



Agenda Item 3

Minutes of the Meeting with Management Committee held on **Wednesday 18 February 2026 at 6pm**
via in person & via Zoom at Forgewood Community Centre

Minutes

Present:	Callum Boughey (Acting Chair) (CB)	Alan Thomson (AT Chair)	John Burton (JB)
	Karen Brown (KB)	Sandra Brown (SB)	Margaret Hemmings (MH)
	Edosa Nelson Fidelis (EF)	Kirsty Wright (KW)	
In Attendance	Paul Lennon, Director (PL)	Elaine Hyslop, Housing Manager (EH)	Craig Anderson, Finance Manager (CA)
	Richard Bolton, Senior Community Development Officer (RB)	Paul Murphy, Senior Corporate Services Officer (PM)	

	Agenda Item	Action
1.	Welcome and Apologies	PM to update register.
	AT asked CB to Chair the meeting as he continues his ongoing recover from a recent illness affecting his voice. CB welcomed everyone to the meeting. Apologies were NOTED for Tommy Divers, Sharon Bonnar, Charlie Millar, Angie Robinson & Jolene Martin.	
2.	Declarations of Interest	
	PL declared an interest under item no 22.	
3.	Minutes of Previous Meeting held on 21 January 2026	
	Proposed Karen Brown Seconded John Burton	
4.	Matters Arising (Issued in advance to committee)	
	PL advised that since the last committee meeting the matters arising from the	


	<p>meeting were:</p> <ul style="list-style-type: none"> • PM updated the attendance register. • Component Lifespan Review to be discussed further at the next meeting. • Update on insurance premium for 2026/27 to come to this meeting, on agenda. <p>Committee NOTED the report.</p>	
	<p>Community Development Update</p>	
5.	<p>RB provided an update on the community development work.</p> <p>RB advised committee on the status of the funding applications which had been completed on behalf of the Co-op.</p> <ul style="list-style-type: none"> • Administrative burden: approximately 25 funding returns annually. <p>A Committee Member asked how is the hallmaster booking system working.</p> <p>RB advised that the hallmaster booking system had been a great success.</p> <ul style="list-style-type: none"> • 301 bookings made through the system. • 146 invoices submitted since April (compared to 96 for entire previous year). • RB described the system as essential - "wouldn't have coped without it". • Massive increase in centre usage. • Multiple bookings at same times increasing profit levels. • Week day bookings particularly profitable. • Phase 2 improvements planned for spring to streamline processes further. • Currently relies on goodwill but crucial for long-term centre sustainability. <p>Political Engagement</p> <ul style="list-style-type: none"> • Visit from Anas Sarwar (Scottish Labour Party leader) to the Community Centre. • Discussed housing topics, community work, funding and future plans. <p>Committee thanked RB for the presentation.</p> <p>RB left the meeting.</p>	
6.	<p>Community Centre 10th Anniversary</p>	
	<p>RB advised that the Community Centre's 10th anniversary is in July this year. RB is planning to have a celebration event which would provide an opportunity to acknowledge all our funders and the people who make it a thriving centre.</p> <p>Committee AGREED with this approach.</p>	

	Management Accounts to 31/12/2025 (Issued in advance to committee)	
7.	<p>CA spoke to the paper, noting some highlights, including,</p> <ul style="list-style-type: none"> • Operating surplus of £112,454 and a final surplus of £36,912. • Cash with bank: £358,722. • All key performance indicators meeting targets. • Interest cover ratio improved significantly from previous year. <p>Committee APPROVED the Management Accounts to 31/12/2025.</p>	
8.	Budget 2026/27 (Issued in advance to committee)	
	<p>CA spoke to the paper.</p> <p>A Committee Member asked a question on key financial indicators for the Co-op.</p> <p>CA gave clear guidance for all on the indicators, the targets and risks of not meeting them. He highlighted the importance of committee having a complete understanding of the indicators and PL suggested some more internal training could be offered on finance, similar to the same time last year.</p> <p>CA went on to advise that we have a surplus of £30,850 as of 31 December. All key indicators are meeting targets, particularly the interest cover ratio which was tight last year but has now improved.</p> <ul style="list-style-type: none"> • Strong covenant compliance with banks: <ul style="list-style-type: none"> o Interest cover at 228% (requirement: 130%) o Debt Serviceability at 494% o Net Debt per Unit at £6,711 <p>A Committee Member about expected outcomes for the budget 2026-27.</p> <p>CA responded by saying (as stated in the accompanying narrative) that total income increases from £1.35m to £1.40m, primarily due to a 4.8% rent increase aligned with CPI +1%. This increase supports the Co-operative's ability to maintain service levels and invest in stock condition and safety. Additional income streams include community centre income, staff-sharing income, grants and capital grant amortisation. The surplus anticipated in the budget will result in a very good year for the co-op, subject to no unexpected high expenditure.</p> <p>Committee APPROVED the Budget 2026/27.</p> <p>Committee members thanked CA for his presentations.</p> <p>CA left the meeting at 6.45pm</p>	

