with all bank covenants throughout the 30 year projections.</p> <p>EB went on to answer any questions from committee on the presentation.</p>	

<p>AT discussed the rents again as there was some surprise that the co-op would have higher than average rents. PL explained that all of our 2apts were new build, therefore being part of a Scottish average that includes lower standard stock will only make ours look higher. It is an area that was agreed to be looked at when the rent review is done.</p> <p>JB stated that the report looked good and put Forgewood in a healthy position and that all involved should be congratulated on getting us to this stage and forecasting viability for the next 30 years. He also felt that the presentation from AJ was professionally done and thanked EB.</p> <p>It was confirmed to committee that while no major investment was agreed for 2023/24, that we would still commence talks with our Quantity surveyor and lender in November to recommence the bathroom programme.</p> <p>AT thanked EB for her presentation and for the feedback amongst the group. AT thanked Arneil Johnston for all their work over recent times and for the contribution they have made towards the business plan review.</p> <p>Committee accepted the presentation / report with thanks.</p> <p>EB left the meeting at 6.51pm.</p> <p>PL discussed the presentation with committee and it was felt by all on the committee that the presentation was very positive overall and that it was also reassuring to see positive cash flows, full covenant compliance and continued investment within the plan.</p> <p>Management committee agreed that the Business Plan was looking very detailed and positive and can now be updated to reflect the review from Arneil Johnston and that subject to any minor changes including typos, the Business Plan for Forgewood for 2023-26 was APPROVED.</p> <p>AT thanked everyone involved for their hard work in getting to where we are with the Business Plan.</p> <p>PM confirmed that the document will be emailed to all members once approved editing is complete.</p> <p>5.2 Management Costs in Business Plan</p> <p>PL referred to the report from Cathy Brien, sent out to committee with the papers.</p> <p>PL stated that to make the business plan work, the co-op would need to make efficiencies and it was suggested that we consider from year 3, to look at a 15% reduction in management costs. PL also confirmed that there was nothing earmarked yet, but that we should be looking to the situation with interest rates and inflation rising, with management costs being a reasonable place to start making savings.</p>	<p>PM to email out document</p>
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	<p>Committee were in agreement that to make our plan work for the future, management costs is the first place we look at. The committee were assured they would be part of at the consultation process when negotiations take place.</p> <p>PL went on to say that updates would be provided when necessary at future meetings on this topic.</p> <p>The management committee APPROVED the report and recommendations that management costs be reduced and to take effect from year 3 of the 30 year projections.</p>	
	<p>Community Centre</p>	
6.	<p>6.1 Communities Team & Community Centre Update</p> <p>PL provided a verbal update confirming that lets were continuing and groups were still using the building.</p>	
	<p>Finance</p>	
7.	<p>7.1 Draft Annual Accounts (Issued in advance to committee)</p> <p>PL guided the committee through the draft Annual Accounts which had been sent out in advance of the meeting.</p> <p>Committee NOTED the presentation of the draft annual accounts and APPROVED the Draft Annual Accounts.</p> <p>7.2 Draft Management Accounts</p> <p>PL took the committee through the draft Management Accounts</p> <p>Committee NOTED the presentation of the draft annual accounts and APPROVED the draft Management Accounts.</p> <p>7.3 Financial Letters of Representation (Issued in advance to committee)</p> <p>These were discussed and will be signed at the AGM by relevant committee members.</p> <p>7.4 External Audit</p> <p>PL advised that the auditors were completing the final pieces of paperwork prior to the AGM taking place of the 20th of September.</p>	

	Correspondence	
8.	8.1 Our regulation of social housing in Scotland (Issued in advance to committee) PL discussed and Committee NOTED the correspondence.	
	8.2 Regulator’s report highlights positive practice in social landlords’ Annual Assurance Statements (Issued in advance to committee) PL discussed and Committee NOTED the correspondence.	
	8.3 Thistle Tenants Risk - Insurance (Issued in advance to committee) PL discussed and Committee NOTED the correspondence.	
	8.4 Donation to Positive Action in Housing – £50 – Turkish Earthquake Appeal PL discussed and Committee NOTED the correspondence.	
	Health & Safety	
9.	9.1 Health & Safety Update	
	Damp & Mould PL referred to the report in the papers and confirmed the Co-op is committed to addressing any damp and mould issues if they are reported. We will follow our Damp & Mould policy, to which we carry out: inspection, detection and remediation of probable sources of mould including faulty mechanical extraction and ventilation.	
	Robust advice will be given to tenants to help them eradicate the cause with other site visits arranged to ensure the proper result and tenant satisfaction. All cases are recorded on our systems with photographic evidence.	
	Gas Safety We are 100% compliant and all gas fed properties are currently up to date with gas services, Gas service is carried out annually or at void stage.	
	Electrical Safety We are 100% compliant in all our properties and all properties are up to date with Electrical testing, Electrical testing is due every five years or at void stage.	
	Water safety	

The Community Building has all water outlets Purged on a weekly basis with the Temperature measured to ensure they are within the safe parameters.