9.	<p>Fires in the Estate</p> <p>PL spoke to the paper. He firstly advised that the last major fire was in 2003 and this was 2 major fires in 4 days and completely unrelated. He confirmed it had been a very challenging time for staff involved and gave a brief lowdown on all key personnel involved.</p> <p>Davaar Drive (5apt 2 storey house in block of flats)</p> <ul style="list-style-type: none"> • Occurred at lunch time on 29th January. • Affected a house with a ground floor and first floor. • Fire investigation suggests accidental cause. • Fire primarily affected upstairs area. • Estimated repair costs: £60,000-£70,000 • Family of 5 plus 2 pets displaced. • Difficulty finding temporary accommodation due to pets. • Family member had property nearby, providing temporary solution. • Police cordoned off area until safe • Neighbours and services helped evacuate residents. <p>Ashton Street</p> <ul style="list-style-type: none"> • Major fire with estimated repair costs of £170,000. This will result in appointed Loss Adjuster escalating the claim to more senior personnel with Aviva. • Elderly single male tenant affected. • Firewall between properties performed excellently, preventing spread. • Tenant placed in respite care for 2 weeks while social services assess long-term needs. • Tenant may not be physically fit to return to upstairs flat. • Property requires major work including smoke and soot damage assessment to determine if other components that look ok, will require renewal. <p>PL stated that while there may have been home contents insurance in place for both tenants, and a reminder will again be highlighted in the newsletter as it is in every quarterly edition. He also went on to confirm our buildings insurance covers building components. These are normally walls, ceilings, floors, windows, kitchens and bathrooms and any other fixture to the home that is the responsibility of the co-op. But not tenant's personal belongings. PL gave an example of what a broker would always say. Turn a property upside down and everything that falls is the tenant's responsibility, ie, contents.</p> <p>Fire Safety Actions</p> <ul style="list-style-type: none"> • The son and brother of a committee member rescued a man from danger during the fire at Ashton Street - commended for bravery. • Locks changed and key safes installed on affected properties to prevent unauthorised access. • Ongoing engagement with loss adjusters and surveyors. • Rent loss will be covered during repair period. • Newsletter to include information about contents insurance. 	

	<p>A committee member asked if owners in the blocks have insurance requirements.</p> <p>PL advised that yes owners are required to have communal block insurance. We've been reviewing the cost and will include information about contents insurance in the next newsletter. Owners are given this information in their 'statement of services'</p> <p>A committee member remarked that recent fires would make tenants reflect on the current insurance arrangements.</p> <p>Committee members NOTED the update and thanked all staff involved for their work during a challenging period.</p>	
	<p>Fire Risk Assessment (FRA) Progress Report (Issued in advance to committee)</p>	
10.	<p>PL spoke to the paper.</p> <p>The report provided a comprehensive update to the Management Committee on progress made in response to the Fire Risk Assessment (FRA) carried out by ACS in May 2025. It details actions completed, works in progress, and items requiring budget planning.</p> <p>Committee members NOTED the update.</p>	
	<p>Satisfaction Levels Regarding Bathroom Contract (Issued in advance to committee)</p>	
11.	<p>EH spoke to the paper.</p> <p>A total of 20 satisfaction surveys were completed between SureServe contractors and Forgewood Housing Co-op. Five tenants could not be accessed. For the five properties, verbal confirmations of satisfaction were obtained at Bathroom Sign-Off.</p> <p>Overall satisfaction levels were very high, scoring 100% of those surveyed. demonstrating strong performance in workmanship and tenant engagement.</p> <p>Committee members NOTED the update.</p>	
	<p>Housing Management Performance Reports (Issued in advance to committee)</p>	
12.	<p>A committee member asked how the housing management function is performing.</p> <p>EH advised that performance is good with 9 terminations for the 9 months to date, net void loss at 0.04% of annual income, and turnaround time of 3.67 days</p>	