Fire Safety

All closes are checked on a monthly basis and any items in the close will be noted and passed on to maintenance and housing officers. We also note any repairs required and issue job lines to the appropriate contractor.

Tenants will be lettered and items will be removed at a charge to the block or property responsible. EH reminded committee that we promote home fire safety visits at settling in visits and refer any risk or vulnerable tenants for home fire safety visits which are carried out by Scottish Fire & Rescue Service.

Smoke, Heat and carbon monoxide

We are 100% compliant with all our properties having interlinked smoke heat and carbon monoxide detector alarms fitted in the correct positions and certificated by the installer the alarms are also checked when our staff visit a property and at void.

Asbestos

It was confirmed to committee that asbestos management surveys are carried out to any properties that were built before the government ban of asbestos in 1999 and in properties we don't have a report for at void stage or when any major incidents that occurs i.e. Floods, fires.

We currently have:

- Forgewood Properties: 215
- Properties Surveyed or known: 18
- Properties that are known to have asbestos: 0
- Closes Surveyed and known to have asbestos: 20
- Closes Surveyed and No Asbestos Detected : 4
- Asbestos detected in the surveys is in the External Close Cement window sills which pose no danger If Regularly inspected, undamaged and intact.
- We also have As Built Drawings where no asbestos would be present due to the age of the properties of which we have 75 in total.

EPC's (Energy performance certificate)

Committee were reminded that as a social housing landlord, the Co-op is required to have a valid energy performance certificate on file for all of its properties. We have 215 properties and currently have 214 valid up to date EPCs we are in the process of arranging access with the 1 remaining property which is due this poses no Legal issue as Currant Valid EPCs are required at end of Tenancy and Void which is always carried out. Our maintenance team can assess and process EPC's in-house and they get audited regularly to ensure all information is as accurate and as up to date as possible.

Committee asked PL to pass on their thanks to BG for his very detailed report.

Staff Health & Safety

	<p>PM advised that we are in discussions with an online training provider to assist with staff training on various aspects of health and safety.</p> <p>PM advised committee that the office PAT testing was due to take place in October and this had been programmed in for the first week in October.</p>	
10.	<p>Governance</p>	
	<p>10.1 Ethical Conduct and Notifiable Events</p> <p>None</p>	
	<p>10.2 Payments, Benefits & Entitlements</p> <p>None</p>	
	<p>10.3 Membership Report (Issued in advance to committee)</p> <p>PM advised committee that there were two new applications for membership which had been received since the last management committee meeting.</p> <p>The applications for membership were APPROVED.</p> <p>No other update required discussing.</p>	<p>Membership list to be updated to include new members</p>
	<p>10.4 AGM Arrangements – Committee Members Standing Down</p> <p>PL read through the report on the AGM arrangements and confirmed that the Co-operative’s Annual General Meeting is scheduled to take place on Wednesday 20 September 2023 at 6pm.</p> <p>PL confirmed that Under Rule 39.1, one third of the Committee Members are required to stand down each year. The following will therefore require to stand down:</p> <p>Alan Thomson, Callum Boughey, John Burton, Angie Robinson and Charlie Millar under the one third provision.</p> <p>Karen Brown, Sandra Brown, Sharon Bonnar, Nichola Mooney, Nicola McGregor and Karolina Mozar to stand down as appointed members.</p> <p>PL confirmed that on AGM night we should have a management committee consisting of potentially 14 members.</p>	
	<p>10.5 Secretary’s letter prior to AGM</p>	

	<p>PM advised that Rules 62 to 67 of the Cooperative's Rules, had been followed and complied with.</p>	
	<p>10.6 Self Assessment</p> <p>PL confirmed that the self assessment audit is being carried out by Mulholland Housing Consultants and is in the process of being carried out. The audit is going well and a full report will be provided at the October meeting.</p>	
	<p>10.7 Leave of Absence Request</p> <p>PM advised that a leave of absence request had been received from Charlie Millar.</p>	
11.	<p>Strategy</p> <p>PL confirmed that there was no update due for this meeting.</p>	
	<p>Operations</p>	
12.	<p>12.1 Housing Management Performance Reports (Issued in advance to committee)</p> <p>EH referred to the report ,the void performance had reduced from 11.9 days to 3.4 days turnaround at the same quarter of the previous year. Performance in this area is very good and remains well within the Scottish Average of 51.58 days. The loss in monetary terms is £191.58 which is 0.02% of our annual rental income.</p> <p>There were no refusals recorded this quarter however, due to the increase of refusals last year we will continue to closely monitor the reasons should there be any.</p> <p>The arrears are being managed well currently sitting at 2.05% and are within the Scottish Average of 6.34%. This is an area that has been given top priority and engagement with all tenants involved and is reflected in the performance.</p> <p>AT commended EH and the team for the low level of arrears.</p> <p>Committee thanked EH for the presentation.</p>	
	<p>12.2 Repairs Performance Report 1st Quarter to 30 06 2023 (Issued in advance to committee)</p> <p>PL discussed the detailed report.</p> <ul style="list-style-type: none"> Total number of emergency jobs for this period was 50 compared to 43 in 2022-23. 	

	<ul style="list-style-type: none"> • Average time to complete an emergency repair for this period was 3.3 hours compared to 2.4 hours in 2022-23. • No jobs failed our timescales in this period which matched the same period from 2022-23. • Total number of non-emergency repairs for the period was 134. The total for the same period in 2022-23 was 142. • Average time to complete non-emergency repairs was 3.2 days compared to 3.7 days for the same period in 2022-23. <p>The committee NOTED the report.</p>	
13.	<p>Staffing</p> <p>13.1 Staffing Update</p> <p>PL provided a verbal update.</p>	
14.	<p>Compliance</p> <p>14.1 Report on Compliance / Tenant Health and Safety / SHR Checklist Performance Report (Issued in advance to committee)</p> <p>PL referred to the report written by Cathy Brien, Director. PL confirmed that a compliance audit was carried out by Cathy on the 4th July 2023 where each of the following safety requirements were examined:</p> <ul style="list-style-type: none"> • Gas safety; • Electrical safety; • Water safety; • Fire safety; • Asbestos; • Damp and Mould; <p>The audit included checking policies and procedures along with the recording processes on the SDM computer system. A number of the Co-operatives properties/blocks were reviewed to evidence compliance.</p> <p>PL also confirmed our approach to tenant health & safety was robust and with regards to electrical safety we were one of the few landlords with 100% compliance.</p> <p>Committee NOTED the report provided.</p> <p>14.2 Equalities</p> <p>PL stated that in October 2022, the Management Committee approved our Equality & Diversity Policy.</p>	

	<p>In January 2023, we sent all tenants an Equality, Diversity & Inclusion Survey to be completed, if they so wished. Tenants had the opportunity to complete the form in paper form and online.</p> <p>Tenants were advised that they only needed to complete the survey form if they wanted to, however the information gathered would be used to promote their interests.</p> <p>We were mindful that the information requested was deeply personal to the individual and many of our tenants may be reluctant to complete the survey.</p> <p>PL stated that unfortunately we received a low number of surveys returned.</p> <p>The Equality, Diversity & Inclusion Survey was reissued to tenants in July 2023.</p> <p>To increase the number of surveys returned, the survey was incentivised. All tenants who completed a survey were entered into a prize draw.</p> <p>We are currently working on an Equality and Human Rights Impact Assessment (EQHRIAs) to accompany all our policies and procedures and progress on this will be provided at a forthcoming meeting.</p>	
	<p>14.3 Succession to Tenancy Policy (Issued in advance to committee)</p> <p>The policy was APPROVED</p>	<p>PM to update policy register</p>
	<p>14.4 Allocations Policy (Issued in advance to committee)</p> <p>The policy was APPROVED</p>	<p>PM to update policy register</p>
15.	<p>Deferred Agenda Items</p>	
	<p>None</p>	
16.	<p>Any Other Competent Business</p>	
	<p>PL reminded committee members that the AGM would take place on Wednesday the 20th of September.</p> <p>DC thanked committee & staff for attending the meeting.</p> <p>The meeting ended at 7.52pm.</p>	
17.	<p>Date of Next Meeting</p>	

	Management Committee Meeting: 6pm Wednesday 25 October 2023
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