	<p>(improvement on last year). Rent arrears are at 0.76%, which is really good.</p> <p>On complaints (anti social) EH asked committee to note that we suspect that large numbers of informal complaints received, are resolved very quickly, but not always recorded.</p> <p>Committee members NOTED and thanked EH for the presentation.</p>	
	Write off report (Issued in advance to committee)	
13.	<p>EH spoke to the report provided.</p> <p>Committee APPROVED the Write off report.</p>	
14.	<p>Maintenance Performance Reports to 31/12/2025 (Issued in advance to committee)</p> <p>PL spoke to the paper.</p> <p>Performance (October 1st - December 31st)</p> <p>Tenant Safety Compliance</p> <ul style="list-style-type: none"> • Gas safety and servicing: Compliant • Electrical installation condition reports: Up to date • Fire safety: Compliant • Damp and mould: Systems in place, no repeat visits to properties. • Water safety (Legionella): Compliant • Energy efficiency: Ongoing improvements planned. <p>Energy Performance Certificates (EPCs)</p> <ul style="list-style-type: none"> • Major changes coming from March 2027: All properties require new EPCs. • Process starts October 2025. • After December 31, 2025: Properties rated lower than D cannot be allocated. • Billy and Kieran (staff assessors) will conduct assessments, potentially requiring overtime. <p>Damp and Mould Management</p> <ul style="list-style-type: none"> • AWAB's Law implementation delayed by 6 months (from April to later in year). • Regulator still expects performance reporting from April 1st. • Forgewood has effective system in place - no repeat visits to properties. • Mould eradication kits previously provided (3-step process: surface removal, root treatment, preventative paint additive). • Current approach: Contractor visits using professional products to satisfy regulator requirements. • Industry debate: Tenant behaviour (ventilation, heating use, furniture placement) contributes to mould issues. • Newsletter planned to raise awareness of mould prevention methods. 	

	Committee members NOTED and thanked PL for the presentation.	
15.	Stock Condition Survey – Component Lifespan Review (Issued in advance to committee)	
	Committee members AGREED the recommendations in the component lifespan review report.	
16.	Staffing Report (Issued in advance to committee)	
	<p>EH spoke to the paper.</p>  <p>Staffing proposal APPROVED contained within the report.</p> <p>Committee NOTED the updates.</p>	
17.	Secretary’s Report (Issued in advance to committee)	
	<p>PM advised that there had not been any membership applications since the last meeting.</p> <p>Committee members NOTED the update.</p>	
18.	Insurance Review (Issued in advance to committee)	

	<p>PL discussed insurance with committee for the financial year 2026/2027.</p> <ul style="list-style-type: none"> • Significant increase expected for 2026-27 • Two major fires will impact renewal rates • Updates to be provided at future meetings <p>Committee members NOTED the update.</p>	<p>Update on insurance premium for 2026/27 to go to the March meeting</p>
	<p>IT (Issued in advance to committee)</p>	
19.	<p>The committee discussed the paperwork covering a contractual dispute with former long time IT provider.</p> <p>PM expressed frustration with the practices of the former provider.</p> <p>Committee NOTED the report.</p>	
	<p>Confederation of co-operative housing - CCH membership</p>	
20.	<p>PL advised that the Co-ops forum group had still to meet in person with the confederation of co-operative housing.</p> <p>Committee NOTED the update.</p>	
	<p>April Strategy Meeting</p>	
21.	<p>The committee agreed to have the strategy meeting on a week day instead of a weekend.</p> <p>Committee NOTED the update.</p>	
	<p>Director Appraisal</p>	
22.	<p>PM advised that we just need to finalise a suitable date for the Director appraisal.</p> <p>Committee NOTED the update.</p>	
	<p>Ethical Conduct and Notifiable Events</p>	
23.	<p>None</p>	
	<p>Payments, Benefits & Entitlements</p>	
24.	<p>None</p>	
25.	<p>Correspondence</p>	

	Committee discussed and NOTED the correspondence.	
26.	Use of Delegated Authority	
	None	
27.	Any Other Competent Business	
	<p>A committee member paid a compliment to staff going above and beyond.</p> <p>A tenant was left without electricity due to their energy supplier changing her from direct debit to monthly payments. A committee member paid tribute to Yvonne, Billy, Kevin, Susan & Karin.</p> <p>PL thanked the committee member for raising the issue and was glad staff were able to assist.</p> <p>A proposal to change the agenda item from matters arising to minute tracker was approved.</p> <p>Committee NOTED the updates.</p>	
28.	Summary of actions / decisions at this meeting	
	<p>Management Accounts to 31/12/2025: Approved</p> <p>Budget 2026/27: Approved</p> <p>Write off report: Approved</p> <p>Stock Condition Survey – Component Lifespan Review: Approved</p>	
29.	Meeting Evaluation	
	The committee conducted a brief evaluation of the meeting, with members expressing it had been a productive meeting.	
30.	Date and time of next Committee meeting	
	CB confirmed the date of the next meeting as Wednesday the 25 th of March at 6pm.	
31.	Meeting Close	
	<p>CB thanked committee & staff for attending the meeting.</p> <p>The meeting closed at 7.49pm.</p>	